



DEFINITION OF TERRORISM BY COUNTRY IN OECD COUNTRIES

There have been some definitional differences in the use of the terms 'terrorism' and 'act of terrorism' between OECD countries. It is for this reason that a comparison is necessary to clarify the scope of the operation of the terrorism risk insurance programmes.



The OECD International Platform on Terrorism Risk Insurance shares information and identifies good practices for the financial management of terrorism risk, to contribute to fast economic recovery in the event of attacks.

This comparative table is regularly updated. It is the product of joint work between national terrorism insurance schemes, the OECD and the World Forum of Catastrophe Programmes.

www.oecd.org/daf/fin/insurance/terrorism-risk-insurance.htm

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	Status of definition of terrorism	Intention of terrorist act	Identification of those behind the act	Means used	Targets/effects
Australia	<p>Contained in s 5 Terrorism Insurance Act 2003</p> <p>Act of terrorism has to be certified by the Commonwealth Treasurer, after consultation with the Commonwealth Attorney-General.</p>	Action done or threat made, with the intention of advancing a political, religious or ideological cause, with the intention of coercing or influencing by intimidation the government of Australia or the Australian States or Territories, or a foreign country, or intimidating the public.	Not specified	An act (or threat of an act), that is not advocacy, protest, dissent or industrial action, that causes specified damage.	An action that causes serious harm to a person, serious damage to property, causes death or endangers life or creates a serious health or safety risk, or seriously interferes with, or disrupts or destroys an electronic system.
Austria	Industry definition	To influence the government or put the public or any section of the public in fear.	<p>Terrorist organisations or individuals</p> <p>NB: Standard policy conditions for property and loss insurance excludes inter alia damages incurred as a consequence of acts of violence committed by (political or) terrorist <u>organisation</u> (not defined). Such damage can only be covered through a special agreement.</p>	Act or threat of violence	Human life, tangible or intangible property or infrastructure
France	Article L421-1 of the Criminal Code (no distinction between the notions of "attack" and "terrorist act")	Seriously and intentionally disrupt law and order.	Individual or joint undertaking	<p>Intimidation or terror</p> <p>List of offences:</p> <ol style="list-style-type: none"> 1. Deliberate attempts on people's lives, deliberate attacks on people's wellbeing, abduction and false imprisonment, as well as the hijacking of aircraft, ships and any other means of transport; 2. Theft, extortion, destruction and damage, as well as computer-related crime; 3. Offences relating to combat groups and movements that have been disbanded; 4. The manufacture or possession of arms, lethal weapons and explosives, as defined in Article 3 of the Act of 19 June 1871 repealing the Act of 4 September 1870 on the manufacture of weapons of war; <p>The production, sale, import or export of explosive substances, as defined in Article 6 of Act No. 70-575 of 3 July 1970, amending the regulations applying to explosive powders and substances.</p>	
Germany	Definition of terrorism under EXTREMUS AG	Acts committed for political, religious, ethnic or ideological purposes suitable to create fear in the population or any section of the population and thus to influence a government or public body.	Persons or groups of persons		<p>The insurer shall indemnify, if this has been specially agreed, in respect of insured property which is destroyed, damaged or lost due to:</p> <ol style="list-style-type: none"> a) fire, explosion, b) impact or crash of aircraft or aerial bodies and vehicles, also craft, of all kinds, their parts or their cargo, c) Other malicious damage, insofar as the mentioned perils are caused by an act of terrorism committed in the Federal Republic of Germany.

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Netherlands	Definition used for the operation of the Terrorism Risk Reinsurance Company	Attacks or series of attacks likely to have been planned or carried out with a view to serve certain political and/or religious and/or ideological purposes.	Whether or not in any organizational context	Any violent act and/or conduct – committed outside the scope of one of the six forms of acts of war as referred to in Article 64(2) of the Insurance Business Supervision Act [1993 wet toericht verzekeringbedrijf] – in the form of an attack or a series of attacks connected together in time and intention, as a result whereof injury and/or impairment of health, whether resulting in death or not, and/or loss of or damage to property arises or any economic interest is otherwise impaired.	Acts against persons and property of any nature.
Spain	Definition of the risks covered by the Consortium (no prior government statement is needed in order to compensate for damage under this heading)	Every act committed with the object of destabilizing the established political order or generating fear and insecurity in the social environment in which they are perpetrated	Not specified	Act of violence	People and goods
Spain	Specific case of state terrorism Criminal Code definition of terrorism (Section 2, Art. 571)	Disrupt the Constitution or seriously undermine law and order	Members of armed factions or people working for or in co-operation with armed factions, organizations or groups whose aim is to disrupt the Constitution or seriously undermine law and order	Acts of destruction or fires started deliberately	Not specified
Switzerland		In pursuit of political, religious, ethnic, ideological or similar purpose which may result in putting the public or any section of the public in fear or influencing any government or governmental organization		Act or threat of violence. The definition shall not include civil unrest (act of violence against persons or property committed in the course of unlawful assembly, riot or civil commotion or associated looting)	
United Kingdom	Reinsurance (Acts of Terrorism) Act 1993 (for Pool Re arrangements in Great Britain – other arrangements apply in Northern Ireland). <u>The issue of a certificate by the UK Treasury</u> (or, if refused, by a decision of a Tribunal) is required for an act to be recognized as a “terrorist act” for the purpose of the scheme, under the Reinsurance (Acts of Terrorism) Act 1993.	Acts of persons acting on behalf of, or in connection with, any organization which carries out activities directed towards the overthrowing or influencing, by force or violence, of her Majesty’s government in the United Kingdom or any other government de jure or de facto.		Act of violence	Commercial property and consequent business interruption costs arising from an act of terrorism
United States	Terrorism Risk Insurance Act of 2002 – Public Law 107-297 <u>An act of terrorism is an act certified by the Secretary of the Treasury in concurrence with the Secretary of State and the Attorney General of the United States.</u>	Part of an effort to coerce the civilian population of the United States, or to influence policy or affect the conduct of the US by coercion	It must be committed as part of an effort to coerce U.S. civilians or to influence either policy or conduct of the U.S. Government through coercion	Violent act or dangerous act	Endanger human life, property or infrastructure that results in damages within the United States, or outside the US in the case of an attack of an air carrier or vessel, or premises of a US mission