



POLICE LINE DO NOT CROSS

PROPERTY PRACTICE

## Dedicated Coverage for Active Assailant Events

High-profile mass shootings over the last decade in various public and private settings and various attacks involving vehicles have often been carried out with the sole intent of instilling public fear while causing as much loss of life as possible. Although traditional forms of insurance coverage can provide a measure of protection for businesses and employees that are targeted in such attacks, their language can be ambiguous — and may have sizable gaps.

To address any potential coverage gaps, several leading insurers have developed new forms of coverage dedicated to responding to active assailant threats, helping organizations that are victims of such attacks to mitigate their risk and recover following them.

### A Growing Threat

Mass shootings in schools, private businesses, and public settings have long threatened the safety and security of people and organizations across the US. Across the US, 611 mass shootings — defined as events in which four or more people are shot or killed — occurred in 2020, according to the Gun Violence Archive. A number of mass shooting each year are characterized by law enforcement as active shooter events, which are defined by the Department of Homeland Security (DHS) as being perpetrated by individuals “actively engaged in killing or attempting to kill people in a confined and populated area.”

Beyond mass shootings, the means of attack used by individuals and organizations engaged in terrorism have shifted. While past attacks have been carried out primarily by specific groups against perceived high-value/high-profile targets, many recent attacks have come against soft targets and been perpetrated by “lone wolves” and small groups with no direct connection to known terrorist organizations.

### Coverage Highlights

Active assailant coverage — also known as active shooter coverage or deadly weapons coverage — developed by commercial insurers can help organizations address these ever-present risks. Offering a combination of property and casualty coverage, active assailant coverage can complement the general liability and property coverage that most businesses already purchase, offering another layer of protection against the threat of assailants.

Various active assailant insurance products available via commercial insurers typically offer affirmative coverage that is triggered by deliberate malicious physical attacks by active assailants who are physically present and armed. These policies can typically offer:

- Property damage, business interruption, and extra expense coverage.
- Legal liability coverage.
- Non-physical damage coverage.
- Loss of attraction and denial of access coverage.
- Reimbursement for additional expenses, which can include forensic cleanup, public relations consulting, crisis management, medical services including — psychiatric care — hiring of additional staff, and added security.
- Limits of up to \$100 million.
- No exclusions for vehicles, attacks by employees, and terrorism.

Under an active assailant policy, an insured person can include a person present at a covered location who is there for a lawful purpose. This can include employees, customers, patients and family, contractors, and volunteers.

For more information, visit [marsh.com](http://marsh.com), contact your Marsh representative, or contact:

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## Preparation and Response Planning

Beyond purchasing insurance coverage, it's vital that businesses carefully consider their potential risk and actively engage in prevention and response preparedness activities to help reduce the potential loss of life, injuries, and damage to their and others' property. In addition to the coverage afforded by the policy, active assailant products can help in this effort. For example, policies typically cover the costs of advisory services to help businesses assess their potential risk, conduct on-site seminars to train employees, and develop active shooter response plans.

## WHY MARSH?

With extensive property and casualty insurance and industry knowledge, claims advocacy experience, strong insurance market relationships, and unmatched consulting expertise, Marsh has the skills and know-how to help you address active assailant risks. Our specialized property and casualty colleagues can help you evaluate available active assailant coverage options and build a program that fits your needs and can respond as needed. Our team of risk consultants can also help you develop, test, and refine crisis management response and business continuity plans ahead of a potential attack. And in the event of an attack, we can help execute critical tasks, including providing humanitarian support to employees and others, communicating with the public, conducting post-incident reviews, and managing insurance claims.

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