

Active shooter/assailant

Frequently asked questions



Following the realisation that most general policies purchased by organisations were failing to provide effective coverage for active shooter/assailant incidents, the insurance market responded by introducing a range of tailored solutions. Many of which, however, differ in their scope and focus making policy selection difficult.

In response, our specialists have compiled the following 'frequently asked questions' for those considering active shooter insurance.

Q: Why should an organisation buy active shooter/assailant insurance?

While not legally obligated to purchase such coverage, there is a moral duty of care for organisations to maintain a safe environment for their employees and visitors.

In the event of an active shooter/assailant attack, an organisation could be liable for both civil and regulatory action. We have already seen a number of organisations successfully prosecuted for having insufficient security in place.

Q: What type of industries would most benefit from active shooter/assailant cover?

Industries most exposed are those that have an increased duty of care responsibility to guests or customers, as well as employees. Most obviously, the leisure and entertainment sector, hospitality, shopping centres, religious associations, hospitals or mass transport hubs such as airports or undergrounds.

No business is immune, however, to the threat of an active shooter/assailant attack and it is worth discussing with clients across industry sectors what their approach would be and how they would want their organisation to respond should they face this threat.

Q: Why wouldn't an active shooter/assailant attack be covered under...

Commercial General Liability - coverage may not respond unless the insured is deemed to be liable or negligent for the event. Typically, there are stated exclusions in a commercial general liability policy, which may include employee as perpetrator, damage to property, business interruption or terrorism.

Workers' Compensation - coverage may not respond to a personal attack on an employee if the motive is not related to the workplace. It will also not respond to an attack against customers or guests. Typically, workers' compensation coverage will also not reimburse extra expenses to recruit or train new employees replacing those unable to continue working after an attack. Salary continuation benefits are also state specific and generally speaking, do not fully indemnify the victims.

Business Income Loss - If an organisation needs to close or relocate following an attack, coverage may not respond unless the event results in physical damage to the property or its contents.

TRIA - only responds if an incident generates at least USD5m in property and casualty losses and is deemed 'a Certified Terrorist Attack' by the U.S. Secretary of the Treasury, the Attorney General and the U.S. Secretary of Homeland Security. To date, there has been no event certified since 9/11.

Q: Why should I buy both terrorism and active shooter/assailant insurance?

Statistically in the last 15 years, no active shooter/assailant attack in the US has been certified under TRIA, therefore there is a need for additional coverage which responds directly to such events.

Q: What limits are commonly bought?

To date, we have seen policies ranging from USD300,000 to USD10m. Higher limits are available if required.

Q: How long does a policy typically run for?

12 months.

Q: Can an active shooter/armed assailant policy cover overseas locations?

Yes - it is possible to include overseas locations under one policy. We would encourage organisations to purchase cover for all their international properties and staff, bearing in mind the difficulty in predicting where an attack could occur around the world.

Q: What is included under crisis management services?

Active shooter/assailant insurance is a post incident product. In addition to covering the financial consequences, policies include access to specialist crisis response consultants who will be on hand to advise on recovery action following an attack.

This would include liaising with third party stakeholders, such as victims' families, media, law enforcement and consular assistants (in the event of international victims). The crisis response consultant will also be able to record a log of decision making processes which may be relevant should there be a legal liability claim post event.

Q: What if I know I'm exposed but not ready to buy insurance?

First step would be to identify how exposed you are by conducting a vulnerability assessment of your premises. These are available on an unbundled basis. Please speak to one of our specialists to find out more.

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Today, we are a leading specialist (re)insurance broking partnership, headquartered in London with more than 600 people across our UK and international operations.



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