

ACTIVE SHOOTER INSURANCE PROTECTION

Various organizations have a "duty of care" to maintain a secure environment for their staff, tenants, patients, and visitors. In the event of a deadly attack, they could be liable for regulatory and civil actions.

There are significant challenges to securing places of business, particularly ones where visitors "come and go" frequently. Despite security measures, businesses with frequent visitors are difficult to secure. These organizations are particularly susceptible to "lone attackers" who can enter buildings unchallenged.

PRODUCT OVERVIEW

We will consider **ALL CLASSES** of business, here are some examples:

- Events: Parades/Concerts/Festivals
- Healthcare: Hospital/Nursing Homes/Clinics
- Education: High Schools/Universities
- Religious: Churches/Synagogues
- Retail: Malls/Shopping Centers
- Hospitality: Hotels/Resorts
- Entertainment: Concerts/Events
- Govt. Public Entities: County/Cities/Townships
- Condominium Associations/Public Works

PRODUCTS/LIMITS

- Primary Liability: \$1MM-\$25MM
- Business Income: \$1MM-\$25MM
- Property Damage: \$500,000
- Crisis Services: \$500,000
- Counseling Expense: \$500,000
- Funeral Expense: \$500,000

CARRIER

- Rated "A / XV" by A.M. Best

TERRITORY

- All 50 States

SPECIAL FEATURES

SPECIAL FEATURES & COVERAGES

- Primary Liability Coverage for lawsuits arising from harm caused by attacks using deadly weapons.
- New Property and Business Income Expense Coverage Now Available.
- Risk Assessment of insured locations and Active Shooter Safety Action Plan Seminar provided.
- 24-hour Crisis Management Service to help the organization respond immediately by setting up an emergency call center, advising on emergency communications, putting in place a recovery plan and arranging counseling.
- Post-Event Crisis Management and Counseling Services included.
- Weapon Definition Expanded to include bladed weapons, explosive devices, and vehicles
No exclusion for: vehicles, employees, terrorism, or specific number of casualties.

Please send submissions to our team at: activeshooter@mcgowanprograms.com

Please see quotes and policies for exact terms, conditions, and exclusions. Coverage may vary from policyholder to policyholder, from product to product, and from state to state; therefore terms, conditions, and exclusions of a given policy may not comport with the general information presented in this flyer.

