



# Workplace Violence and Stalking Threat

Legal Liability, Expenses and BI



# COVER OF A VIOLENT ACT OR THREAT EXCLUDING TERRORISM

## Overview

### Coverage can include

- legal liability coverage to address legal expenses from lawsuits that may result from a covered event
- expenses related to:
  - public relations counsel
  - psychiatric care
  - medical or dental care
  - employee counselling
  - temporary security measures
  - rehabilitation expenses
  - personal accident expense
- business interruption expenses for an act of workplace violence or a stalking threat
- consultant expenses (crisis management)

### Additional coverage

- a special endorsement is available to provide companies and their employees coverage for an 'offsite incident', such as an act of workplace violence that occurs at a client or vendor's facility

### Territories covered

- worldwide subject to underwriter agreement

### Limit available up to:

- USD 25m annual aggregate

### Trigger

- coverage is triggered by the occurrence of an actual violent act or threat thereof

### Proposal information required

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

