



DOES YOUR BUSINESS NEED ACTIVE ASSAILANT COVERAGE?

WHAT IS AN ACTIVE ASSAILANT LIABILITY POLICY?

Mass acts of violence—active assailant or active shooter events—can happen anywhere. No business today is immune from a random act of violence, whether caused by a customer, a visitor to your location, or a disgruntled employee.

An active assailant liability policy, also called active shooter coverage, can offer affordable coverage beyond the liability coverage offered in your general liability policy. An active assailant policy can provide additional protection for bodily injury, property damage, and in some cases public relations assistance and other important coverages designed to help your business survive the many problems arising after a mass casualty event. Some insurers also offer pre-incident planning and mitigation suggestions.

DO I NEED AN ACTIVE ASSAILANT LIABILITY POLICY?

In today's world of numerous mass casualty events, most business owners should consider an active assailant liability policy. Insurers designed the general liability policy to respond to your negligence. When your organization bears no negligence in the event, the liability policy may be slow to respond, or may not respond, to these events.

The cost to defend yourself against a claim can be high, and many unexpected costs can arise that your general liability policy may not cover even when the event involves your general liability coverage. Additionally, workers compensation coverage may not apply in every event involving an active assailant.

Depending on the insurer, these benefits can include sample site security recommendations, public relations assistance after an event, enhanced property coverage, and additional business income coverage for lost income after an event. If the event matches the definition in the policy of an active assailant event, there is usually no need to wait for benefits while insurers consider your liability.

IS ACTIVE ASSAILANT COVERAGE AFFORDABLE?

Because the likelihood of a mass casualty event is low and a number of businesses have purchased this coverage, rates are reasonable. Rates apply based on a variety of the factors below.

- Number of employees
- Number of annual guests or patients who visit retail establishments, businesses, or schools
- Number of locations and hours of operation
- Years in business
- Employment protocols such as background checks, or employee assistance programs
- Prior violent event history

ACTIVE ASSAILANT COVERAGE – UNIQUE PROTECTION FOR UNIQUE RISKS

We strongly urge all our commercial customers to consider an active assailant policy. The thought, "It can't happen here" is no longer a good approach to this important issue. As we see weekly in the news, these tragic events can happen to any business. This unique coverage can be strong protection if this type of incident arises in your business.

I would like more information about the active assailant liability policy.

I acknowledge that my agent offered me an active assailant liability policy and I choose to decline purchasing this coverage. I affirm this coverage rejection applies to all future renewals.

Print Name

Signature

Date

Always feel free to contact us if you would like a no-obligation quote for active assailant liability coverage or any other coverage.