



ACTIVE SHOOTER WORKPLACE VIOLENCE & THREAT

Did you know that each year nearly 2 million American workers are victims of workplace violence? In fact, according to Occupational Health and Safety Administration (OSHA), workplace violence is the second leading cause of work-site deaths in the US.

With recent high profile active shooter/workplace attacks, more businesses are boosting security efforts and taking added precautions to prevent acts of violence. McGowan understands these risks and offers a comprehensive policy to help companies respond and recover from such incidents.

COVERAGES

McGowan's Active Shooter/Workplace Violence Insurance covers liability and extra expenses tied to violent attacks and/or threats, providing victim death benefits as well as needed medical/rehabilitation/psychiatric/funeral expense coverages. The program considers all classes of business, including but not limited to government agencies, education, religious institutions, hospitality, entertainment, retail, and public entities. The program covers a wide range of attack-types, such as knife, vehicular, explosives, and acid attacks rather than solely committed with a firearm.

- Legal liability coverage with indemnity to address lawsuits that may result from a covered event.
- Victim coverages related to:
 - Psychiatric care
 - Medical or dental care
 - Rehabilitation expenses
 - Death Benefit / Disability Coverages
 - Funeral / Burial Expenses
- Business Expenses related to:
 - Business income/interruption and extra expenses
 - Public relations counsel
 - Crisis Consultant expenses
 - Employee counseling
 - Additional / Temporary security measures

ENDORSEMENTS

- A special endorsement is available to provide coverage for an "off-site incident", such as deadly weapon attack/workplace violence that occurs while an employee is traveling on company business.

CLIENT PROFILE

- Available for all institutions and businesses
- Educational Institutions
- Hospitality & Leisure
- Manufacturing
- Healthcare facilities

CAPACITY

- Limits available from \$1M to \$100M
- Annual Stand Alone policy
- \$0 retention in most cases

WHY CHOOSE MCGOWAN FOR YOUR CRISIS MANAGEMENT RISKS?

- We are the largest underwriter of Active Shooter Workplace Violence type events.
- We have several exclusive program management relationships with customized (bespoke) coverage forms. Our specialized underwriters take protecting our clients' business and reputation seriously.
- We offer worldwide coverage through our global team of experienced crisis management underwriters.



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