

Active Shooter/Assailant - Brokerage

Eradicating the risk of a violent attack may be impossible but preparing for one is essential. The market is responding to an increase in demand for insurance and the changing nature of violent assault including active shooter/assailant attacks. Your clients may not realize they need specialized insurance because most general policies fail to provide effective coverage for these incidents.

Insurance markets have introduced a range of tailored solutions which differ in their scope and focus. This can make policy selection difficult and is an area where our brokers through knowledge and access to markets can help you offer insurance specifically designed for your client.

Many industry settings are vulnerable including:

- ▶ On or offsite events
- ▶ Education
- ▶ Religious institutions
- ▶ Industrial/Commercial
- ▶ Healthcare institutions
- ▶ Retail
- ▶ Government/Municipal
- ▶ Restaurants

Coverage Highlights

Protecting against these incidents requires a careful and proactive approach. These coverages focus on helping prevent, prepare for and effectively respond to attacks.

- ▶ Prevention services such as site assessment/inspections and action plan seminars
- ▶ Crisis management services such as investigation, advice and support, and temporary security enhancements
- ▶ Indemnity insurance coverage for lawsuit losses with the flexibility to meet the client's needs such as excess and policy limits and can include business interruption coverage.
- ▶ Coverages are not limited to liability and can include physical loss and physical damage to the insured's property

Coverages can include more than firearms and involve a wide variety of deadly weapons including:

- Any portable firearm (whether loaded or unloaded)
- Explosive devices
- Knife
- Syringe
- Medical instrument
- Corrosive substance
- Any other handheld device or instrument which is deliberately used to cause death or bodily injury
- Any road vehicle that is occupied and deliberately used by an assailant to cause death or bodily injury

Factors that affect the level of premium paid:

- Locations
- Industry sector
- Security protocols
- Foot traffic
- Number of employees



For more information, [contact your Arlington/Roe brokerage team today!](#)