



ACTIVE ASSAILANT

Mass shootings/attacks are indiscriminate, these fatalities occur across many industry sectors with a variety of weapons. Fully devastating, these events have far reaching ramifications and can threaten a company's survival. Though hard to predict, there are steps clients can take to mitigate the damage and protect people. This policy covers expenses incurred in the aftermath of a violent incident.

HIGHLIGHTS

- Legal liability - coverage for damages and claim expenses that an insured will become legally obligated to pay following an Active Assailant incident
- Physical damage coverage - indemnity for physical loss or damage to Insured Property caused by an active assailant incident
- Business interruption coverage - indemnity for direct physical loss, damage, or destruction to insured property, denial of access to an insured location, threat to an insured location (provided it is substantiated by authorities)
- Insurers will indemnify the insured for specialist crisis response and consultant fees resulting solely and directly from an active assailant or threat event and pre-event consulting and risk assessments
- Weapon includes any hand held instrument, gun, tool, device or appliance, explosive devices, vehicles, corrosive substances
- Extra expense coverage
 - Costs of increased security in the aftermath
 - Public relations expenses such as media management & brand rehabilitation
 - Funeral expenses, burial and/or cremation costs for victims of incident
 - Medical expenses for any insured person present during the active assailant/shooter incident
 - Costs for psychiatric counseling for any person traumatized by an event assailant incident
 - Forensic clean-up costs
 - Repatriation costs of deceased victims to place of funeral
 - Job retraining costs



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