



Active Shooter – Protecting Against Violent Malicious Acts

Incidents of shootings in North America are increasing at an alarming rate. In 2015 alone, 367 fatalities and 1317 injuries were attributed to mass gun violence. These events occurred at multiple facilities in a variety of industry sectors, often with indiscriminate motivation to incite public fear while inflicting maximum loss of life.

Businesses should engage in active prevention and response activities to ensure minimum injury and loss of life. Similarly, risk management strategies should contemplate potential ensuing liabilities, physical damage and consequential loss in the wake of such scenarios – often beyond the realm of traditional insurance mechanisms.

To address the potential coverage gaps in traditional liability and property policies, insurers have developed a customized portfolio of products to comprehensively address losses caused by active shooters.

Utilizing a hybrid consultative and risk transfer approach, insureds can benefit from an array of tailored coverages and services that can be consolidated into a comprehensive defense against these unpredictable and heinous acts.

We offer clients a broad array of tailored coverages and services including:

- Pre-Event Consulting
 - Risk Assessments
 - Active Shooter On-Site Seminars
 - Active Shooter Response Plan
- Post-Event Services
 - PR/Crisis Management Services
- Third-Party Liability
- Property Damage and Time Element
- Non-Physical Damage Time Element
- Civil & Military Authority (Property Damage & Non Physical Damage)
- Ingress/Egress (Property Damage & Non Physical Damage)
- Extra expenses involved in managing and recovering from an incident, including:
 - Medical expenses
 - Public relations costs
 - Counselling costs and/or psychiatric care
 - Job retraining
 - Abandonment
- Loss of Attraction

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Source

<http://www.gunviolencearchive.org/>

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