

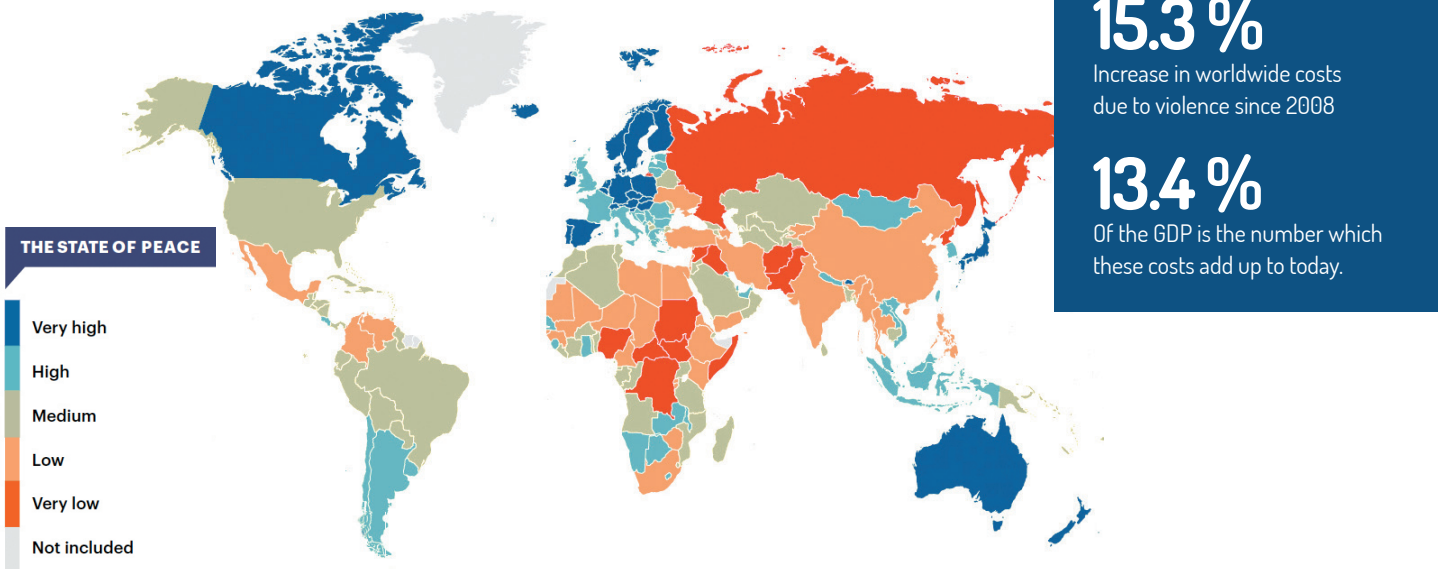


TERRORISM AND POLITICAL VIOLENCE

INSURANCE AGAINST EMERGING RISKS

Yemen, Libya, Syria, Ukraine - in times of political turmoil and unforeseen changes in security matters, the risks of terrorist attacks or politically motivated violence are constantly gaining in importance. Taking the current example of Syria, one can see the enormous effects of the rising of terrorist activities on companies in the country itself and abroad. It is therefore of utmost importance to take out extended insurance cover for emerging risks nationally and internationally in order to address country specific risks.

WORLDWIDE TERROR HOTSPOTS



Source: Global Peace Index 2015, Institute for Economics & Peace

RISK EXAMPLES

| | |
|--------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Loss of working time | Traffic is paralysed due to political protests or strike. Employees cannot get to their work place and deliveries have to be postponed. |
| Physical damage | Suppliers or other parts of the supply chain become a victim of political unrest. Also stock is getting destroyed. |
| Losses in revenue as an indirect consequence of terror | Tourism businesses near terror hotspots have to deal with significant losses in revenue and damage to their image. |
| Event cancellation due to terror risks | An event has to be cancelled because of the venue's proximity to a terror hotspot. If the 2014 Olympic Games in Sochi had to be called off as a consequence of unrest in the Russian Caucasus region, the financial loss would have been immeasurable. |

IN CASE OF A DAMAGE, YOU HAVE BROAD INSURANCE COVER FOR ALL RISKS AND COSTS

| | |
|------------------------------------------------------------------------------|---|
| Worldwide business interruption | ✓ |
| Loss of rental income after a terrorist attack and act of political violence | ✓ |
| Act of sabotage | ✓ |
| War, civil war and political overthrow | ✓ |
| Political intimidation | ✓ |
| Event cancellation | ✓ |

OUR BUNDLED EXPERTISE IS UNIQUE IN AUSTRIA

Integral Insurance Broker GmbH was founded in Linz in 1995; since then, we have provided advice to companies from an array of different industries regarding individual insurance products. As a coverholder of Lloyd's of London, we have access to some of the most attractive insurance benefits in the world.

OVERVIEW OF OUR CORE COMPETENCIES

Integral Insurance Broker

- . 20 years of experience in the insurance business
- . Risk consulting and risk management know-how
- . Claims settlement and customer service

Eneon IT Solutions

- . Provides IT know-how and IT infrastructure
- . Development and integration of IT processes

Lloyd's Broker

- . Only accredited Lloyd's Broker in Austria
- . Exclusive access to unique and innovative insurance products at top prices

LAMIE direkt

- . Austria's first online provider for direct insurance
- . InsurTech and online insurance pioneer
- . Appealing prices, up-to-date cooperation offers



Integral Insurance Broker GmbH . Insurance broker and consultant in insurance matters. Registered in the Austrian insurance intermediary register (GISA) under the number 15204677. Commercial register number FN141519t. VAT-ID number ATU 62183425 Hasnerstraße 2 . 4020 Linz . Austria .

Tel. +43(0)732 . 660 662 . Fax +43(0)732 . 660 662 . 60 . Mail to office@iib.at . www.iib.at