

Active Assailant

Fatalities can occur across various industry sectors with a variety of motivations; however, one of the distinguishing features of an Active Assailant policy compared to a Terrorism and Sabotage policy is that an Active Assailant policy does not need to distinguish the motivation.

An Active Assailant policy does not need to distinguish the motivation, and qualifies under the cover so long as:

There is either direct physical loss or damage to insured property, and/or one other person.

Insured's should also consider the potential gaps in coverage on their General Liability (GL) and Property policies caused by active assailants, where it often falls silent or is excluded. Additionally, the Active Assailant policies often respond ground up.

Several specialist terrorism insurers have developed comprehensive solutions with an array of tailored



coverages and crisis management services intended to respond following these unpredictable and indiscriminate events.

The main heads of cover can include:

Legal liability coverage

- 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 Business Interruption following:

- 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)
- Loss of Attraction coverage

Extra expense coverage

- Additional and emergency security arrangements

Costs of increased security in the aftermath including Response Consultant Fees incurred

- Public relations expenses

Such as media management & brand rehabilitation.

- Funeral expenses

Burial and/or cremation costs for victims of incident

- Medical expenses and Psychiatric Counselling

For any insured person present during the Active Assailant incident

- Forensic clean-up costs
- Repatriation

Of deceased victims to place of funeral

- Job retraining costs
- Bodily Injury and/or Death Benefits

Provides a Fixed Benefit for bodily injury and/ or death sustained by an insured person following an incident



Crisis response & public relations consultancy

Insurers will indemnify the insured for specialist Crisis Response + Consultant Fees resulting solely and directly from an Active Assailant or Threat Event. All the insurers work with exclusive partners bespoke to their own product.

- Post Binding Reviews with Response Consultants to analyse aspects such as security protocols of the insured and also to help identify current threats or dangers.
- Pre-event consulting to demonstrate incident awareness, how to respond and how to create an emergency action plan as well as risk assessments
- Active Shooter seminar and preventative training
- Active Assailant response planning

Q: What is a weapon?

A: A Weapon can include any of the following – provided they are used with premeditated and malicious intent:

1. Any hand-held instrument, tool, device or appliance
2. Explosive devices (hand held or attached to the body)
3. Vehicle(s)
4. Corrosive substances
5. Drone and Aircraft

Target industries

- Educational Organisations
- Residential Housing Authorities
- Bars and Restaurants
- Sports Arenas
- Transport Hubs and Mass Transit
- Hospitality and Leisure facilities
- Shopping Malls or Retail Locations
- Conferences and Festivals
- Healthcare Institutions

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