


ACTIVE ASSAILANT

Insurance Product for Human & Social Service Organizations



The frequency and nature of malicious attacks and armed assailant incidents continue to be a threat to people and businesses across the US. Attacks put lives at risk and expose businesses to potentially catastrophic income loss, as well as being held liable for an incident on their premises. ISA's active assailant product helps policyholders to prepare for and manage the risk of being a victim of a malicious attack. Whatever the motive of the attack, the cover helps to mitigate the risks of physical, financial and reputational damage to the policyholder.

INSURED EVENTS

Attack - Involving the use of a weapon, the definition of which is very broad to capture most scenarios. The attack does not need to be ideologically motivated or carried out in the name of a cause.

Threat - Malicious threats made against insured people or property.

Stalking Threat - Unwanted obsessive attention that puts an insured person in fear or concern for their safety at their place of work.

PRODUCT FEATURES

Key Benefits:

- It is Primary and non-contributory to other insurance so it will respond first in a covered event
- 24/7/365 emergency response from Merrill Herzog in the event of an incident
- Dedicated limits to help protect against a catastrophic peril that would otherwise be claimed for under a more general property/liability policy, where potentially cover may be silent
- Addresses Duty of Care to employees and other people on your premises

Provides Cover for:

- Crisis Management Expenses
- Business Interruption
- Legal Liability (optional)
- Property and Contents Damage
- Threat Assessments
- Increased Security Costs
- Loss of Attraction
- Public Relation Costs
- Temporary Premises Costs
- Expenses arising from the attack (crisis expenses) such as: Medical/ Psychiatric, Childcare Costs
- Other costs per policy wording

At the insured location, and within a 5-mile radius

We will collaborate with you to help you understand how to protect your client's business, employees, reputation, and financial stability from malicious or hostile risks. With a strong commitment to duty of care as a primary business responsibility, we aim to provide your client with the confidence to operate effectively, wherever they may be.

ACTIVE ASSAILANT RISK

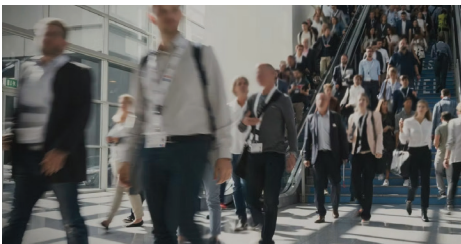
Identify. Mitigate. Resolve.

MERRILL HERZOG

All insureds will receive a free one-hour consultation with world-renowned commercial risk and intelligence firm Merrill Herzog. This firm helps clients respond to critical situations and crises, prepare for and defend themselves against security risks, and safeguard commercial interests globally.

Services provided by Merrill Herzog Group are available for an additional fee:

- Threat and Risk Assessments
- Physical Security Assessments
- Emergency Action Plan Development
- Persistent Threat Monitoring
- Business Continuity
- Preparedness Training
 - Crisis Management
 - Crisis Communications
 - Active Shooter
 - Vigilance & Intervention
 - Emergency Medical
 - Scenario Based Exercises
 - Customized Courses Upon Request
- Crisis Response and Management



Emergency Action Plan & Policy Development



Preparedness Training



Crisis Response, Management, & Recovery



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