



# 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 offer 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 attacks, explosives, 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 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 ACTIVE SHOOTER WORKPLACE VIOLENCE 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.



### McGowan Program Administrators

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