



good for business

standalone terrorism insurance

Angel has been a leader in providing intelligent online insurance solutions in the UK market for over two decades. Our readily available team of Terrorism experts, highly experienced and dedicated, delivers flexible and valuable solutions tailored to UK clients' unique requirements, ensuring the highest level of protection is in place whenever possible.



we offer a wide
and unique coverage
as standard.

highlights include:

- Up to **£250,000,000** any one location
- Damage & **Non-Damage denial of access**
- **Non-Damage BI excess of 12 hours** (in respect of threat/action of a civil or military authority)
- First loss limits available
- Material Damage/Contents/Business interruption (BI) /Loss of Rent/Alternative Accommodation/Increased Cost of Working/Additional Increased Cost of Working
- Loss of Attraction
- Ideological cover
- Threat cover
- Brand Rehabilitation
- Alternative Accommodation for domestic pets
- Property Damage excess Nil as standard
- No admin fees

Acts of terrorism or sabotage do not require H. M. Treasury certification to trigger cover allowing Angel to respond quickly and efficiently.

additional covers:

- Liability up to £10m
- Group Personal Accident (PA) £100,000
- Nuclear, Chemical, Biological, Radioactive (**NCBR**)

we deliver
a high-quality service
coupled with fast
turnaround times,
providing a seamless
experience for brokers
and clients.



geographic locations	United Kingdom, Channel Islands, Isle of Man and Northern Ireland, Zones B, C and D online, Zone A available upon referral
commission	Up to 27.5%, automatic net equivalent available
day one reinstatement	135% as standard, up to 150% available upon request
focus areas:	
<div><div><ul style="list-style-type: none">• Property owners – Commercial/Residential/Mixed• Offices• Property portfolios• High net worth</div><div><ul style="list-style-type: none">• Schools & colleges• Construction risks• Contract works• Industrial</div></div>	

contact us

Gareth Groves
BSc Hons Dip CII
Underwriter
Angel Risk Management
Mobile: +44 7973 867 018
gareth.groves@angelriskmanagement.com

www.angelriskmanagement.com

Angel Risk Management Limited | Regulated by the Financial Conduct Authority | Represents various regulated (re)insurance carriers (including certain underwriters at Lloyd's) and AXA XL Insurance Company UK Limited | Registered office: 20 Gracechurch Street, London, EC3V 0BG | Registered number 02942487

Angel Risk Management Limited is an intermediary authorised and regulated by the Financial Conduct Authority (No. 718451) for UK business. Angel Risk Management is a subsidiary of AXA XL.

This brochure does not constitute an offer, solicitation or advertisement in any jurisdiction, nor is it intended as a description of any products or services of AXA XL. All insurance products, including the applicability of coverages, limits and exclusions, are subject to their full terms and conditions. AXA XL is a division of AXA Group providing products and services through three business groups: AXA XL Insurance, AXA XL Reinsurance, and AXA XL Risk Consulting. Angel, AXA, the AXA and XL logos are trademarks of AXA SA or its affiliates ©2025

For business in the Republic of Ireland, Angel and Angel Risk Management are brands used by XL Catlin Services SE, Coverholder on behalf of XL Insurance Company SE. XL Catlin Services SE is regulated by the Central Bank of Ireland (Registered number 659610).