

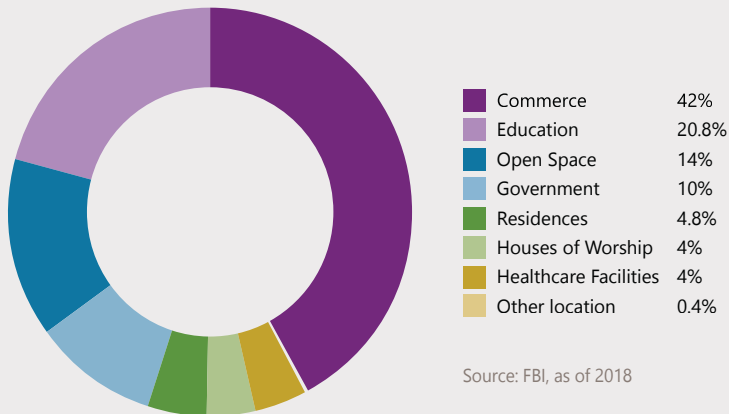
# ACTIVE ASSAILANT COVERAGE | PRODUCT GUIDE

## A GROWING RISK FOR BUSINESSES

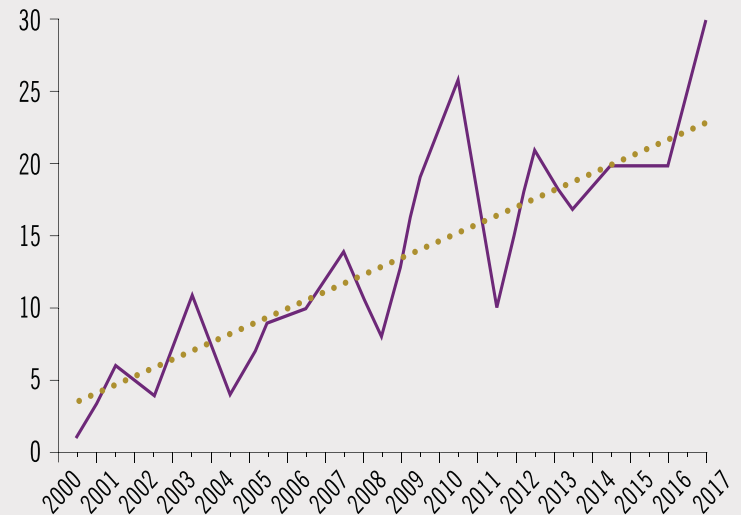
There is a deserved media focus on school shootings, but commercial premises are actually the most at-risk locations.

The rise of the so-called Active Shooter is well publicized in the media – over the last decade the number of such events has doubled.

### SPLIT OF U.S. ACTIVE SHOOTER INCIDENTS 2000-2017 BY LOCATION



### RIISING TREND OF ACTIVE SHOOTER INCIDENTS



Source: FBI, as of 2018

## SECTORS AT RISK

### RETAIL & RESIDENTIAL PROPERTIES

The retail sector accounts for over 25% of all workplace homicides

27 JUL  
2013

An Active Shooter killed six people in an apartment building in Hialeah, FL, including two building managers. Dozens of people were evacuated from homes, and neighborhood streets put into lockdown.

17 SEP  
2016

Ten people were injured in a mass-stabbing terrorist attack at the Crossroads Shopping Center in St Paul, MN. The entire mall was closed for three days following the attack.

CLOSED

3  
DAYS

8 JUNE  
2017

An employee of Weis Market in Eaton Township, PA killed three colleagues during a night shift. The store remained closed for 5 days following the attack.

CLOSED

5  
DAYS

## SUPPORT CLIENTS CAN COUNT ON

Aspen Insurance's Active Assailant coverage protects against the significant impacts of attacks on insured premises. Policyholders have 24/7 access to a world class crisis repose team, are empowered to take a proactive approach to taking care of victims, and can rely upon comprehensive assistance in expenses incurred in getting business back to normal.

In addition, the pre-event training provided under the program is a powerful risk mitigation technique and an important tool in duty of care fulfillment

### Coverage Highlights

Coverage is not limited to shootings, but a wide range of covered perils including attacks (or threats thereof) with firearms, vehicles, knives, hand-held instruments, explosives and even drones.

Our standard policy offers protection on a primary basis with no deductibles. There is no minimum number of injuries/deaths to trigger the coverage.

Response Consultant Fees: \$250,000 per Active Assailant Incident and in the policy aggregate

Extra Expense Coverage: \$250,000 per Active Assailant Incident and in the policy aggregate



Crisis Response Consultancy is provided by NYA GardaWorld— the world's largest privately owned security company. A specialist team of Active Assailant response consultants will be on the ground anywhere in the U.S. within 24 hours of the emergency number being dialed.

Policyholders also have access to free Prevention and Training resources including a free Active Shooter e-learning module.



Our Extra Expense coverage is comprehensive. We cover medical fees and psychiatric treatment costs for victims of attacks, including staff, customers and residents of insured premises. Furthermore, business downtime is minimized with expenses for temporary staffing and premises covered.



### What to Expect

NYA GardaWorld's critical incident responders will be on site within 24 hours.



Alert the emergency response phone line or email services – both are monitored 24/7



24/7 interpreter service (150+ languages)



Dedicated and experienced administration and coordination team based in New York, Boston, Houston and London



Two experienced Crisis Managers will be deployed to the client's headquarters and/or the incident site, as the situation dictates



On-site Crisis Managers will advise and assist by:

- Integrating NYA GardaWorld's assets with the client's
- Coordinating and synchronizing efforts
- Facilitating liaison between the client and local authorities and resources



Will be prepared to deploy and integrate the following subject matter experts:

- Crisis Communicators
- Family Liaison Offices
- Security Guards / Others as required