

HOWDEN

A photograph of riot police in black tactical gear and helmets, some on motorcycles with headlights on, in a street with debris and smoke in the background.

Political risks
insurance

What is Political risk insurance?

Companies with interests in emerging markets can face a volatile risk environment that requires careful planning and management.

Political Risk Insurance policies provide balance sheet protection to guard against an impairment of a Client's financial interest in an asset in high-risk countries following an interference by a government in the operations of the foreign enterprise. Assets that can be insured include:

- Loans
- Collateral (stock financing)
- Asset Financing
- Export Finance
- Project Finance
- Trade or Infrastructure Finance with government obligors/ counterparties



Working closely with our Clients, we design coverage to protect against numerous perils, including:

- Government Contract Repudiation
- Confiscation, Expropriation and Nationalisation
- Currency Inconvertibility / Exchange Transfer
- Sanctions Imposition
- Political Violence (including Terrorism)
- Arbitration Award Default following Breach of Contract
- Import / Export Embargo
- Forced Abandonment
- Forced Divestiture
- Selective Discrimination
- Concession and/or Operating License Cancellation
- Isolation
- Consequential Loss of Income

About Howden

Howden is an international insurance group made up of talented experts with the freedom and support to do what we do best. We are united by a shared passion and no-limits mindset, and we collaborate to create a powerful international team that can rise to any challenge. Together, we are working to change the insurance narrative – supporting our clients while using insurance as a tool to increase resilience for individuals, businesses, and communities.



- Howden territories
- Howden Network territories

\$42bn

Premium placed into international markets

19,000

Employees

115+

Territories



Contact us:

Name : Subur Christianto

Title : Senior Vice President - Financials, SME and Affinity Risks

T : +62 21 2939 4950

E : subur.christianto@id.howdengroup.com

Name : Gilang A. Sunaryuniarto

Title : Assistant Vice President - Financial Lines & Professional Specialty Risks

T : +62 21 2939 4953

E : gilang.sunaryuniarto@id.howdengroup.com

PT. Howden Insurance Brokers Indonesia

Millennium Centennial Center, 33rd Floor,

Jl. Jend Sudirman Kav.25, Jakarta 12920, Indonesia

T : +62 21 2939 4900

F : +62 21 2939 4999

E : general@id.howdengroup.com

www.howdenindonesia.com

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