

WORKPLACE VIOLENCE COVERAGE

The threat of an active shooter or active assailant situation has become an unfortunate reality that all organizations regardless of industry should address and prepare for. An effective Workplace Violence Insurance Program can help mitigate this emerging risk.

No one can predict when a tragedy will occur, but preparation is crucial. This preparation can help ensure that your operations and employees are provided the support, guidance, and means to overcome an active shooter event.

Preparing For Active Assailant Threats & Events

It is important to be prepared for both Active Assailant Events and Active Assailant Threats. Many traditional terrorism policies may leave significant gaps in coverage if either of these events were to occur.

Active Assailant Event:

A perpetrator/assailant causing property damage and/or bodily injury.

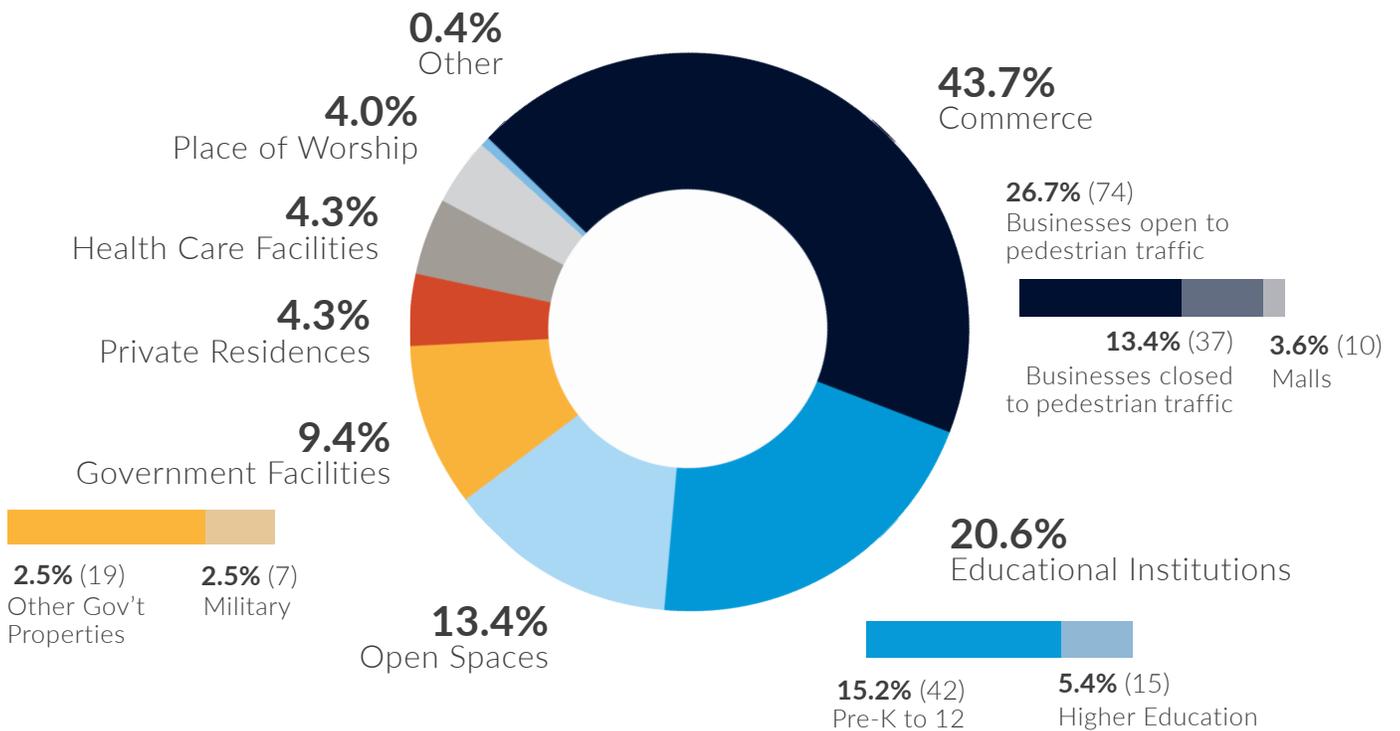
Active Assailant Threat:

Evacuation or lockdown of a location by either civil or military authority due to a threat of danger (regardless of actual presence of a perpetrator/assailant).

Active Assailant Coverage Across All Organization Types

Business and office locations have the highest incidence of risk according to FBI statistics. However, there is no single business, organization, or geographic location that is immune to an Active Assailant Event or Threat. Standard liability coverage may not be enough to cover all exposures. RCM&D's uniquely designed policy will support the needs of your organization.

Between 2000 and 2018 there were 277 active shooter incidents in the United States. Here is the type of business breakdown.



Source: Federal Bureau of Investigation

Legal Liability & Physical Damage

Organizations may find themselves under intense scrutiny for any actions or inactions leading up to, during, or after an event. While the cost of the physical loss from the damage of the event will likely be covered, there are certain damages that the insured will be legally obligated to pay after an Active Assailant Event. Legal Liability coverage is designed to protect the insured from these damages.



Crisis Management & Post-Event Counseling

Crisis Management Consultants can be immediately brought on location to help address a variety of issues, such as crafting a formal response to customers, employees and clients, or providing comfort to victims and their families through grief counseling. This coverage can also assist with the costs associated with injured employees' physical rehabilitation and/or memorials/funerals.

Business Interruption & Employee Expenses

Employees and organizations can incur losses outside of physical damage and legal liability. An interruption in the ability for an organization to operate as a result of an Active Assailant Event or Threat can result in a loss of earnings. The organization may also appear less attractive to current or potential prospects, customers and employees. Coverage for additional expenses can help counter this perception and aid in recruitment to help replace employees that may leave the organization following an incident.

Informant Reward

Coverage may provide payment to the insured to offer a reward for any information leading to the capture of an Active Assailant suspect.

Questions? Talk to a trusted advisor.

rcmd.com | 800.346.4075

RCM&D is ranked among the top independent insurance advisory firms in the United States. Our specialized teams provide strategic solutions and consulting for risk management, insurance and employee benefits. Leveraging more than 135 years of experience and strong local, national and global reach, we partner with you to meet all of your business objectives.



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