

## Active Assailant - US Appetite Guide

### Why Active Assailant

Interest in Active Assailant coverage has increased significantly as a result of exclusions to GL forms. It is recognised that there is a need for a broader trigger than terrorism (where ideology doesn't exist) and coverage for all third parties, not just employees (workers comp), and where Active Assailant exposures are explicitly excluded or the wording is 'silent'.

A specialist standalone policy which is not triggered by a claim or suit but instead the insured event itself, safeguarding your client's GL Limit. Complemented with best in class crisis responders available 24/7 365 days a year guiding insureds before, during and after an active assailant event.











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

Over 42 million Americans are estimated to have lived within one mile of a mass shooting since 2014.

In 2019, there were 400 mass shootings. This year (and in 2021), the US reached that threshold in just seven months\*.

\* CNN analysis of data from the Gun Violence Archive and the US Census Bureau.

### Target industries

- |   |  |
|---|--|
|  <b>Housing</b>           |  <b>Restaurants</b>         |
|  <b>Care homes</b>        |  <b>Manufacturing sites</b> |
|  <b>Municipalities</b>    |  <b>Office blocks</b>       |
|  <b>Schools</b>           |  <b>Hotels</b>              |
|  <b>Nightlife/casinos</b> |  <b>Live events</b>         |

### Our market

**Minimum premium\***  
\$2,000

**Minimum self-insured retention\***  
\$Nil

\* varies by industry sector

#### Insured events

Insured event: person(s) actively engaged in the killing or causing of bodily injury, including the threat of, by brandishing a weapon.

#### Weapons

"Weapons" are guns, knives, explosive devices, handheld instruments, corrosive substances, vehicles and drones.

#### Coverage

Access to Crisis Response services both pre, during and post incident alongside policy coverage responding for:

##### For the company

Business interruption, loss of revenue, loss of attraction, property damage, legal liability, premises and employee additional costs e.g. loss of rent, retraining and rehiring of staff, and public relations (PR) costs

##### For the individuals

Fixed benefits/ compensation including death benefit, medical care including psychiatric, funeral costs and relocation.

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## Crisis Management

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