



## ACTIVE ASSAILANT RISK IS DIFFERENT

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

Aspen Crisis Management prides itself on being at the forefront of product creation when it comes to the ever-changing threats in today's world. In recent years the modus operandi of terror attacks has changed towards lone wolf style incidents. We have seen this across the world in places such as Europe, Australia, America, Canada, New Zealand and China. It is not always easy to identify the motivation behind an attack, so we developed a product that doesn't require it to be terrorism, or work place violence (although both would be covered within our policy); it just requires there to have been an attack. The threat of a mass shooting is also still a very real one: by December 2019 there had been on average more than one mass shooting per day in the USA for that year, a significant increase on years prior.<sup>1</sup>

The clients' needs were at the forefront of our minds when creating the Aspen Active Assailant product, so removing any grey areas and closing gaps with other insurances was very important to us in the developmental stages. Our Active Assailant product covers a physical attack by an Active Assailant involving the use of a 'weapon', which could be a detonated device to incidents involving every day items such as knives, bats or vehicles. Insureds can be safe in the knowledge that Aspen, along with our leading response consultancy, NYA, a GardaWorld Company, are on hand to provide the best possible protection from the unpredictable threat posed by this type of incident.

### The Risk Environment

When comparing 2018 and 2019, 2019 has seen a dramatic increase in both frequency and severity of incidents through both lone shooter and terrorist attacks. This is a very real threat to all institutions.

- From January 2019 to August 2019 there have been 255 mass shootings in the U.S. This is a 17.5% increase from any prior year going back as far as to 2015<sup>2</sup>
- By December 2019 there had been an average of more than 1 mass shooting a day<sup>1</sup>
- Traditional terrorism coverage doesn't respond to incidents where the motive is not ideological
- On average there were 10 commercial mass shooting incidents per month between 2014-September 2019<sup>3</sup>

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.

<sup>1</sup> <https://www.gunviolencearchive.org/past-tolls>

<sup>2</sup> <https://www.cbsnews.com/news/mass-shootings-2019-more-mass-shootings-than-days-so-far-this-year/>

<sup>3</sup> Mass Shooting Index from IHS Markit

## COVERAGE

**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, bodily injury (or death), denial of access or a **Threat Incident**.

**Loss of Attraction** – A loss of gross earnings resulting from a loss of potential customers following an **Active Assailant Incident** at a covered location.

**Bodily Injury and/or Death Benefit** – Provides a Fixed Benefit for bodily injury and/or death sustained by an Insured Person following an incident.

**Extra Expense** – Cover for a range of extra expenses and costs likely to be incurred by an insured following an incident.

**Response Fees** – The cost of critical incident response from our market-leading security consultants NYA, a GardaWorld Company.

## TYPICAL CLIENTS

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

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

## ADDITIONAL COVERAGES

The following necessary costs can be indemnified under the Extra Expense head of cover:

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

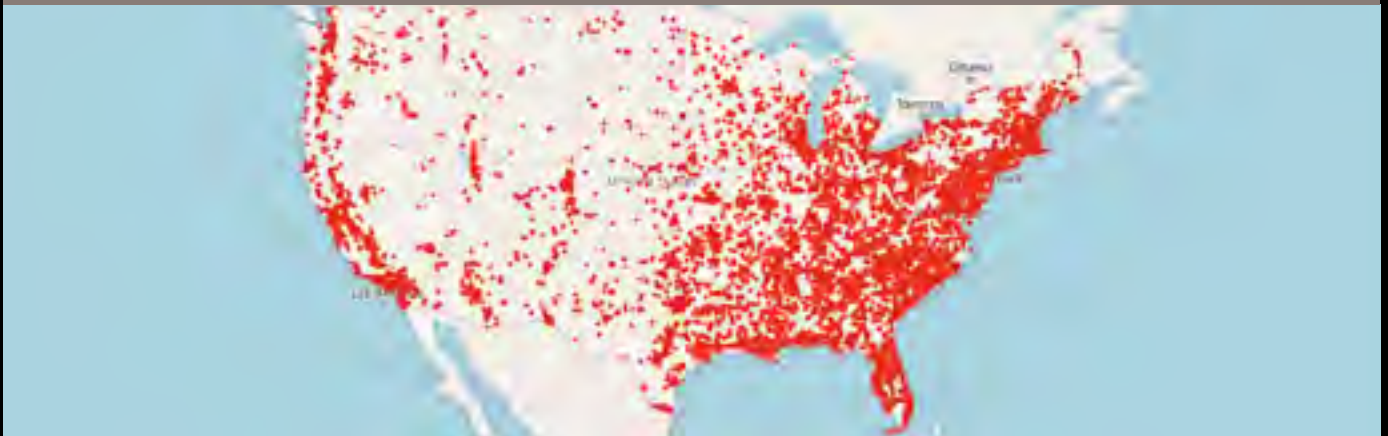
### Active Assailant Incident

- A physical attack by an Active Assailant at a Covered Location involving the use of a Weapon; and/or
- Any action of the Relevant Authority taken in suppressing, controlling or minimizing the immediate consequences of such attack;

### Threat Incident

- Any specific threat to inflict bodily injury to any Insured Person, at the Covered Location, or threat to damage, destroy, or contaminate any property at the Covered Location, which is made during the Policy Period and validated by the Relevant Authority.

REPORTED SHOOTING INCIDENTS IN THE UNITED STATES 2019



Source: [gunviolencearchive.org](http://gunviolencearchive.org) (as of August 2019)

## NYA, A GARDAWORLD COMPANY

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

### Assists with:

- Training
- 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

The summary contained herein is for informational purposes only. Coverage may not be available in all jurisdictions and is subject to actual policy wording as issued. All products are underwritten by insurance company affiliates of Aspen Insurance Holdings Limited.