

# ACTIVE ASSAILANT

Insurance Product for Human & Social Service Organizations



No one wants to imagine an active assailant threat happening to them, but it's become an important consideration. Like any risk, it is difficult to predict the unexpected. However, we can offer peace of mind that, in the event of a horrible tragedy, Irwin Siegel Agency can support your organization and help put the proper systems in place.

#### What is An Insured Event?

Active Assailant Event
A malicious act, involving the
use of force or violence, of
any person or groups of persons who is
armed with a firearm, bladed weapon, blunt
force weapon, land conveyance, including
a vehicle, drone or unmanned aerial
device, explosive device, acid or
corrosive substance, any of which
prevent the insured from conducting
their normal operations, and which
physically harms any person
present at the location.

Threat Incident

Any specific threats to inflict bodily injury or damage,

destroy, or contaminate property.

### **Product Features**

### Coverage Highlights

- Legal Liability Coverage for the damages and claim expenses an insured will become legally obligated to pay following an incident
- Physical Damage Coverage for the cost of physical loss, damage, or destruction to insured property resulting from an incident
- Business Interruption Indemnification for business interruption loss resulting from physical loss or damage following an incident
- Extra Expenses Cover for a range of extra expenses and costs likely to be incurred by an insured
- Response Fees Coverage for expenses incurred by the insured to avoid, minimize, or mitigate damage to property or persons

### **Product Enhancements**

- Offsite Extension applies to an Active Assailant incident made toward an insured during the course of business duties at a location away from the scheduled locations
- Event cancellation extra expense
- Accidental death benefit for an insured person
- Insureds include clients/residents, volunteers, and guests
- Grief counseling for insured and immediate family
- Vehicle includes all-terrain vehicles and snowmobiles
- Relocation and Emergency Travel Expenses

# In Addition to Social and Human Services, we can write Policies for:

- Academic Institutions
- Hospitality Businesses
- Stadiums/Venues
- Healthcare Providers
- Retailers
- Transport Hubs
- Nightclubs
- Festivals
- Banks

- Hotels
- And More



# ACTIVE ASSAILANT

Risk Management Resources and Services

Acts of violence and other injuries are currently the third-leading cause of fatal occupational injuries in the US. Irwin Siegel Agency offers a variety of risk management resources to help your organization lower the risk of workplace violence.

## Online Training Courses

- Active Shooter Training This course demonstrates the latest life-saving preparedness training, built with the assistance of national subject matter experts from the law enforcement community, this free online course is intended for any audience.
- Violence in the Workplace Education is key in responding to violence, to improve chances of staying unharmed.
- Intro to Site Security Site security effectiveness relies on guidelines and controls to create and maintain a secure workplace.
- Emergency Pre-Plan This is an overview of various emergencies that an organization can experience, including Active Assailants and how to work with local first responders to write an effective emergency pre-plan.
- How to Avoid Violence This safety tip video covers some warning signs that will help detect potentially violent individuals, as well as ways to react and respond if an extreme situation occurs.



# Workplace Violence and Active Shooter Preparedness Training

Courses designed to save lives and mitigate organizational risk



### Think & Survive®

The Power of Preparedness presents Think & Survive®, a fully customizable 1:1 online training course that provides the knowledge and tactics for anyone, in any industry, to prevent workplace violence where possible, and, when necessary, survive an active shooter event.



#### Comprehensive Topics

- Early Warning Signs
- Surviving an Active Shooter Event with Run, Hide, Fight Scenarios
- Response to Injury: Saving Lives Before EMS Arrives



#### Fully Customizable

- Choose only the topics you want
- Via green screen, "place" faculty in your locations
- Add an introductory video from your leadership
- Configure the overall course duration



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