



# CBIZ Active Shooter/ Workplace Violence Insurance

## Affordable Protection from the Risk of a Violent Incident

### 5 Reasons You Need Active Shooter Insurance

**Risk** – Retailers and offices open to the public are at the highest risk of an active shooting and the resulting liability for both civil and regulatory action.

**Safety** – Businesses' and organizations' risk management programs must ensure a safe environment for staff and visitors.

**Exposure** – General liability insurance – even terrorism insurance – cannot be depended on to respond to active shooter situations.

**Business Costs** – If an incident happens at your business, potential costs incurred include crisis management and security, public relations, salary replacement and business interruption.

**Victim Expenses** – These may include employee counseling and medical care and/or rest and rehabilitation.

### Potential Impact of a Violent Incident



**LOSS OF LIVES/INJURY** – 97 deaths and 150 injuries in 2019, down from the record high of 136 deaths and 591 injuries in 2017. The impact can linger for years as families and co-workers struggle to heal.



**BUSINESS INTERRUPTION** – In some instances it took six months until businesses reopened, while many never resumed business.



**BUSINESS COSTS** – Crisis management and security, employee counseling and public relations expenses have been upwards of \$25 million in some cases.



**VICTIM EXPENSES** – Counseling, salaries, and medical care and/or rest and rehabilitation for employees have been known to run in the millions.

CBIZ

CBIZ Insurance Services, Inc.

## Policy Summary

Broad coverage for litigation, business interruption, personal accident costs of victims, including real-time crisis management assistance to help organizations recover from active shooter trauma.

### Coverage Highlights

- No required deductibles or retentions
- Business interruption automatically included, with extra expenses to resume operations
- No exclusion wording regarding punitives
- No sub limits for crisis response; these are included up to policy limits
- Insured persons include all directors, officers, employees, faculty and students
- Third-party legal liability included (defense and indemnity)

### Victim Expenses Related to:

- Funeral and burial
- Psychiatric care
- Medical or dental care
- Rehabilitation expenses
- Personal accident expense

### Business Expenses Related to:

- Business income/interruption and extra expenses
- Public relations counsel
- Crisis consultant expenses
- Employee counseling
- Additional/temporary security measures
- Reward money for post-event investigation tips

### Comprehensive Coverage

- Liability Program Limits: \$1 mm – \$20 mm
- Business Interruption/Extra Expense Limits: \$1 mm – \$20 mm

Apply for coverage today by visiting [www.cbiz.com/insurance](http://www.cbiz.com/insurance) or contacting one of our advisors.



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