

## Beazley Active Shooter / Deadly Weapons / Child Abduction Protection

In the modern world, threats come from many sources. One of the most difficult to defend against is the incursion of armed assailants' intent on inflicting harm. Although shootings are all too often in the headlines, recent experience reminds us that devastation can also be wrought using seemingly everyday items such as knives and road vehicles. If an institution gets things wrong the liability on the owners and management for a non-staff member harmed in an attack can be significant. Beazley is an expert in liability insurance and has created a Deadly Weapons Protection package specifically designed to assist institutions that are at risk. Key is a range of carefully designed services that help reduce the risk of an event happening while helping institutions respond as effectively as possible should one take place.

### Cover highlights

- Three core pillars – Prevention services – Crisis management services – Insurance cover to indemnify losses
- Cover for a wide variety of weapons, not just firearms
- Crisis management services are activated if a weapon is just brandished as well as if actually used
- Cover for liability when harm is caused by attacks using deadly weapons. This is in addition to business interruption and property damage costs.
- Coverage liability in the event of the abduction of a child from your physical premises

Three core pillars included as standard		
<p><b>Prevention services</b></p> <p>Total immunity from risk is impossible, but effective risk management can reduce it, while reinforcing an institution's commitment to the highest standards of safety. Our clients therefore automatically receive a security vulnerability review and are invited to attend a safety action plan webinar.</p> <ul style="list-style-type: none"><li>• <b>Post underwriting review:</b> This is a remote post underwriting review in order to analyse and evaluate the security protocols of the client as well as to highlight any current exposures, threats and dangers. A risk analysis report of findings and general recommendations are provided to the client.</li><li>• <b>Action plan webinar:</b> This covers issues such as incident awareness, typical profiles of an assailant, how to respond to an incident, creating an emergency action plan, and raising awareness of key behaviours.</li></ul>	<p><b>Crisis management services</b></p> <p>Should a deadly weapons event take place we will provide a crisis management response team of qualified professionals to give guidance and resources.</p> <p>The support falls into four categories, but not limited to:</p> <ul style="list-style-type: none"><li>• Investigation on behalf of the client to determine the facts of the event to help inform the client's response.</li><li>• Advice and support with the management of the situation. For example, counselling and communication strategies.</li><li>• When required post an event, the provision of temporary security enhancement such as armed or unarmed agents.</li><li>• Advice for clients who may be aware of a circumstance that could potentially result in a deadly weapon attack occurring at their location.</li></ul> <p>Crisis services are provided by CrisisRisk, one of the leading crisis and risk management providers in the US, with a vast experience of effectively managing a broad range of high profile incidents.</p>	<p><b>Insurance cover to indemnify losses</b></p> <ul style="list-style-type: none"><li>• Primary liability cover for lawsuits arising from harm caused by attacks using deadly weapons.</li><li>• Flexibility to set excesses and policy limits to suit the insureds' needs (access to policy limits up to \$30,000,000 through the Lloyd's Deadly Weapons Consortium).</li><li>• Physical damage sublimit of \$500,000 included as standard. Full policy limit also available.</li><li>• Business interruption policy extension available.</li><li>• Primary physical damage and business interruption caused by terrorism and sabotage.</li><li>• Accidental death and dismemberment sublimit of \$50,000 and medical expenses sublimit of \$25,000.</li><li>• Coverage against the threat of a deadly weapon attack.</li></ul>

### The Vizient Value: Bringing prevention, crisis management & insurance together.

As a Vizient member, your Organization has access to the only product solution on the market for Never Events that can be costly to both the bottom line and especially to employee and patient safety. No other Insurance Company offers such combined solutions, enforced with exceptional risk leadership and the security that such piece of mind coverage can afford.