

# WVA

# WORKPLACE VIOLENT ACT

**ACTIVE SHOOTER AND VIOLENT ACT COVERAGE**

weapons include any firearm,  
vehicle, device, instrument,  
material or substance

**+ CRISIS MANAGEMENT RESOURCE**



**DESIGNED BY**

**PROFESSIONAL LIABILITY INSURANCE SERVICES<sup>®</sup>, INC.  
UNDERWRITING FACILITIES (PLIS<sup>®</sup>, INC.)**

*Coverage provided by Certain underwriters at Lloyd's*

This document is issued as an aid to assist you in the overall understanding of the Policy. This is not part of the insurance contract and confers no rights upon you. This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance purchased, it is Underwriters' assumption that you read the policy, declarations page and any endorsements, and discussed with your broker. Actual terms and conditions may be amended by endorsement or affected by state laws. © Copyright PLIS<sup>®</sup>, Inc. and its licensors. All Rights Reserved.

800.761.7547

UNDERWRITING@PLISINC.COM

WWW.PLISINC.COM

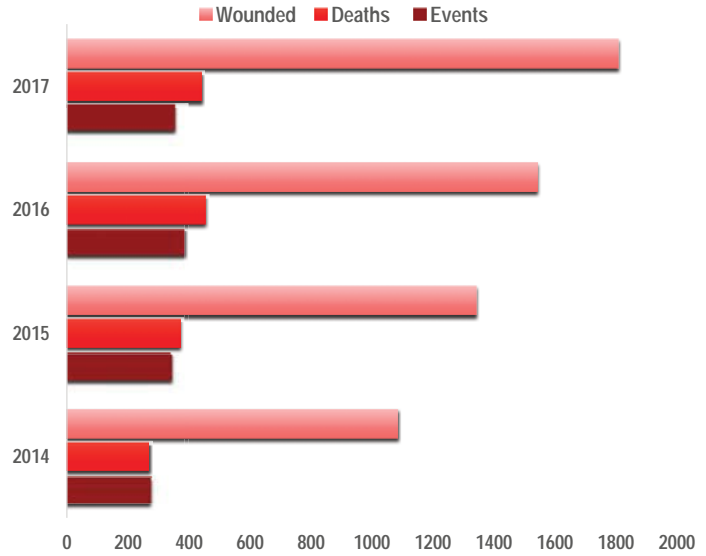
# LETS TAKE A LOOK AT THE DEVASTATING NUMBERS...

THESE EVENTS ARE INCREASING, BECOMING DEADLIER AND AFFECTING MORE VICTIMS

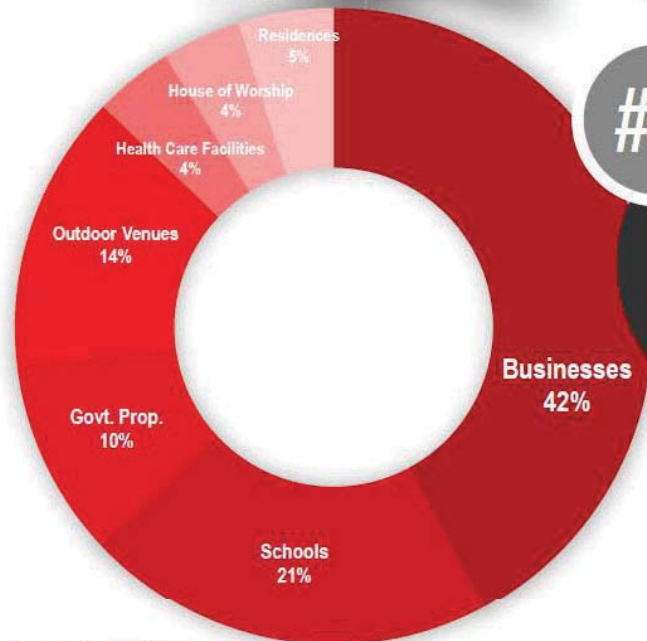
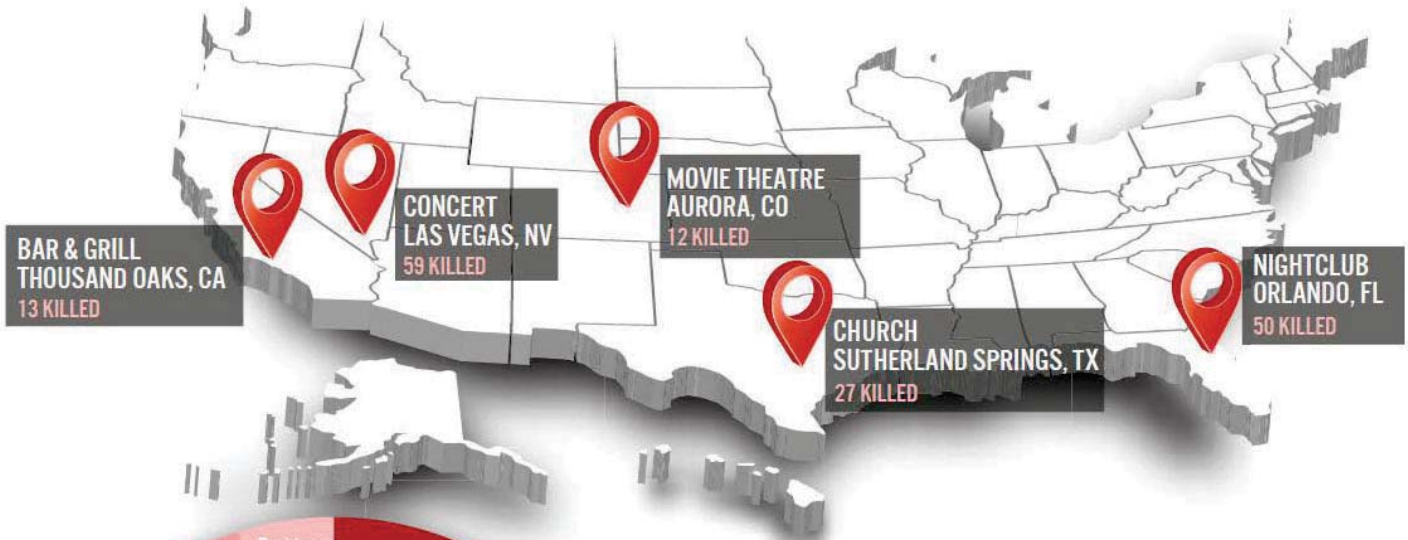
IN 2018 ALONE,  
THERE WERE

**325**

MASS SHOOTINGS



## NO ENTITY IS IMMUNE, NO STATE IS IMMUNE



#2

WORKPLACE VIOLENCE IS THE SECOND LEADING CAUSE OF WORKPLACE FATALITIES - AFTER TRANSPORTATION

4 OF THE TOP 10 BIGGEST MASS SHOOTINGS IN 5 DECADES HAPPENED IN 2017 & 2018

A workplace violence event is the perfect storm for revenue loss & liability. This form of coverage is not what any business should ever have to consider, but these types of events are increasing. PLIS, Inc. has designed a multi-faceted stand-alone product to address this growing area of risk. All businesses are vulnerable, whether it is a casual office setting or an establishment with late hours and frequent customers. Injury is an obvious potential loss, but residual community concerns may impact revenue and future growth.

Standard insurance policies may not provide the relief for a depleted revenue stream with related costs because there is no direct covered peril to trigger those policies. The policy provides four (4) types of coverages for these events and includes a 24/7 Crisis Management Resource to manage chaos during an unfolding event. SRM can also provide plans/procedures before a potential event.

**\$48.5M AVAILABLE IN TOTAL AGGREGATE LIMITS**

Underwritten by certain underwriters at Lloyd's

<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>
<b>BUSINESS INTERRUPTION</b>	<b>BODILY INJURY</b>	<b>PROPERTY DAMAGE</b>	<b>RESPONSE EXPENSES</b>
UP TO \$24M LIMITS  INCOME STABILIZATION REVENUE REIMBURSEMENT  PERIOD OF RESTORATION UP TO 18 MONTHS  RADIUS EXPANSION 1-5 MILES (ADDITIONAL PREMIUM PER MILE)	UP TO \$23.5M LIMITS  CLAIMS MADE & REPORTED  BODILY INJURY CAUSED TO THIRD PARTIES  50% DEDUCTIBLE REDUCTION (for qualified risk)  DEFENSE COSTS & DAMAGES (NO P&E)	UP TO \$1M LIMITS  REIMBURSEMENT COVERAGE  BASED ON ACTUAL CASH VALUE  INCLUDES BUT NOT LIMITED TO: GLASS REPLACEMENT, TEMPORARY BOARDS, AND MORE  THIRD PARTY PERSONAL PROPERTY SUBLIMIT	CRISIS MANAGEMENT EXPENSES (NO DEDUCTIBLE)  PUBLIC RELATIONS EXPENSES  COUNSELING SERVICES* (NO DEDUCTIBLE)  SECURITY SERVICES* (NO DEDUCTIBLE)  FUNERAL EXPENSES  REMARKETING EXPENSES  TEMPORARY STAFF  BIOHAZARD CLEAN-UP

**BROAD WEAPONS DEFINITION**

Includes any firearm, vehicle, device, instrument, material or substance

**VIOLENT ACT**

The use of a deadly weapon to cause bodily injury at a covered location

**THREAT**

Brandishing of a deadly weapon at a Covered Location

**STALKING**

For conduct or behavior considered threatening or with intent to do harm towards an employee and reported to government authorities - Includes Crisis Management, Counseling Services and/or Security Services for up to 90 days

**OFF-SITE EMPLOYEE**

Use of a deadly weapon against an employee that caused bodily injury, outside the Covered Location

**MEDICAL PAYMENTS**

Includes reasonable and necessary medical expenses incurred to a third party on a sub-limit basis

**RADIUS**

If purchased, includes coverage for Business Interruption & certain Response Expenses when a workplace violent event occurs 1-5 miles from the building at a Covered Location

**REWARD MONIES**

Rewards are available to individuals that provide information leading to the direct arrest or conviction of a violent actor (on a sub-limit basis)

**NO TERRORISM EXCLUSION**

\* up to 90 days

**COVERAGE TRIGGERS**

- VIOLENT ACT EVENT
- THREAT EVENT
- STALKING EVENT
- OFF-SITE EMPLOYEE EVENT

# CRISIS CONSULTANTS

Purchase the PLIS WVA Policy and gain exclusive access to **SPECIALTY RISK MANAGEMENT®**, Inc. (SRM®).

The biggest hurdle businesses face is increasing awareness. Many businesses see the red flag, but fail to act early enough. SRM is available to assist during the early stages to develop intervention strategies to alter or influence the outcomes. For the unexpected events, SRM is available 24/7 for immediate crisis response.

Crisis Management is structured to be responsive to four (4) areas of concern. First, every business starts with a basic plan for security and training. Development of these programs/loss controls are essential to any business response. Second, assistance with intervention strategies for evolving or high-risk situations. Third, SRM provides essential crisis management response at the time of an event including media statements, customer/employee assistance, government agency coordination and more. Lastly, SRM will assist with the recovery of the brand name.

## SRM CAN ASSIST IN ANY OF THE FOLLOWING AREAS:

### 1 PREPARATION

- Training Resources
- Threat Assessment Tools
- Special Security Considerations
- Workplace Violence Policy Review & Samples
- Collaborative Surveillance Concepts
- Policies & Procedure, Plans & More

### 2 AWARENESS

- Proactive Use of Employment & Criminal Law to Redirect Outcomes
- Difficult/Sensitive Employee Discipline or Termination
- Mental Health/ADA Assistance
- Stalking or Threatening Behaviors
- Abnormal or Suspicious Behaviors
- Social Media Surveillance & More

### 3 RESPONSE

- 24/7 Crisis Response Helpline
- Media Strategy and Control
- Mass Customer Response & Employee Assistance
- Counseling Services – No Deductible Applies\*
- Security Services – No Deductible Applies\*
- Government Agency Coordination
- Biohazard Response Protocols
- Funeral Arrangements & More

### 4 RECOVERY

- Remarketing Efforts
- Rebuilding Community Trust
- Dynamic Customer Outreach
- Assistance with Post Event Plans & More



\* up to 90 Days