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

This is a guide only, for full details please review the policy wording and discuss with your Lockton broker. Participation of the above underwriting entities may vary depending on terms and conditions of the risk. Coverage is available subject to terms, conditions and acceptance of risk. Premium charged will be dependent on your circumstances. 16468 08/16