

TRUCKING TERRORISM PROTECTION PROGRAMME

In the past few years the terrorism landscape has shifted, with tactics and targeting evolving away from the use of improvised explosive devices (IEDs), to methods that have a higher likelihood of avoiding prior disruption by security forces. As well as firearms there has been a significant increase in the use of vehicle impacts. Such attacks have increased the terrorist success rate in terms of causing casualties, disruption to economic activity and creating public fear. Consequently, demand for insurance products is evolving.

One such area where the terror threat is becoming more of a concern is within the trucking sector from both a physical damage and a liability perspective. While so far the majority

of truck related terror attacks have been within Europe, the ideology and motivation crosses into the US.

Trucks by their nature provide a ready made weapon whether as a mode of delivering explosives or as a self contained ramming agent as seen in the London and Paris attacks in 2017. The Canopus Trucking Terrorism Protection Programme (TTP) offers the trucking industry protection unavailable through the government Terrorism Risk Insurance Programme (TRIPRA) scheme. While TRIPRA can offer a way of protecting certain assets and liability it specifically excludes automobile physical damage and automobile liability. So, while the cargo may have terror cover, the actual vehicles do not.

Physical Damage Cover

The TTP can cover trucks against a terrorism loss whether static or in transit. It also covers damage and loss to the vehicle as a result of being used as a weapon.

Coverage can be provided on a full value basis for a whole truck fleet or on a first loss basis.

Coverage is for owned/hired/non-owned vehicles.

Automobile Liability Cover

Covers bodily injury meaning all physical injury to a third party human being, including death, sickness, disease or disability and all mental injury, anguish or shock to such human being resulting from a physical injury.

Also covers third party property damage meaning physical loss of, physical damage to or physical destruction of tangible property of a third party.

Covers defence costs associated with an automobile liability claim.

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US event details

12 Aug 2017	Suspected neo-Nazi militant kills one woman at demonstration in US Virginia	One 32-year-old woman was killed and at least 19 other people were wounded when a suspected neo-Nazi militant deliberately drove his vehicle into a group of counter-protesters during a "Unite the Right" white-supremacist demonstration after the two groups had clashed close to Fourth Street near the University of Virginia in the town of Charlottesville, VA. The alleged attacker, identified as 20-year-old James Fields, was arrested and charged with second degree murder, three counts of malicious wounding and failing to stop an accident that resulted in a death. Fields was an alleged member of the neo-Nazi Vanguard America group. A state of emergency was declared in Charlottesville and the County of Albemarle following the incident.
12 Aug 2017	FBI foils VBIED attack in US Oklahoma	A man identified as 23-year-old Jerry Drake Varnell was arrested for attempting to detonate an inert 435kg vehicle-borne improvised explosive device (VBIED) by mobile phone outside BancFirst in Oklahoma City. Varnell allegedly tried to detonate the device at least twice before being arrested. The man had made repeated statements about hating the federal government and about his admiration for Timothy McVeigh, perpetrator of the Oklahoma city bombing in April 1995 that killed 168 people. He also stated he believed in the anti-government "Three Percenter" ideology. He allegedly wrote a statement to be posted online following his intended attack claiming that the attack was conducted in response to US government actions that allegedly restricted freedoms. Varnell was charged with attempting to use explosives to destroy a building in interstate commerce.
05 Sep 2016	Unidentified assailants attack mosque in US Maryland	Unidentified assailants crashed a tractor-trailer into a mosque in the town of Laurel in the state of Maryland. Police treated the attack as a possible hate crime. Reports contained no details about any casualties.
14 Sep 2012	FBI foils alleged terrorist attack in US Illinois	An 18-year-old man, identified as Adel Daoud, was arrested by FBI agents in the city of Chicago and charged with one count of attempted use of a weapon of mass destruction and one count of attempt to damage and destroy a building by means of an explosion. He was arrested after he had attempted to detonate a vehicle-borne improvised explosive device (VBIED) outside a bar in the city earlier that night. However, the VBIED was a fake constructed with inert explosives and had been supplied by undercover FBI agents as part of a sting operation.
01 May 2010	US security forces defuse VBIED in New York City's Times Square	US bomb disposal experts defused a vehicle-borne improvised explosive device (VBIED) in Times Square. The device, which was discovered by a street vendor, was composed of propane tanks, fireworks, petrol containers, wires, and two clocks. Authorities said they were uncertain as to who was behind the device. Tehrik-e-Taliban Pakistan (TTP) later claimed responsibility for the attempted bombing but this claim could not be verified.

Source: IHS Markit

About Canopus

Canopus is a global speciality (re)insurer with underwriting operations in Bermuda, Netherlands, Singapore, Switzerland, the UK and US. We are privately owned and are proud to offer an independent view of risk – our expert people ask the difficult questions so that our clients get exactly the solutions they need.

Underwriting platforms

- Lloyd's: Syndicate 4444, managed by Canopus Managing Agents Limited, the ninth-largest managing agent
- US: surplus lines insurance company, Canopus US Insurance, Inc.

Financial strength ratings

- Syndicate 4444 shares the Lloyd's ratings of A+ (strong), Standard & Poor's; AA- (Very Strong), Fitch; A (Excellent), A.M. Best
- Canopus US Insurance, Inc.: A- (Excellent), A.M. Best