



Active Assailant Protection



The threat of a physical attack has become a real risk for educational institutions with both terrorist and active assailant incidents on the rise.

We have provided Members with **Active Assailant Protection** at no additional cost. The standard limit of liability offered is what could be considered as an 'entry level'. Each Member is provided with \$2,000,000 for any one claim in the annual aggregate with a retention of \$100,000.

The protection provides cover for losses solely and directly caused by an active assailant event occurring during the protection period within the geographical limits as stated within the schedule.

THE ACTIVE ASSAILANT PROTECTION, WHEN TRIGGERED, WILL OFFER THE FOLLOWING ADDITIONAL COVERS:

Public Relations Expenses

Reputational damage is a huge concern for our Members and whilst it would be hard to level the blame at the feet of a Member following an event, the inevitable media invasion will be relentless and expenses to manage the message will be essential.

The protection provides cover for public relations expenses up to \$500,000 incurred within 90 days of the event.

Relocation Expenses

The costs incurred as a result of a required relocation following a protected active assailant event.

The protection provides cover for relocation expenses incurred within 90 days of the event.

Medical Expenses

The medical costs associated with those injured in an active assailant event can be considerable. The medical expenses cover any employee, visitor, customer, contractor, student and/or patient of the Member who is physically present during the event.

The protection provides cover for medical expenses up to \$10,000 per person incurred within 30 days of the event.

Counselling Expenses and/or Psychiatric Care

Thinking about those that are physically injured as a result of an active assailant event, the protection may

cover the expenses for counselling and psychiatric care for any employee, visitor, customer, contractor, student and/or patient of the Member who is physically present during the event.

The protection provides cover for costs incurred up to \$10,000 per person for a maximum of 24 months following the event.

Job Retraining and Recruitment Expenses

The protection provides cover for costs incurred to retrain or replace employees that are physically present during an active assailant event.

The protection provides cover for costs incurred within 90 days of the event.

Additional Security Measures

Cover for a security consultant, approved by us, following an active assailant event.

The protection provides cover for approved security costs up to \$25,000 incurred within 30 days of the event.

Any other expenses that we deem reasonable in the circumstances

This coverage provides for the consideration of any other expense, not mentioned in the protection wording, that has been incurred with our prior written consent.

ACTIVE ASSAILANT FAQS

What is an Active Assailant Event?

- i A premeditated malicious physical attack, either at the premisesⁱ or at the location of and during an activity organised and/or paid for by the Member, by an active assailant who is physically present and armed with a hand-held weaponⁱⁱ; and
- ii any action of the relevant authorityⁱⁱⁱ taken in suppressing, controlling or minimising the immediate consequences of such an attack;
- iii which directly causes damage^{iv} and/or bodily injury or death, and which affects three or more persons (other than the active assailant) physically present during the attack.

What is the definition of Active Assailant?

Active Assailant(s) refers to a person or group of persons actively engaged in killing or attempting to kill or cause serious bodily injury to a person or group of persons.

What does Active Assailant Protection Cover?

The protection provides cover for property damage, business interruption and extra costs and expenses to mitigate the adverse effects of the event.

What is included in 'Extra Costs and Expenses'?

The protection provides cover for costs incurred for public relations consultancy, relocation expenses, counselling and/or psychiatric care, medical expenses, job retraining, recruitment and temporary security costs.

Who is protected for 'Extra Costs and Expenses'?

The protection is designed for the benefit of the Member so any claims are made by the Member. However, certain extra costs such as counselling, psychiatric care and medical expenses can be used for employees, visitors, customers, contractors or students present during the attack. This cover will assist in mitigating the adverse effect of any damage to brand and to ensure that duty of care responsibilities are met.

What is the trigger for the Active Assailant Protection?

The protection will respond if an active assailant event causes physical damage to your property, or if it causes bodily injury or death which affects three or more persons physically present during the attack (other than the active assailant).

Will the Active Assailant Protection still respond if there has not been any property damage?

Yes, if there has been bodily injury or death which affects three or more persons physically present during the attack (other than the active assailant). Bodily injury includes any physical damage, death or mental anguish to a person.

Does the Active Assailant Protection provide cover for the following events?

- threat or hoax
- gang related crime or violence*, organised crime* or armed robbery
- strikes, labour unrest, riots or civil commotion
- any vehicle-borne or remotely detonated explosive device

No, these events are excluded.

ⁱ Premises means:

The premises stated in the schedule.

ⁱⁱ Hand-Held Weapon means:

Any hand-held instrument or hand-held explosive device or explosive device worn on the body that is used by the active assailant to directly cause damage and/or bodily injury or death. Hand-Held Weapon includes any road vehicle that is used by the active assailant to directly cause, and is occupied by the active assailant at the time of, damage and/or bodily injury or death.

ⁱⁱⁱ Relevant Authority means:

The present national or local authority with jurisdiction over the location of the active assailant event, including any civil, law enforcement or military authority.

^{iv} Damage means:

Physical loss, physical destruction or physical damage.

* Determined by the police.

We welcome any specific queries around the scope of the cover. We would also offer consideration around increasing the protection limit should the Member believe there is exposure above the standard policy limit of \$2,000,000. Cover can be purchased up to a limit of \$35,000,000.

What to do in the Event of an Active Assailant Event or Threat of an Active Assailant Event:

Immediately call the dedicated **Security Consultancy Service Provider (S-RM)** hotline number provided. The hotline is available 24 hours a day, 7 days a week.

Hotline Number: **+1 646 759 2586**



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