



AIU VIOLENT ATTACK COVERAGE

Violent Attack events have clearly captured national attention, and unfortunately have become much more of a reality over the past few years. The randomness of these catastrophic events makes it almost impossible to predict the devastating consequences that these events may have on any targeted business or organization. These events have been reported in a variety of industry sectors, often with indiscriminate motivation to incite public fear while inflicting maximum loss of life. Unfortunately, in many cases it is almost impossible for a business to recover from, without properly structured insurance coverage. The standard property, liability, and terrorism coverages that are routinely included in insurance programs, may not respond to violent attack events, or they may not provide adequate coverage limits to meet the liability, property damage, business income losses, and reputation damage faced by companies after such an occurrence.

There are many uncertain areas relating to coverage for violent attack events under standard property, liability and terrorism policies that may result in leaving gaping coverage holes if not addressed by a dedicated violent attack policy. One of the key benefits in securing a special form active shooter policy is the crisis management services that are offered, as well as the pre-loss management training, relating to building security and other logistical safety measures that can be helpful in prevention and management of such events. As a responsible and knowledgeable agent, it is important to inform your insureds about these coverage options, and to discuss the potential risks in not having this issue dealt with effectively. By addressing this issue in a comprehensive and consultative manner, your insured can benefit from many tailored coverages and services that are available to develop a comprehensive defense against such an occurrence.

COVERAGES INCLUDED

Liability Coverages

- **\$5 million liability coverage limit**
- Broad definition of violent attack
- Competitive pricing options
- Comprehensive Victim compensation inclusive of bodily injury, death, disablement, rest and rehabilitation, psychological counselling, and monetary losses to victim
- Defense costs and settlement resulting from legal action taken against your business following an incident

Property Coverages:

- \$500,000 property coverage limit
- All physical damages to the premises Included
- Business interruption including loss of income resulting from prevention of access or evacuation of your premises
- Loss of attraction directly resulting from an incident that directly targets your business or that occurs in the vicinity
- Expenses for crisis management support from expert security consultants
- Additional expenses including PR consultancy, legal advice and temporary security
- All-encompassing cleanup services post event

APPETITE & CLIENT PROFILE

Our product is designed for any organization or business that attracts gatherings of individuals. The focus of the liability coverage is to protect the insured business from claims relating to the injury or death of customers and patrons. The focus of the property coverage is to assist the affected business, by mitigating direct and indirect property losses due to attack. Some of the business classes that will benefit most from this product are:

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- Houses of Worship
- Strip Malls
- Cinemas
- Restaurants
- Nursing Homes
- Entertainment Centers
- Hotels