



ACTIVE SHOOTER/WORKPLACE VIOLENCE PROGRAM

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.

PROGRAM OVERVIEW

ELIGIBLE CLASSES

- We will consider all classes of business, here are some examples:
 - » Education, Religious, Retail, Entertainment, Hospitality, Lodging, Healthcare, Public Entities (County, Cities, Townships)

PRODUCTS/LIMITS

- Victim Coverages: \$1mm - \$100mm
- Primary Liability: \$1mm - \$100mm
- Business Income and Extra Expense: \$1mm - \$100mm

TERRITORY

- All 50 States - Global offsite coverage can be included

CARRIERS

- A.M. Best "A" XV Rated Carriers
 - » US Domestic and Lloyds of London Cover Holder

SPECIAL FEATURES

SPECIAL FEATURES & COVERAGES

- Victim Coverages
 - » Providing Critical victim benefits to employees/guests/visitors/students for Medical Care/Trauma Counseling/Rehabilitation Expenses/Loss of Income
 - » Death and Disability Benefits/Funeral and Burial Expenses
- Primary 3rd Party Liability Coverage, for lawsuits arising from Workplace Violence/Active Shooter/Deadly Weapon Events.
- Primary 1st Party Business Interruption and Extra Expense Coverage
 - No Exclusion for Vehicles/Employees/Terrorism/under 3 casualties/over 50 casualties
 - No required deductibles or retentions and we now provide coverage for traveling offsite employees
 - Business interruption coverage is included in the policy form for the ongoing operating expenses until the business can resume operations
 - Extra expense coverage for the business/insured related to:
 - Hiring of Additional Staff/Public Relations Counsel/Crisis Management Consultant expenses/Temporary Security Measures/Social Media Monitoring

