

BEAZLEY DEADLY WEAPON PROTECTION FAQS



1. Prevention Services

What prevention services is Beazley including with the DWP policy?

Following the purchase of the policy, the insured will be offered services designed to make the insured organization better prepared and more resilient.

Those services are:

- **Post Underwriting Consultation-** After purchasing a DWP policy is a telephonic consultation with CrisisRisk Strategies, LLC, (CrisisRisk).

The goals of the consultation are to:

- Understand the framework, strategies, policies, procedures and tools that are in place in the insured organization to prevent and respond to the threat of violence;
- Inform the insured about the available response services, should a circumstance or actual threat materialize; and
- Provide the insured with recommendations on how to enhance its overall violence prevention program.

During the call, these topics are typically discussed:

- Current policies and procedures that address:
 - Hiring
 - Discipline
 - o Termination
 - Weapons
 - Harassment
 - Bullying
- Threat Assessment Capabilities (skill sets to assess potential for violence)
- Security Controls
- Incident / Emergency Response Protocols and Plans
- Notification and reporting capabilities
- Events that occurred this past year that raised concerns

At the close of the telephonic consultation, CrisisRisk will schedule a follow up call with the insured to be held within 10 days. During that period, CrisisRisk will prepare a Summary Report that will include findings and recommendations pertaining to the insured's violence prevention program. CrisisRisk will walk through those findings and recommendations with you during the next call and will provide you with a written copy of the report.

It should be noted that if CrisisRisk learns any information during the consultation that could place the insured in a heightened liability posture, the insured will be advised verbally, not in writing.

Note: Questions related to the Post-Underwriting Consultation:

- Does the Findings & Recommendations Report constitute a comprehensive safety plan? The consultation is not intended to be a comprehensive assessment. There will be no plans generated. It is a high-level review and the written findings are designed to give insureds some feedback that can be directed toward enhancement of their violence prevention program
- Is there an option of an on-site risk assessment by CrisisRisk? There is no on-site assessment available as part of the purchase of the DWP policy. If clients want to talk

- to CrisisRisk about additional services, they may, but it is not part of their insurance purchase.
- Will CrisisRisk be reviewing emergency response plans as part of their consultation?
 CrisisRisk will not be reviewing plans as a matter of course. If clients want to talk to
 CrisisRisk about additional services, they may, but it is not part of their insurance
 purchase. As part of the consultation we will discuss what plans have been developed
 that address emergency response, coordination with first responders, etc.
- **Webinars/Seminars-** Throughout the year insureds are given access to no-fee webinars, seminars, case studies, and test exercises that will further educate them on emerging threats, mitigation strategies and response protocols.

2. Crisis Response

What is the role of CrisisRisk in a crisis?

- Their primary role is to work with the insured to develop the crisis management, crisis communications, and consequence management strategies needed to protect critical assets.
- Consequences typically fall into the following categories:
 - o Reputation
 - o Brand
 - Employee
 - Customer
 - Regulatory
 - Legal
 - o Media

If there is a DWP event, who comes on-site from CrisisRisk?

- Initial response is always telephonic and electronic. Time requires this approach.
- Severity and complexity dictates
 - whether on-site response is necessary
 - number of support personnel
 - type of service providers
 - o number of service providers
- If on site is required, then the goal is same day. CrisisRisk principals are positioned near major hubs for travel—Atlanta, New York, Denver.
- Third party vendors would be engaged for the following (if required):
 - crisis counselling
 - o investigation services
 - legal services
 - communications services (e.g., call center)
 - security
 - government relations

What is the interaction between CrisisRisk and on-site security/police/FBI?

There is no interaction between on-site security that is brought in after the event and law enforcement. Law enforcement's role is to investigate what occurred from a criminal perspective.

- On-site security may be brought in to provide protection to:
 - Critical assets
 - o People
 - Property
- The circumstances surrounding the event determine
 - o the type of security resources off-duty police to trained tactical teams.
 - The length of security engagement
 - Number of required personnel
- CrisisRisk does not provide training to security personnel.
- If there is no pre-existing security relationship the will utilize a referred contact
- All hired professionals are pre-vetted

What is CrisisRisk's PR experience?

CrisisRisk is not a PR firm. They are responsible for crisis communications.

- If the event requires PR, then CrisisRisk will engage a PR firm –through pre-existing contracts or referred contacts.
- The nature of the crisis dictates:
 - o Response time
 - Required service time

Who does CrisisRisk use for counselling of victims?

- Counselling is provided by designated vetted strategic partners.
- The firm(s) have broad, national reach.
- Nature of the event dictates counselling needs. Face to face and telephonic are both available.
- Group counselling as well as one-on-one counselling is available.
- The service is 24/7
- If the client has pre-contracted counsellors, then these are available to use only if they
 are agreed to by underwriters at quote stage.

How does CrisisRisk utilize social media monitoring?

- Internal program that uses key indicators, phrases, and words to surface open-source, social conversations and provide 24/7 alerts. Method is twofold:
 - Listening to the complex patterns of conversation that matter to your insured, in a structured, investigative manner, where and as they occur.
 - o **Looking** at locations, events, persons of interest, and spheres of influence
- Partnership with market leaders in social media research and monitoring, who offer the latest predictive Intelligence monitoring technology, with 24/7 experienced monitoring specialists.

Why have you changed from Firestorm to CrisisRisk?

Firestorm no longer has a crisis management staff. CrisisRisk has one of the most experienced crisis and risk management teams in the US and includes the three founders of Firestorm. They will continue to provide our clients with the same exceptional crisis management services as they did under the Firestorm brand.

What are CrisisRisk's success stories?

The CrisisRisk principals have handled hundreds of crises. Most are protected by attorney-client privilege. Those involving public entities can be discussed. Some examples are:

Virginia Tech

- Hired to provide crisis management and crisis communications services to the university.
- Multiple individuals from previous company, Firestorm, went on site. Expert Council members joined them, including legal/ communications counsel (Blank Rome), a psychologist and therapy dog, communications support, admin support.
- Team members were there between 5 and 12 days

Palm Beach High School

- Initial crisis counselling services provided telephonically, followed by on-site support.
- An executive subsequently went on site for a couple of days to meet with school leadership and legal counsel, assisting with communications, etc.

Arapahoe High

- Geography allowed a member of the team to be on site within the hour.
- Following the event, he spent many days on site.
- Supported school superintendent, Public Information Officer, school board and executive staff with the investigation, communications, consequence management for a year following the event.

Which third-party vendors does CrisisRisk use?

- Strategic relationships with third party vendors who are deemed to be 'best in class.'
- Counselling firms, law firms, investigations firms, security firms.
- Relationships are broad geographically (state, regional, national, international)
- Able to respond within hours
- If current contacts are unavailable, then we would use referred contacts.
- All pre-vetted by CrisisRisk