

ACTIVE ASSAILANT LIABILITY FAQs

WHAT IS ACTIVE ASSAILANT LIABILITY?

Active Assailant Liability is typically triggered when one or more armed persons are actively engaged in a premeditated violent attack to kill or attempt to inflict bodily injury or cause loss of life to another person(s). The policy is designed to offer cover for attacks using a wide range of weapons, including but not limited to, hand-held firearms, road vehicles, explosive devices and corrosive materials. The policy is designed to respond when an event causes physical damage to property and / or three or more people (other than the perpetrator) sustain bodily injury or loss of life from an insured event.

WHAT IS THIS COVERAGE DESIGNED TO INCLUDE?

FIRST-PARTY:

- **Physical Damage** indemnifies the insured for damage to the insured's property caused by the weapon. Damages can range from broken glass to bullet holes in walls.
- **Business Interruption** indemnifies the insured for the business income loss as a consequence of physical damage or personal injury caused by an insured event.
- **Denial of Access** is an extension that operates when an insured event occurs within a specified radius of the insured's location, resulting in the prevention of access. In this situation, the insured does not have to be a target of an attack to experience a financial loss (time and distance limitations apply).
- **Loss of Attraction** covers a business for the reduction in sales in the aftermath of an insured event. Even if the business itself was not subject to an attack, but within close proximity to where an attack happened, this can cause a reduction in customers visiting for reasons of fear and discomfort. This cover is designed to help with cash flow which can enable a business to survive (time and distance limitations apply).
- **Extra Expenses** include Crisis Management Fee, Security Response, Relocation Costs, Medical Expense and other reasonable expenses (subject to prior agreement by underwriters).
- **Crisis Management Fee** enables insureds to use a Crisis Management consultant of their choice and receive reimbursement fees up to the agreed sub-limit.

THIRD-PARTY:

- This policy is designed to cover damages and claim expenses an insured is legally liable to pay following an event
- This policy is designed to cover legal fees which form part of the overall policy limit (not in addition to)

HOW IS THE COVERAGE TRIGGERED?

The policy is designed to respond if an active assailant causes physical damage to an insured's property, and / or causes bodily injury or loss of life to three or more persons physically present during the attack (excluding the perpetrator).

WHY PURCHASE ACTIVE ASSAILANT LIABILITY?

Active assailants are a growing threat, with the frequency of malicious incidents increasing in the United States. In most cases, these events occur at locations that are easy to access and have a high density of people, meaning the number of casualties can be large. The shooting that took place in October 2017 at the outdoor concert in Las Vegas was the deadliest mass shooting in American history. Active Assailant Liability is designed to provide a risk transfer solution mitigating the long-term impact an event can have on the insured's business.

WOULDN'T A GENERAL LIABILITY POLICY ALREADY COVER THIS RISK?

An Active Assailant policy offers another level of protection against the threat of an event by giving affirmative cover and including first-party losses and expenses which may not be provided in a General Liability policy. A standalone policy may also protect the erosion of a General Liability program.

WHAT LIMITS ARE AVAILABLE?

Up to \$1M (any one occurrence & in the aggregate)

Sub-limits:

- Property Damage - \$25,000 (any one occurrence & in the aggregate)
- Business Interruption - \$25,000 (any one occurrence & in the aggregate)
- Denial of Access - \$25,000 (any one occurrence & in the aggregate)
- Extra Expense - \$25,000 (any one occurrence & in the aggregate)

WHAT IS THE COST?

Pricing can start as low as \$1,000. Premium is based on the insured's risk profile, size and limit purchased.

HOW DO I OBTAIN A QUOTE?

Complete and return the application form along with a schedule of locations.

CONTACT

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Or contact your local RT Specialty broker or underwriter: [rtspecialty.com](https://www.rtspecialty.com)

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