Political Violence & Terrorism Insurance

SAFEGUARDING BUSINESSES IN TIMES OF UNCERTAINTY

The African continent holds immense promise, yet it also faces ongoing challenges - economic instability, social unrest, and political transitions that can quickly escalate into disruption. For businesses operating in this dynamic region, the risk of political violence is real, and the consequences can be devastating.

WHAT CAN TRIGGER INSTABILITY?

- Strikes, labour unrest, and union actions affecting operations
- Protests linked to cost-of-living pressures and unemployment
- Election-related riots and civil unrest - common in Nigeria, Senegal, Ivory Coast, Gabon, Guinea, and more
- Coup d'états and power shifts that create volatility
- Urban flashpoints leading to riots, vandalism, and direct business losses

In this landscape, Political Violence Insurance is not just coverage - it's a lifeline. It ensures businesses can weather the storm, recover swiftly, and protect their people and assets when uncertainty strikes.

Your business is built for success - make sure it's built for resilience, too. Let's prepare for the unexpected and ensure long-term stability, no matter the circumstances.

WHO SHOULD CONSIDER IT?

- Multinationals with African operations
- Oil, gas, mining and logistics companies
- Banks, telcos, and infrastructure providers
- NGOs and development agencies
- Retail shops
- Companies with on land fleets
- Local businesses

OLEA
INSURANCE SOLUTIONS AFRICA

ESSENTIAL COVERAGE

- **Riots, Strikes & Civil Commotion (RSCC)** ▶ Coverage for damage or interruption caused by public disturbances or labour unrest.
- **Terrorism** ▶ Protection from acts intended to cause fear, destruction, or disruption for political, religious, or ideological reasons.
- **Sabotage** ▶ Covers deliberate damage to assets or operations aimed at disrupting business activities.
- **Insurrection, Revolution & Rebellion** ▶ Financial protection during larger-scale uprisings or armed resistance.
- **Coup d'État & Mutiny** ▶ Coverage for losses stemming from military or political takeovers.
- **War/Civil War (on land)** ▶ Extended cover for declared or undeclared acts of war within the insured region.
- **Business Interruption (optional add-on)** ▶ Recover lost income and manage operational costs during political violence-related shutdowns.

WHY CHOOSE OLEA?

- Regional expertise & in-country risk advisors
- Fast claims processing with 24/7 response
- Flexible underwriting tailored to your exposure
- Peace of mind in volatile environments

GET COVERED TODAY

Don't leave your business vulnerable to political shocks. Let's talk about how we can protect your operations on the African continent.

Email: ops@olea.africa
Web: www.olea.africa

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