

# ACTIVE SHOOTER PROTECTION

Various organizations have a duty of care to maintain a secure environment for their staff, tenants, patients and visitors. In the event of a deadly attack, they could be liable for regulatory and civil actions.

There are significant challenges to securing places of business, particularly ones where visitors come and go frequently. Despite security measures, businesses with frequent visitors are difficult to secure. These organizations are particularly susceptible to lone attackers who can enter buildings unchallenged.



We will consider **all classes** of business, including:

## Eligible classes

- Health care
- Education
- Religious
- Retail
- Entertainment
- Hospitality
- Lodging

## Products/Limits

- Primary liability: \$1–\$25 million
- Business income: \$1–\$25 million
- Property damage: \$500,000
- Crisis service: \$250,000
- Counseling expense: \$250,000
- Funeral expense: \$250,000

## Carrier

- Rated A- (Excellent) by A.M. Best

## Territory

- Licensed in 47 states

## SPECIAL FEATURES AND COVERAGES

- Primary liability coverage for lawsuits arising from harm caused by attacks using deadly weapons.
- Coverage is available on a stand-alone basis.
- 24-hour crisis management service to help the organization respond immediately by setting up an emergency call center, advising on emergency communications, putting a recovery plan in place, and arranging counseling.
- Specialist crisis management services sub-limit.
- Post-event counseling services sub-limit.
- Event responders, including access to the services of a panel of event responders.

**For more information, contact Mike Styba at 952-939-4539 or [mike.styba@mcminsurance.com](mailto:mike.styba@mcminsurance.com).**



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