



MIDLANDS
Beyond Coverage™

ACTIVE SHOOTER ASSAILANT



IN 2017 ALONE THERE WERE 15,595 DEATHS and 346 mass shootings and the occurrence of these unthinkable events is on the rise. Indiscriminate, these fatalities occurred across various industry sectors with a variety of weapons. Such a devastating incident has far reaching ramifications and can threaten a company's survival. Though impossible to predict, there are steps your clients can take to mitigate the damage and protect people. This policy covers expenses incurred in the aftermath of a violent incident, leveraging a variety of services to aid in recovery.

For a quote...

submit@midman.com



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For more info...

midlandsmgt.com

HIGHLIGHTS

- Legal liability - coverage for damages and claim expenses that an insured will become legally obligated to pay following an Active Assailant incident
- Physical damage coverage - indemnity for physical loss or damage to Insured Property caused by an active assailant incident
- Business interruption coverage - indemnity for direct physical loss, damage, or destruction to insured property, denial of access to an insured location, threat to an insured location (provided it is substantiated by authorities)
- Insurers will indemnify the insured for specialist crisis response and consultant fees resulting solely and directly from an active assailant or threat event and pre-event consulting and risk assessments
- Weapon includes any hand held instrument, gun, tool, device or appliance, explosive devices, vehicles, corrosive substances
- Extra expense coverage
 - + Costs of increased security in the aftermath
 - + Public relations expenses such as media management & brand rehabilitation
 - + Funeral expenses, burial and/or cremation costs for victims of incident
 - + Medical expenses for any insured person present during the active assailant/shooter incident
 - + Costs for psychiatric counseling for any person traumatized by an active assailant incident
 - + Forensic clean-up costs
 - + Repatriation costs of deceased victims to place of funeral
 - + Job retraining costs
- Target classes - schools, transit, malls, arenas, hospitality, healthcare, special events, housing

Coverage is subject to policy terms, conditions, exclusions, underwriting review and approval and may not be available for all risks or in all states. Rates, discounts and underwriting rules vary, are determined by many factors and are subject to change.