

# TERRORISM

## NEW STRATEGIES FOR AN EVOLVING THREAT

Today's terrorism and political violence poses a greater risk to museums, institutions, and cultural centers than many realize. As recent unrest in the Middle East, Asia, and Europe have shown, a terrorist incident can lead to damage of nearby fine arts collections, important architecture, and other culturally significant sites and artifacts. Additionally, the rise in incidents at "soft targets"—locations that are relatively unprotected or vulnerable, and are frequently non-military or non-government—has made it important for museums and cultural institutions to become even more vigilant.

## THE RISE OF THE SYMBOLIC TARGET

Throughout the 1970s, 1980s, and much of the 1990s, the majority of terrorist actions were directed toward governments. While indiscriminate violence against civilians and commerce was practiced, the events in England and Northern Ireland being prime examples, most attacks were directed toward the military and police.

Over the past 20 years however, a new paradigm has developed, and “symbolic targets” have risen in prominence. These symbolic locations are usually large gathering places (sporting or music venues) or places of specific cultural importance (museums and institutions).

In November of 2015, more than 150 people were killed in a concert hall, bars, and on the streets outside a Paris stadium. Not long after, Berlin’s Christmas market was attacked. Recent extremist attacks have occurred on the Champs-Élysées, and on the Promenade of Nice—and notably, at The Louvre.

Because military bases, embassies, government offices, airports, and critical infrastructure points are usually better protected, terrorists are going after more vulnerable targets that can create more pronounced psychological damage. The destruction of one-of-a-kind objects, priceless masterworks, and even pop culture pieces has that impact. This is likely a reason behind ISIS’s focus on destroying arts and antiquities in places like Iraq and Syria, and it’s why those locations are likely to be targeted in Europe and even North America.

## IT DOESN'T HAVE TO BE A DIRECT THREAT TO HAVE A DIRECT IMPACT

In January of 2014, a bomb detonated outside a police station in Cairo, Egypt during a political protest. The explosion heavily damaged the nearby Museum of Islamic Art. A few weeks later, art and archeological items were damaged when anti-government protestors took over and occupied Ukraine’s Kiev History Museum. In both instances, the art and antiquities were not the direct target of the events, but severe and expensive damage occurred. Further complicating matters, museums and art institutions are generally not prepared for the indirect exposure to political violence.

Many museums, historic sites, and other collections are housed and located centrally, often in downtown areas, and frequently in close proximity to public and government buildings that could become the target of a protest.

## FACING TODAY'S RISKS HEAD-ON

Just like other businesses and organizations, museums and cultural institutions must actively prepare for a possible terrorist event, whether direct or indirect.

For some, insuring against political violence and terrorism in the United States seems counterintuitive, but new global realities show the threats are real and growing. That’s why it’s important to make sure your insurance coverage includes terrorist acts.

Terrorism insurance covers damaged or destroyed property, including buildings and structures, equipment, furnishings, fixtures, and other items used on the premises. In some cases, it also covers business interruption losses and liability claims against your organization.

# MAKE SURE YOUR COVERAGE IS “ACTIVE”

Most stand-alone terrorism policies that do cover terrorist assailant or active shooter scenarios, would only be triggered in the event of property damage, and would be limited to property damage, business interruption, and pre-specified extra expenses. Active assailant coverage removes the gray area and can protect you from a range of situations including workplace and domestic violence incidents.

## CREATE A COMPREHENSIVE RISK ASSESSMENT PLAN

Museums and cultural institutions should perform honest and thorough risk assessments regularly, factoring in recent events, new security standards, and global and local politics. Additionally, it is important to communicate with local authorities like police, fire, emergency management, and public works to share concerns and information.

# TERRORISM AND ACTIVE ASSAILANT CHECKLIST

# 60%

**About sixty percent of  
U.S. businesses have  
terrorism insurance.**

## INSURANCE

- ❑ Check with your insurance provider to make sure your policy includes terrorism risk
- ❑ Confirm that the buildings/contents sum insured reflects current building/replacement costs

## PROPERTY

- ❑ Make sure doors and windows are secure
- ❑ Control access to parking
- ❑ Check and maintain CCTV systems

## SEARCH

- ❑ Conduct routine searches of the buildings undertaken at opening and closing times
- ❑ Develop a procedure to deal with unidentifiable items

## COMMUNICATION

- ❑ Make sure staff and employees are updated regularly on potential threats
- ❑ Coordinate with neighbors to identify suspicious activity
- ❑ Designate a liaison with local authorities

## EVACUATION

- ❑ Create and drill an evacuation plan
- ❑ Designate an assembly for visitors and staff

## RECOVERY

- ❑ Store copies of important insurance and safety documents at a secure site
- ❑ Have a predetermined location to serve as a temporary office to coordinate recovery

## NOT ALL INSURANCE COVERS ALL RISK

The insurance that covers an exhibit from damage resulting from a broken pipe or an accident during movement or delivery may not cover that same exhibit in the event of a terrorist action, even if your museum is not the target of the action. That's why it's important to work with an insurance carrier that understands museums and can clearly define the risks and identify the necessary coverage.

## ABOUT THE MUSEUM AND FINE ARTS INSURANCE PROGRAM

The Museum and Fine Arts Insurance Program of Alliant combines an artful blend of industry specialization and depth of relationships to guard against a wide range of risks new and old. Our diverse array of museum clients trust us to craft customized insurance and risk management solutions for their assets and to use our inside knowledge and connections to drive down costs and broaden coverage.

## ABOUT ALLIANT

Alliant is the nation's largest specialty insurance brokerage firm, providing risk management, insurance, and consulting services that safeguard the physical and financial health of thousands of clients throughout the U.S.

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