Coverholder at LLOYD'S

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®, INC.
UNDERWRITING FACILITIES (PLIS®, INC.)

Coverage provided by Certain underwriters at Lloyd's

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LOOK AT THE DEVASTATING NUMBERS...

FBI STATISTICS REFLECTS THESE EVENTS ARE BECOMING DEADLIER AND AFFECTING MORE VICTIMS.

Top 4 Active Shooter Incident Locations

1. 46% occurred in Open Spaces
2. 28% occurred in Businesses
3. 18% occurred in churches, government & health care facilities
4. 8% occurred in Schools

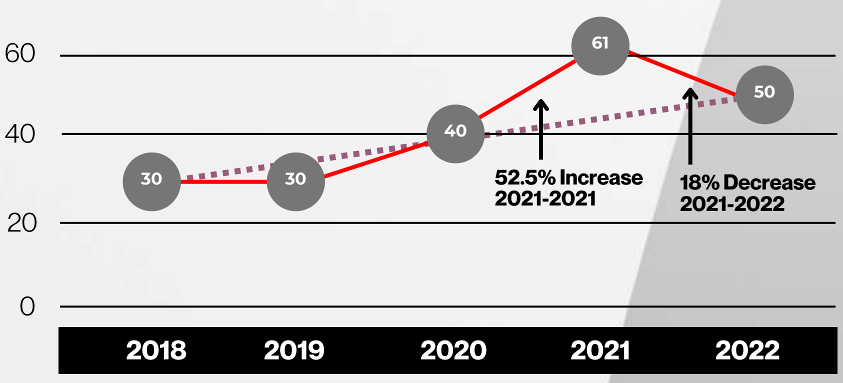
IN 2023 ALONE THERE WERE

656

MASS SHOOTINGS

No Entity Is Immune, No State Is Immune

Active Shooter Incidents 2018-2022



Active Shooter Incidents are occurring every day of the week.

Source: FBI Active shooter Incidents In The US 2018-2023, & GunViolenceArchive.org

(Government agencies are 2 years behind on statistics)

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 WVA 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.

A

BUSINESS INTERRUPTION

UP TO $25M LIMITS

INCOME STABLIZATION REVENUE REIMBURSEMENT

PERIOD OF RESTORATION UP TO 18 MONTHS

RADIUS EXPANSION 1-5 MILES
(ADDITIONAL PREMIUM PER MILE)

B

BODILY INJURY

UP TO $24M LIMITS

CLAIMS MADE & REPORTED

BODILY INJURY CLAIMS

50% DEDUCTIBLE REDUCTION
(FOR QUALIFIED RISK)

DEFENSE COSTS & DAMAGES
(NO P&E)

C

PROPERTY DAMAGE

UP TO $1M LIMIT

REIMBURSEMENT COVERAGE

BASED ON ACTUAL CASH VALUE

INCLUDES BUT NOT LIMITED TO: GLASS REPLACEMENT, TEMPORARY BOARDS, & MORE

THIRD PARTY PERSONAL PROPERTY SUBLIMIT

D

RESPONSE EXPENSES

CRISIS MANAGEMENT EXPENSES
(NO DEDUCTIBLE)

FOR INSUREDS BUISINESS:

- Public Relations
- Rehabilitation-Remarketing
- Security Services
- Bio Hazard Cleanup
- Reward
- Post-Incident Investigation Costs
- Legal Costs to obtain TRO
- Temporary Staff

FOR EMPLOYEE & THIRD PARTY:

- Counseling Services
- Medical Expenses
- Funeral Expenses
- Salary of Employee Who Incurred Bodily Injury
- Job Retraining Costs
- Rest & Recovery Expenses
- Childcare Expenses

$50M AVAILABLE IN TOTAL AGGREGATE LIMITS

Underwritten by certain underwriters at Lloyd's

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 by an employee or 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

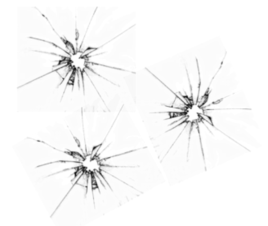
COVERAGE TRIGGERS

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

HANDLING & PREVENTING VIOLENT EVENTS SINCE 2003