

POLITICAL VIOLENCE AND TERRORISM



CONTENTS

Who We Are	1
<hr/>	
Our Experience	2
<hr/>	
○ UK & Europe	2
○ Latin America	3
○ North America	4
○ Middle East	4
○ Asia Pacific	5
○ Africa	5
Global Reach	6
<hr/>	
Contacts	7
<hr/>	

WHO WE ARE

DAC Beachcroft is a full-service international law firm which is deeply embedded in the insurance industry, advising across all areas of risk. We understand how political, economic and legislative changes may impact your business and corporate customers' goals. This expertise is particularly relevant to assessing the risk of social unrest and political violence, and managing the response to complex and sensitive events worldwide.

Our broad international reach reflects the global and dynamic nature of the Terrorism and Political Violence market, meaning that we are well placed to advise on claims, policy wordings and reinsurance contracts in this space.

We draw upon specialists in our international offices and alliance firms in key insurance markets across Europe, North America, Latin America, Asia Pacific and Africa, combining international expertise with local presence and insight. Our integrated team is well-positioned to provide a cohesive response in crisis situations. We place strong emphasis on the long-term relationships we build with you, in order to deliver excellent service and really add value to your business:



OUR EXPERIENCE

UK & Europe

- Advising a leading UK insurer on its reinsurance wording in light of the Westminster Bridge and London Bridge terrorist attacks in 2017.
- Acting for insurers in Supreme Court proceedings concerning liabilities for material and consequential losses under the Riot Damages Act following the London riots in August 2011.
- Advising on terrorism funding claims in New York against a UK bank under the Anti-Terrorism Act and Justice Against Sponsors of Terrorism Act, including related coverage issues.
- Advising insurers on liability for clean-up costs following contamination of office premises arising from the polonium poisoning of Alexander Litvinenko.
- Advising on cyber liabilities in the context of suspected terrorism. This includes limitations on policy drafting in light of the provisions of the Terrorism Act 2000, and issues connected with ransomware.
- Our London office advised insurers on claims relating to the Islamic State terrorist attacks in Paris in 2015.
- Legalign firm BLD Bach Langheid Dallmayr was instructed by insurers following the terror attack on the Berlin Christmas market in December 2016 and following riots at the G20-summit in Hamburg in July 2017. BLD has also worked on wording issues for a leading terror insurer in Germany.
- Advising on terrorism claims arising out of the Manchester Arena bombing and the London Bridge/Borough Market attacks.
- Advising insurers on the drafting and adaptation of the “cyber war an cyber operation” LMA exclusion clauses in a Spanish cyber risk policy.
- Advising London Market reinsurers on coverage regarding renewable energy alleged losses arising from Russia’s invasion of Ukraine





Latin America

- Advising London Market reinsurers on the impact of Chilean unrest and rioting in 2019, including in relation to a property programme for a chain of shopping centres, and SRCC cover for a power plant.
- Advising on political violence policy coverage following recent social incidents in Ecuador and Chile.
- Resolving coverage disputes relating to the 2017 riots against the rising of the oil price by former Mexican president Enrique Peña Nieto.
- Instructed by reinsurers and local cedants in numerous claims from terrorist attacks affecting energy assets in Colombia, under risk-specific terrorism and political violence policies.
- Acting for insurers on claims arising from Mexico's lengthiest miners' strike, involving a two and a half year closure of the facilities.
- Advising on the coverage and international litigation aspects arising from the March 2011 riots at the Jirau hydroelectric project in Brazil.
- Advising insurers regarding coverage and regulatory compliance issues arising from the payment of ransoms under a kidnap policy involving the family of one of Mexico's former presidents.
- Advising the international reinsurance market on property damage and BI claims by a network of petrol stations during the Colombian civil unrest in 2021.
- Coverage defence regarding the scope of a terrorism exclusion in pollution liability cover for a Colombian oil pipeline following an attack by the National Liberation Army. Successful judgment in the Colombian Supreme Court.



North America

- Legalign firm Wilson Elser has been retained by several carriers following acts of terrorism and high profile shootings in the US. These include:
 - El Paso shooting in Texas in 2019;
 - Route 91 Harvest Music festival shooting in Las Vegas in 2018;
 - Sutherland Springs church shooting in Texas in 2017.

Middle East

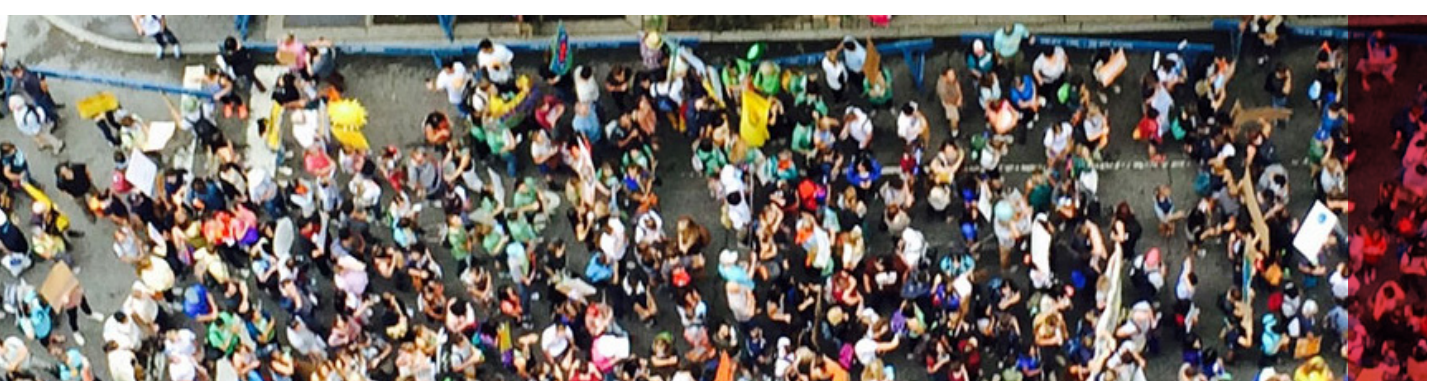
- Our Global London team has been involved in various matters arising from war, civil unrest and terrorism covers in the Middle East. Examples include:
 - Advising London insurers on coverage in respect of property damage claims arising from the Arab Spring uprisings, including advising on the interpretation and application of terrorism and civil unrest covers and exclusions;
 - Claims arising from the occupation of a chemical plant by rebel forces during the Syrian uprisings;
 - The occupation and destruction of a Lebanese bank's branch in Syria by rebel forces in 2014;
 - EUR€100 million loss of security and surveillance equipment in Benghazi, Libya, during the Arab Spring uprising.

Asia Pacific

- Reviewing company-wide insurance programmes for multinational corporates, including terrorism and political violence and kidnap and ransom insurance policies.
- Advising on policy coverage issues arising from the 2010 riots in Bangkok, Thailand, including dealing with the official government declaration that the riots were acts of terrorism.
- Advising on policy coverage issues arising from the 2019 Sri Lanka Easter Sunday terrorist attacks, including interpretation and applicability of loss of attraction provisions.
- Advising a leading London Market insurer on a claim following the Taliban takeover of Bagram Airbase in Afghanistan.
- Advising on political violence reinsurance policy coverage following the US withdrawal from Afghanistan in September 2021.
- Providing policy coverage advice to political violence reinsurers following various political protests in Thailand.
- Acting for insurers following the 2013-2014 Cambodian anti-government protests.
- Advising reinsurers in respect of property damage losses following the Hong Kong protests.
- Advising London Market reinsurers on coverage under a Terrorism policy regarding property damage and business interruption claims following alleged terrorist acts to a mine and production facility in a French-overseas territory

Africa

- Our Africa Desk, based in our London office but with relationships spanning the continent, has an in-depth knowledge and understanding of incidents of civil unrest throughout the region, most recently:
 - The July 2021 riots in South Africa following the imprisonment of former President Jacob Zuma;
 - The #EndSARS mass protests of October 2020 in Nigeria;
 - The #FixTheCountry protests across Ghana following the government's proposal to introduce a new levy on electronic transactions.
- Advising insurers on the scope of coverage and exclusions under a political violence policy following a jihadist attack on a Nigerian tomato plantation.



GLOBAL REACH



Where we are

United Kingdom

We operate from eleven locations within the UK – London, Belfast, Birmingham, Bristol, Edinburgh, Glasgow, Leeds, Manchester, Newcastle, Newport and Winchester – providing one of the most comprehensive UK legal networks.

Europe

We have offices in Ireland, France, Italy and Spain and our Legalign Global co-founding member, BLD Bach Langheid Dallmayr, has offices across Germany.

Asia Pacific

Through our office in Singapore and our wider associations and collaborations, we provide a comprehensive network of legal advisers, experienced in insurance and reinsurance claims and disputes arising from the South Asia and Asia-Pacific regions. In Singapore, we have an association with Incisive Law,

which enables us to provide a seamless offering to our clients, covering Singapore and English law.

Latin America

Our dispute resolution practices are in Chile, Colombia, Mexico and Spain, and have a representative office in Miami. We have an association with Torres Carpio Portocarrero & Richter in Peru and Allende & Brea in Argentina. We also work with leading local lawyers in other Latin American jurisdictions such as Brazil (Demarest Advogados), Bolivia, Uruguay and Central America.

North America

We reach across the US through our office in Miami and our relationship with Wilson Elser, a co-founding member of Legalign Global. With 800 lawyers and 30 offices across the US, it is a leading firm specialising in insurance, reinsurance and defence.

CONTACTS

UK AND EUROPE



Duncan Strachan
Partner, DAC Beachcroft
London
T: +44 (0) 207 894 6876
dstrachan@dacbeachcroft.com



Pilar Rodríguez Lopez
Partner, DAC Beachcroft
Madrid
T: +34 91 781 8014
prodriguez@dacbeachcroft.com



Vladimir Rostan d'Ancezune
Partner, DAC Beachcroft
Paris
T: +33 1 56 43 45 30
vdancezune@dacbeachcroft.com



Bastian Finkel
Partner, BLD Bach Langheid Dallmayr
Cologne
T: +49 221 944027-893
bastian.finkel@bld.de



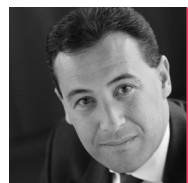
Joachim Grote
Partner, BLD Bach Langheid Dallmayr
Cologne
T: +49 221 944027-41
joachim.grote@bld.de



Mark Kendall
Partner, DAC Beachcroft
London
T: +44 (0) 207 894 6250
mkendall@dacbeachcroft.com



Franz Konig
Partner, BLD Bach Langheid Dallmayr
Cologne
T: +49 221 944027-868
franz.koenig@bld.de



Anthony Menzies
Partner, DAC Beachcroft
London
T: +44 (0) 207 894 6948
amenzies@dacbeachcroft.com



Liam O'Connell
Partner, DAC Beachcroft
London
T: +44 (0) 207 894 6208
lioconnell@dacbeachcroft.com



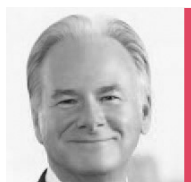
Paul Baker
Partner, DAC Beachcroft
London
T: +44 (0) 207 894 6245
pabaker@dacbeachcroft.com

LATIN AMERICA



Andrés Amunátegui
Partner, DAC Beachcroft
Santiago
T: +56 2 22074455
aamunategui@dacbeachcroft.com

NORTH AMERICA



Stratton Horres
Partner, Wilson Elser
Dallas
T: +1 214 698 8032
stratton.horres@wilsonelser.com

ASIA PACIFIC



Summer Montague
Partner, DAC Beachcroft
Singapore
T: +65 8608 0150
smontague@dacbeachcroft.com

dacbeachcroft.com

 **Follow us: @dacbeachcroft**

 **Connect with us: DAC Beachcroft LLP**

DAC Beachcroft publications are created on a general basis for information only and do not constitute legal or other professional advice. No liability is accepted to users or third parties for the use of the contents or any errors or inaccuracies therein. Professional advice should always be obtained before applying the information to particular circumstances. For further details please go to www.dacbeachcroft.com/en/gb/about/legal-notice. Please also read our DAC Beachcroft Group privacy policy at www.dacbeachcroft.com/en/gb/about/privacy-policy. By reading this publication you accept that you have read, understood and agree to the terms of this disclaimer. The copyright in this communication is retained by DAC Beachcroft. © DAC Beachcroft. April 2024