

Active Assailant incidents pose a severe and unpredictable risk to both businesses and people

ACTIVE ASSAILANT RISK IS DIFFERENT | COVERAGE

- There were 427 mass shootings in the U.S. in 2017
- Traditional terrorism coverage doesn't respond to incidents where the motive is not ideological
- There is a mass shooting every nine out of 10 days in the U.S.

2017 saw an increase in both the frequency and severity of these incidents, through both lone shooters and terrorists attacks. This has become a very real threat to all institutions.

Aspen offers specialist insurance cover, including critical incident response services, to prepare for these ever-changing threats, as well as providing quick assistance should an incident occur. Our Active Assailant product provides the best possible protection from the unpredictable threat posed by this type of incident.

Active Assailant Incident – A premeditated, malicious physical attack by an Active Assailant at a covered location who is present and armed with a weapon (including handheld instruments, small arms, explosives and vehicles), and the subsequent action of authorities.

Threat Incident – Any specific threats to inflict bodily injury, or damage, destroy or contaminate property.

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 Active Assailant incident.

Business Interruption – Indemnification for business interruption loss resulting from physical damage or denial of access following an incident.

Extra Expenses – Cover for a range of extra expenses and costs likely to be incurred by an insured.

Response Fees – The cost of critical incident response from our market leading security consultants GardaWorld.



TARGET INDUSTRIES

We accept clients from a wide range of occupancies. Typical organisations include:

- Academic institutions
- Hospitality businesses
- Stadiums/Venues
- Healthcare providers
- Casinos
- Retailers
- Transport hubs
- Nightclubs
- Festivals
- Banks
- Conferences
- Hotels

ADDITIONAL COVERAGES

The following necessary costs will also be indemnified under Extra Expense:

- Brand rehabilitation
- Child care
- Emergency accommodation
- Forensic clean-up
- Funeral expenses
- Medical expenses
- Psychiatric care
- Repatriation
- Temporary premises
- Temporary staff costs

GARDAWORLD

- The largest privately owned security company in the world
- 200+ offices globally
- Over 62,000 employees
- A physical presence in 48 U.S. States
- Dedicated response lines 24/7
- Dedicated teams based in Washington and London
- Critical responders will be on-site within 24 hours
- Training

GARDAWORLD RESPONSE

- Consequence management
- Post-Incident welfare support
- Emergency security support
- Critical incident response
- Immediate post-incident actions
- Early-stage recovery
- Mid-stage recovery
- Late-stage recovery

Please contact us if you have any questions or if you would like additional information.

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