**Unique Market Reference**: A **Unique Market Reference (UMR)** is a unique identifier assigned to insurance and reinsurance contracts in the London insurance market. It helps track and manage policies across brokers, underwriters, and insurers.

This reference is commonly used in **Lloyd’s of London** and other insurance markets to ensure consistency in identifying contracts. The UMR typically appears on slips, endorsements, and policy documents.

* **Type**: **Property Terrorism and Sabotage Insurance** is a specialized form of insurance designed to protect businesses, organizations, or individuals against damages resulting from acts of terrorism or sabotage, particularly when they impact physical property.

1. This covers damage to physical property caused directly by terrorist acts or sabotage. For example, damage to buildings, equipment, machinery, inventory, or infrastructure.
2. Sabotage involves intentional acts that cause damage to property, disrupt business activities, or interfere with the functioning of the organization.
3. This is often bundled with terrorism insurance and covers political violence, which may include terrorism, civil unrest, riots, insurrections, and other politically motivated events.