



SOLUTIONS...DEFINED, DESIGNED, AND DELIVERED.

# Marsh-JLT Speciality - SPECIE

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## Market Exclusions:

- **War** – Spanish Civil War
- **Nuclear** - WWII
- **Terrorism** – 9/11
- **Cyber**\*



Aggregation concerns:

Lower limits

Narrow wordings

# Cyber in Specie

- Evolving exposures
- Q: Is a Cyber policy my solution?
- A:...not in isolation

# Market Clauses:



~~CL380~~

JS2018-001:



JSC2015/005:

- “Targeted Attacks”
- Onus on Insured

- Theft, robbery & hold up

## CALL FOR ACTION

### WHAT SOLUTIONS ARE OUT THERE?

1. Work with your broker
2. Lobby for clarity
3. Specie/Cyber/Crime
4. Align placements

