

The threat posed to  
**Small and  
Medium-Sized  
Enterprises**  
(SMEs)

## Terrorist actors have historically demonstrated the intent to conduct attacks against high-profile and iconic sites.

Attacks against iconic locations provide terrorist actors with the media attention that they desire.

However, as counterterrorism efforts continue to secure such sites and the strategic intent of terrorist groups has changed over time, terrorist actors increasingly prioritise attacks against members of the public at "soft targets". Soft targets can be defined as publicly accessible locations that attract crowds and have limited security measures in place in comparison to high-profile sites.



It is highly likely that as busy, publicly accessible soft targets remain attractive to terrorist actors in the UK seeking to cause disruption,

## Small and Medium-Sized Enterprises (SMEs)

could become impacted by their close proximity to such sites.

SMEs could become impacted by their proximity to such sites through a variety of means, including collateral damage; denial of access to their site resulting from police cordons; loss of produce; loss of attraction after an attack, etc.

# Previous incidents related to SMEs in the UK

SMEs located in proximity to busy, publicly accessible soft targets have previously been impacted by terrorist incidents, including:



## London - 02 February

Sudesh Amman, 20, conducted a Bladed Weapons attack against members of the public on Streatham High Road, London. The attack lasted just 62 seconds before Amman was shot dead by armed police. Two individuals were injured in the attack. It is almost certain that several high street businesses were impacted as a result of the attack.<sup>2</sup>

## Manchester - 22 May

Salman Abedi, 22, conducted a Person-Borne Improvised Explosive Device (PBIED) attack in the external foyer of the AO Arena in Manchester following a performance by music artist, Ariana Grande. There were 22 fatalities. Abedi was inspired by an Islamist ideology, and Islamic State claimed responsibility for the attack. Reporting suggests that Manchester Victoria station and its businesses remained closed for a week.<sup>4</sup>



2024

2020

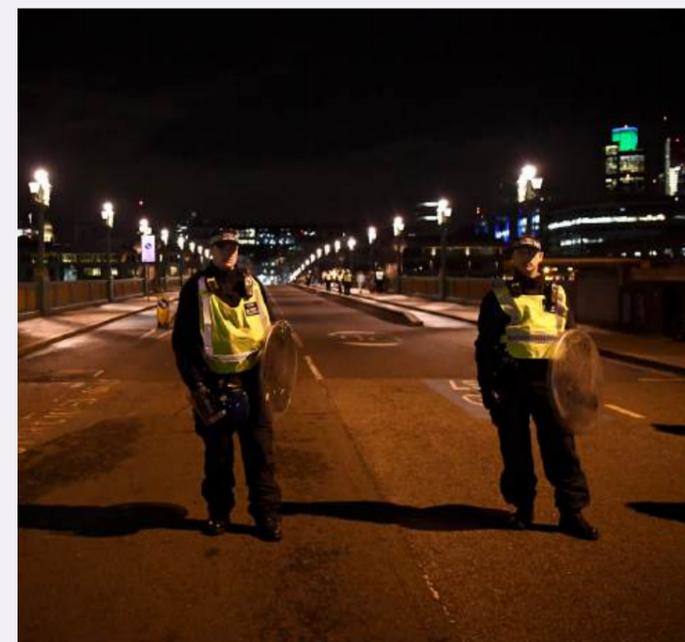
2017

2017



## Worcester - 02 April

Callum Parslow, 32, conducted a Bladed Weapons attack against a 25-year-old Eritrean man at the Pear Tree Inn in Worcester. There were no fatalities. Parslow planned to target a hotel housing asylum seekers, however, the hotel was undergoing renovations and had not housed asylum seekers for several weeks. Parslow was inspired by an Extreme Right-Wing ideology. Reporting suggests that the cordon that resulted from the attack lasted at least 24 hours.<sup>1</sup>



## London - 03 June

Khuram Butt, Rachid Redouane, and Youssef Zaghba conducted a Marauding Terrorist Attack. The small cell first conducted a Vehicle as a Weapon attack against civilians on London Bridge before a Bladed Weapons attack against civilians in Borough Market. There were eight fatalities and 48 others were injured. 153 stall owners were prevented from accessing their premises in the aftermath of the attack. It is estimated that £1.4m worth of losses occurred, with some businesses reportedly losing up to £100,000.<sup>3</sup>

<sup>1</sup> Worcester man guilty of attempted murder following attack on a man in April | Counter Terrorism Policing; Man rearrested after stabbing at Hindlip countryside inn - BBC News

<sup>2</sup> London Bridge attack: What happened - BBC News

<sup>3</sup> Borough Market trader calls for terror attack support - BBC News; Borough Market traders fear insurers will reject claims after London Bridge attack costs them £1.4 MILLION

<sup>4</sup> Manchester attack: Victoria railway station reopens - BBC News

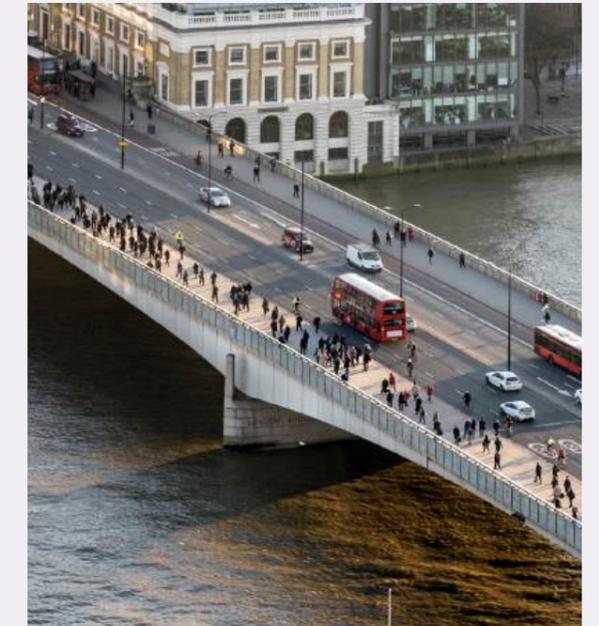
# The terrorist threat to SMEs



- It is highly likely that any terrorist attack against an SME at this time would be conducted by an individual or small cell (approximately two to three individuals) using a low sophistication methodology (e.g., Bladed or Blunt Force Weapons, Vehicle as a Weapon, Fire as a Weapon).
- There is a realistic possibility that terrorist actors could have the capability to conduct a high sophistication attack against SMEs (e.g., Improvised Explosive Device, Firearms, etc.). The complex nature of plotting a high sophistication terrorist attack makes it highly likely that there would be greater opportunity for UK police and security services to disrupt potential attacks.
- It is highly likely that there would be a heightened threat to SMEs in major cities and those in proximity to iconic sites and/or major transport hubs. There is a realistic possibility that SMEs located in proximity to iconic sites and/or busy public spaces could be impacted by a Marauding Terrorist Attack in proximity to their site.
- There is a realistic possibility that terrorist actors could have the intent to target SMEs as a result of personally held beliefs that are contrary to the nature of any given business. For example, on 20 December 2023, William Howitt, 27, was sentenced to four and a half years in prison after he plotted to conduct a Fire as a Weapon attack against a left-wing bookshop in Nottingham, UK. Howitt was inspired by an Extreme Right-Wing ideology and planned to paint a swastika and "white lives matter" on the wall of the shop before setting it alight.<sup>5</sup>
- There is a realistic possibility that there could be a heightened threat to any SME with a pronounced link to a minority culture. For example, there is a realistic possibility that an Extreme Right-Wing terrorist actor could have the intent to conduct an attack against a Middle Eastern restaurant.
- There is a realistic possibility that SMEs could provide a point from which an actor could initiate an attack. For example, in October 2008, Nicky Reilly, 22, pleaded guilty to plotting a PBIED attack against a Giraffe restaurant in Exeter City Centre on 22 May 2008. Reilly attempted to assemble three IEDs while in the toilet cubicle of the restaurant when one of the devices detonated prematurely in his hands. He was later arrested.<sup>6</sup>
- There is a realistic possibility that Non-Violent Direct Action (NVDA) protest groups could have the intent to stage protests against, or in proximity to, SMEs due to the nature of the business. It is highly unlikely that any such incident would be designated as terrorism.



## Risk mitigation advice and guidance for SMEs



Whilst SMEs may not be the direct target of a terrorist attack, previous incidents have shown that many SMEs can quickly be caught-up in an incident, through their proximity to locations targeted by terrorists.

During the London Bridge attack in 2017, SMEs were at the forefront of protecting members of the public, who were able to seek refuge within business premises, with lockdowns enacted thereby saving lives. However, these small businesses were impacted by the immediate lockdown of the area and subsequent crime scene investigations. Over 150 stall holders were forced to close for 10 days, with reported losses of up to £100,000 for some businesses.<sup>7</sup>

This underscores the importance of SMEs adopting a proactive terrorism risk management approach, particularly when implementing terrorism risk management measures, which can also address other security concerns that SMEs may struggle with, such as theft, and improving general safety within a business.

<sup>5</sup> Ex-soldier William Howitt jailed over far-right bookshop terror plot - BBC News

<sup>6</sup> Exeter restaurant bomber Nicky Reilly dies in prison - BBC News; Exeter restaurant bomber Nicky Reilly dies in prison - BBC News

<sup>7</sup> <https://www.bbc.co.uk/news/uk-england-london-42264582>

## Appropriate steps that an SME could take to reduce the potential for physical or financial impacts, in the event of a terrorist attack, include:



Reviewing your insurance policy to understand if it includes terrorism cover, particularly Non-Damage Business Interruption (NDBI), to protect against losses resulting from denial of access to premises. To find the right insurance for your business, you can visit: [www.biba.org.uk/find-insurance](http://www.biba.org.uk/find-insurance).



Implementing low or no cost, simple protection procedures. Clear policies, which have been tested, for evacuations, invacuating and locking down a premise can create valuable time for emergency services to arrive, in the event of an attack, and protect customers within premises. [ProtectUK](#) provides effective risk mitigation advice to support SMEs.



Understanding more about the current terrorism threat and the types of threats that could impact SMEs. This may include briefing and training staff on how to react in the event of an emergency. The easy and free to complete [ACT e-learning sessions](#) are a great resource.



Engaging and collaborating with other local businesses, as well as Local Authorities or [Local Resilience Forums](#) to ensure effective communication is achieved. Simple steps such as setting up a local WhatsApp group can improve communications, in a time of crisis.

Begin considering how the new Martyn's Law legislation may affect your business and identifying what reasonable public protection procedures will be implemented at your premises, if in scope. This all starts with having a responsible person within the business, to understand and implement any requirements.

The combination of both insurance and effective terrorism risk management can protect businesses and people in the event of a terrorist attack occurring.

If you require more support and advice, reaching out to your local Police Liaison Officer or Counter Terrorism Security Advisor can also be beneficial.

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