

Standalone Strikes, Riots & Civil Commotion coverage

Our team

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Following the recent spate of physical damage and resultant business interruption losses caused by protests in the US, there has been an uptick in Strikes, Riots & Civil Commotion (SR&CC) restrictions in limits/exclusions being imposed by Property All Risks carriers at renewals.

Miller can ease the renewal process and help you retain your existing business by placing standalone SR&CC coverage to plug the gap.

For clients with lender obligations, any gap could potentially breach their covenants.

Our Terrorism and Political Violence team are actively placing SR&CC gap policies, including for accounts that have suffered losses. Whilst retail accounts are challenging, we can get these done.

Even for accounts not facing explicit restrictions/exclusions, we're finding that by stripping SR&CC out of the listed perils and placing coverage separately, carriers are far more comfortable renewing business.

Additionally since our policies are non-cancellable, it offers peace of mind.

We can help you offer certainty of coverage to your clients, and help you retain your business.

About Miller

We are a leading independent specialist (re)insurance broking firm with more than 650 people across our UK and international operations.

Our reputation as the strongest advocates in the business comes from our exceptional people delivering exceptional results for over 115 years.

With a client-first approach, we value our long-standing relationships and continue to build strong and rewarding partnerships.



Miller is a Chartered Insurance Broker, the industry's gold standard for insurance brokers. We have committed to delivering professional excellence and adhering to a Code of Ethics.