WORKPLACE VIOLENCE

Workplace Violence Protection

Clients look to us to protect the most important things in their lives. We can now help them in traumatic times of need.

Clients don't need to face this alone. Our experts hold the clients hand and walk them through next steps. This policy includes critical and expert Crisis Management services and robust Business Interruption insurance protection.

THE 3 CORE PILLARS

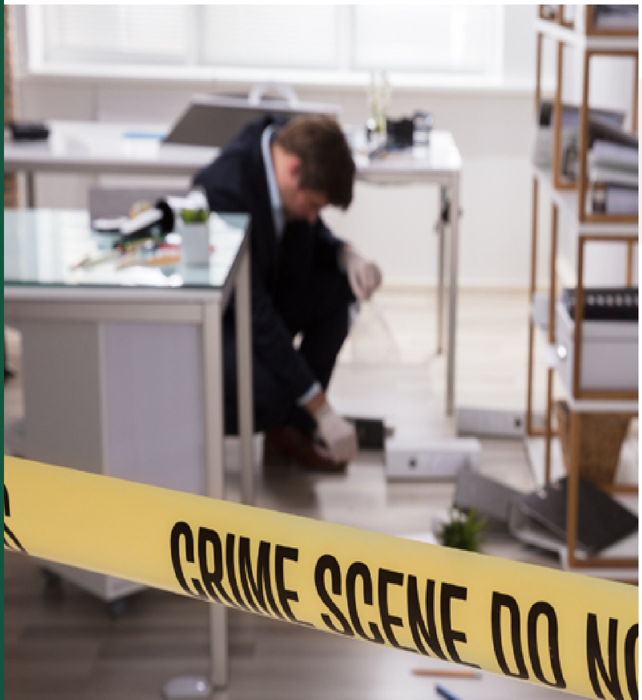
1. **Expenses & Business Interruption**
2. **Crisis Management Services**
3. **Education Portal & Risk Management**

Today's Coverage Isn't Enough

Typical General Liability policies provide legal liability for a workplace violence event and Workers' Compensation typically will respond to physical injuries. While that's good, it's not near enough to cover the realities of these events. Major gaps exist in underlying policies and insureds need help with education and risk management when an event happens.

Key Coverages:

- Business Interruption
- Crisis Management Expert
- Public Relations Consultant
- Mental Health Counselling
- Site Security Services
- Bio-Hazard Clean-up Expenses
- Burial Expenses
- Reward Expenses
- Temporary Expenses: Location & Employees
- Travel Expenses



Frequently Asked Questions

What is a Workplace Violence Event?

Any intentional and unlawful use of deadly force by a natural person with the intent to harm which directly or indirectly results in serious bodily injury or death to anyone on or within 100 feet of the Premises (as defined in the Workplace Violence policy) for a lawful purpose.

Is there a limitation to type of weapon?

No, our policy does not specify or limit coverage to specific weapons. A perpetrator could use any object or means to cause serious bodily injury.

Why would our clients need a Workplace Violence policy?

Clients desperately need help when a Workplace Violent Event occurs and the proper response to such events requires real-time expertise. We provide Crisis Management, Mental Health Counseling, Security Services, and Public Relations expertise when a Workplace Violent Event occurs and coverage for such expense is included in the Workplace Violence policy. In addition, the typical Business Interruption policy requires physical damage to the premises for coverage to respond but the Workplace Violence policy only requires the actual and necessary suspension of business due to a covered Workplace Violent Event for this coverage to respond. Other coverages are designed to respond to specific expenses including Bio-Hazard Clean-up, Burial, Reward, Temporary (Location and Employees), and Travel Expenses. Clients are also provided access to a Workplace Violence Educational Portal which provides tools, tips, and training.