



Active Shooter

Liability and BI



LOCKTON[®]

COVER FOR RISK POSED BY AN ACTIVE SHOOTER

Overview

Coverage can include

- third-party liability and expenses brought against the insured for bodily injury suffered during an active shooter event
- not limited to terrorism definition
- selected crisis responder (Firestorm or SWA) aids in the overall management by providing:
 - twenty four hour crisis management services
 - advisement to the insured on public relations and media management
 - third-party victims funeral costs
 - triage and counselling contact points
 - independent event investigation
 - additional security measures

Additional coverage

- property damage and clean-up costs up to USD 500k
- business interruption

Limit available up to:

- USD 20m annual aggregate

Trigger

- the policy will respond to harm caused by attacks using a deadly weapon by an individual or group of individuals actively engaged in killing or attempting to kill a person or persons using firearm(s)

Territories covered

- North America
- other territories subject to underwriter agreement

Proposal information required

- schedule of values and locations, including zip codes
- number of employees
- insured name and head office address
- any information on threats and loss in the past five years

