



# CRISIS MANAGEMENT RESPONSE INSURANCE

## MCGOWAN PROGRAM ADMINISTRATORS

MPA's Crisis Management & Response Programs NOW offers four NEW CRISIS Products in addition to Active Shooter Insurance.

McGowan's Crisis Management & Response now offers:

**ACTIVE SHOOTER / WORKPLACE VIOLENCE INSURANCE**

**GLOBAL CRISIS RESPONSE**

**CYBER DATA BREACH LIABILITY**

**EMPLOYMENT PRACTICES LIABILITY**

**SEXUAL MISCONDUCT LIABILITY**

## 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

### CARRIER

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

### TERRITORY

- All 50 States

### PRODUCTS/LIMITS

#### ACTIVE SHOOTER / WORKPLACE VIOLENCE

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

#### GLOBAL CRISIS COVERAGE

- Primary Liability: \$1MM – \$20MM+
- Med Evac / Expense, Kidnap & Extortion

#### CYBER DATA BREACH

- Primary Liability: \$1MM – \$15MM
- Cyber Extortion Coverage

#### EMPLOYMENT PRACTICES LIABILITY

- Primary Liability: \$1MM – \$15MM
- New-Workplace Bullying Allegations Coverage

#### SEXUAL MISCONDUCT LIABILITY

- Primary Liability: \$1MM – \$15MM

## SPECIAL FEATURES

### SPECIAL FEATURES & COVERAGES (Active Shooter / Workplace Violence Only)

- Primary 3rd Party Liability Coverage, for lawsuits arising from Active Shooter/Deadly Weapon Events.
- Primary 1st Party Business Interruption Expenses Coverage with Loss of Attraction
- Property Damage Included
- Vulnerability Risk Assessment and Active Shooter Safety Action Plan Seminar provided
- Post Event Crisis Management / Crisis Counseling / Funeral Expenses Coverage
- 24-hour Crisis Management Hot Line Service to help the organization respond immediately
- Call Center, Emergency Communications, Recovery Plan & Arranging Counseling and Funeral Services
- No Exclusion for Vehicles/Employees/ Terrorism/Act of Burglary/Under 3 casualties/Over 50 casualties

Please send submissions to our team at: [pmarshall@mcgowanprograms.com](mailto:pmarshall@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.*

