



DEADLY WEAPON PROTECTION

Deadly Weapon Protection provides cover for incidents such as an active shooter, knife or vehicle attacks, as well as other circumstances that would typically be excluded from TRIA or other traditional covers.

Our Deadly Weapon Protection product provides Third Party Liability coverage, including Property Damage cover as standard (on a shared limit basis). One key aspect to our product is that coverage can be triggered without Property Damage having occurred.

Crisis Management Services, such as insurance cover to indemnify losses and Extra Expenses (i.e. counselling services, funeral expenses, public relations and additional security measures) are also included.

Cover can be extended via endorsement to include Business Interruption, Demolition Clearance & Memorialisation Costs and full T3L Terrorism Liability.

The Deadly Weapon Protection product includes built in risk management services as standard, such services are exclusively provided by CrisisRisk Strategies. Domiciled in the US, CrisisRisk provide pre-event Deadly Weapon Protection risk mitigation and education (post binding).

CrisisRisk are available to assist during and after a Deadly Weapon Event as well as any Circumstance before a Deadly Weapon Event occurs (via both remote and physical means).

Target Industries

All Industry Sectors - particularly

- Healthcare facilities
- Offices
- Places of worship
- Retail
- Schools
- Stadiums
- Transport hubs

Policy Coverages

- Accidental death & dismemberment
- Circumstance
- Crisis management services
- Counselling services
- Funeral expenses
- Liability to insured person(s) (Insurance against third party claims including defence costs)
- Medical expense
- Property damage

Coverage Enhancements

- Built in crisis risk services (pre & post event)



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Our Policy Benefits

- Broad, market leading coverage
- Broad definition of weapon
- Coverage can be triggered by the brandishing of a weapon or by simply if there is a Circumstance
- No requirement for property damage or bodily injury
- No minimum requirement on number of people injured
- No exclusions around who the perpetrator is
- No vehicle exclusion
- Counselling services
- CrisisRisk Strategies – pre-contracted the policy aggregate within the form as standard
- Circumstance Coverage/Provision (including threat)
- Low retention of US\$10,000 – can be used as a deductible buy back/buy down
- It is clearly stated within the form that this insurance acts as the 'primary insurance' policy in respect to both indemnity & expenses (as defined within the Other Insurance clause)
- Cover is on a 'pay on behalf' basis meaning that businesses do not need to worry about any cash flow issues post a Deadly Weapon Event
- Maximum consortium limits: US\$30,000,000 limit for each and every Deadly Weapon Event and US\$75,000,000 in the policy aggregate.



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