



ACTIVE SHOOTER WORKPLACE VIOLENCE & THREAT

Did you know that each year nearly 2 million American workers are victims of workplace violence? In fact, according to Occupational Health and Safety Administration (OSHA), workplace violence is the second leading cause of work-site deaths in the US.

With recent high profile active shooter/workplace attacks, more businesses are boosting security efforts and taking added precautions to prevent acts of violence. Program underwriters understand these risks and offers a comprehensive policy to help companies respond and recover from such incidents.

COVERAGES

Active Shooter/Workplace Violence Insurance covers liability and extra expenses tied to violent attacks and/or threats, providing victim death benefits as well as needed medical/rehabilitation/psychiatric/funeral expense coverages. The program considers all classes of business, including but not limited to government agencies, education, religious institutions, hospitality, entertainment, retail, and public entities. The program covers a wide range of attack-types, such as knife, vehicular, explosives, and acid attacks rather than solely committed with a firearm.

- **Legal liability coverage with indemnity to address lawsuits that may result from a covered event.**
- **Victim coverages related to:**
 - Psychiatric care
 - Medical or dental care
 - Rehabilitation expenses
 - Death Benefit / Disability Coverages
 - Funeral / Burial Expenses



- **Business Expenses related to:**
 - Business income/interruption and extra expenses
 - Public relations counsel
 - Crisis Consultant expenses
 - Employee counseling
 - Additional / Temporary security measures

PRIMARY LIABILITY PROGRAM

ELIGIBLE CLASSES

We will consider **ALL CLASSES** of business, here are some samples:

- Events: Parades/ Festivals/ Sporting Events
- Healthcare: Hospitals/ Nursing Homes/ Health Clubs
- Education: Public and Private Schools/ Universities
- Religious: Churches/ Synagogues/ Mosques
- Retail: Malls/ Shopping Centers/ Flea Markets
- Hospitality: Hotels/ Resorts/ Restaurants/ Bars
- Entertainment: Concerts/ Events
- Govt. Public Entities: Counties/ Cities/ Townships
- Condominium Associations/ Public Works/ Apartments

PRODUCTS/ LIMITS

ACTIVE SHOOTER/ WORKPLACE VIOLENCE

- Primary Liability: \$1MM-\$25MM
- Business Income: \$1MM-\$25MM
- Property Damage: \$500,000
- Crisis Services: \$500,000
- Counseling Expense: \$500,000
- Funeral Expense: \$500,000
- Global Crisis Coverage

CARRIER Rated "A / XV" by A.M. Best
TERRIORY Available Nationwide

IMPORTANT: The insurance policies, not this brochure, will form the contract between the insured and the insurance company. The policies contain limits, exclusions, and conditions which are not listed in this brochure.