



### Active Assailant incidents pose a severe and unpredictable risk to both businesses and people.

Over the past ten years, there has been a substantial increase in the frequency and severity of so-called 'Active Assailant' attacks. Ranging from mass shooting events, to vehicle ramming incidents, stabbings, workplace violence and even acid attacks, these types of tragedies have highlighted significant gaps in traditional CGL, Property and Workers Compensation policies. From schools, and universities to bars and shopping centers, businesses in almost every sector are at increasing risk of facing dire uninsured financial consequences.

The stand-alone coverage we can help you access through specialized insurance companies enables policyholders to take a proactive role in mitigating the losses following an attack, taking care of victims, and minimizing reputational damage. In light of an ever-increasing duty of care expectations, the policy can also offer training and pre-incident consultancy.

#### COVERAGE INCLUDES:

**Crisis Response Fees** – 24/7 access to market leading security consultants NYA, a GardaWorld company.

**Business Interruption** – Loss of net revenue following an attack, including denial of access coverage after incidents within a mile of the covered location.

**Loss of Attraction** – Loss of business even after the insured premises has reopened

**Extra Expenses** – Providing up to USD5m in funds for policyholders to take a proactive role in assisting victims, and protecting their operations.

**Legal Liability** – Damages and claims expenses an insured will become legally obligated to pay following an incident.

**Physical Damage** – Costs incurred through physical loss, damage or destruction.

The coverage contains no exclusion for **Terrorism**, nor **employee acts**.

#### WHAT/WHO IS COVERED:

**Active Assailant Incident** – A premeditated malicious physical attack by an Active Assailant at a covered location who is present and armed with a weapon (including firearms, handheld instruments, explosives, vehicles, corrosive materials/substance and/or drones), and the subsequent action of Authorities.

**Threat Incident** – Policyholders will have access to 24/7 Crisis Response consultants should they receive any threats of this nature. If operations are disrupted following a threat, business interruption coverage is available.

**Insured Persons** – Victim coverage are available to anyone present at the covered location, ranging from employees, customers, students, contractors or guests of the policyholder.

#### EXTRA EXPENSES

- Medical costs
- Psychiatric care
- Funeral expenses
- Forensic clean-up
- Brand Rehabilitation
- Temporary premises
- Temporary staffing
- Emergency accommodation

#### CAPACITY AND PRICING

- Limits from \$ 1,000,000 to \$ 50,000,000
- Short term event premiums from \$ 3,000
- Annual policies from \$ 5,000
- Broad appetite, with target industries including education, healthcare, retail, local government, hospitality, sports & entertainment and residential.

#### CRISIS RESPONSE

- Pre-incident training
- Critical incident response
- Immediate post-incident actions and welfare support
- Longer term management/ongoing support

#### FOR A QUOTE, PLEASE PROVIDE:

1. Insured name, and a description of the business
2. A schedule of property and business income values
3. Headcount (can be estimated) at each location. Include both employees and guests.
4. History of any workplace violence or on-site assault during the past 5 years