

## **Policies That May Provide Coverage For Losses and Liabilities Arising From the 9/11/01 Terrorist Attacks**

The following guide, while not exhaustive, provides policyholders with a checklist of the types of policies that may provide coverage for the losses and liabilities they are now facing.

□ **First Party Property Losses**

For direct property damage, including collateral damage from dust and debris  
For indirect property damage, including business income losses, extra expenses, computer, valuable record and data processing losses

**Look at:**

All risk policies  
Named peril policies (fire, etc.)  
Building and personal property policies  
Businessowners property policies  
Boiler and machinery policies  
Computer policies  
Commercial inland marine policies  
Causes of commercial loss policies  
Condominium commercial property policies  
Condominium owner policies  
Home owner / renter policies  
Ordinance or law commercial property policies  
Jewelers block policies  
Valuable papers and records policies

□ **Business Interruption Losses**

For businesses closed or events cancelled by damage or governmental action (under Civil Authority coverage)

**Look at:**

May be included in any of the first party property policies listed above  
Business income (and extra expense) policies  
Cancellation policies

□ **Workers' Compensation Claims**

For survivors  
Compensation for disability, including physical and emotional injuries  
For victims

Compensation to family members of victims for lost wages

**Look at:**

Workers' compensation policies  
Employers liability policies

□ **Other Physical Injuries**

For injured visitors or those sole proprietors, directors and officers not otherwise insured under workers' compensation

**Look at:**

Health insurance policies  
Short term and long term disability policies  
Travel accident policies (business or tourist)

□ **Life Insurance Policies**

□ **Liability for Third-Party Claims**

For any lawsuits brought against the policyholder for bodily injury or property damage arising from the events

**Look at:**

Commercial general liability policies

□ **Boats or Other Waterborne Equipment**

For damage to any waterborne equipment or vessels, and injuries to their workers

**Look at:**

Marine Policies

□ **Automobile or Other Motor Vehicle Losses**

For damaged or destroyed vehicles

**Look at:**

Business automobile policies  
Personal automobiles policies  
Truckers policies  
Motor carrier policies  
Garage coverage

□ **Directors' and Officers' Claims**

For any corporate action alleged to have increased the company's loss

**Look at:**

Executive protection policies

Directors' and officers' policies

□ **Errors and Omissions Claims**

For architects and engineers involved in the construction of any of the buildings

**Look at:**

Architects and engineers professional liability policies

□ **Pollution Damage and Cleanup Claims**

**Look at:**

Environmental impairment liability policies

□ **Insurance Coverage in Addition to (Sitting Over) the Above**

**Look at:**

Commercial umbrella or excess policies

Personal umbrella or excess policies