

# Active Assailant and Associated Coverages

Frank Cowan Company has partnered with XL Catlin, a market leader in providing Terrorism Risk, to offer a suite of Active Assailant and Associated Coverages.

Select one or any combination of the following coverages:

**Active Assailant Event Insurance**

An Active Assailant Event is a premeditated malicious physical attack, by an Active Assailant (who is physically present) armed with a hand-held weapon that causes direct physical loss and/or bodily injury or death. Coverage responds when three (3) or more persons that are physically present during the attack are affected.

The solution is designed to help organizations with the financial impacts of Active Assailant Events. Coverage can be triggered by property damage or bodily injury. Additional special coverages for:

- Public Relations Expenses
- Relocation Expenses (for the Insured or Employee of the Insured)
- Counselling Expenses (for the Insured and Family Members)
- Medical Expenses
- Job Retraining Expenses (for Employees)
- Employee Recruitment Expenses (for the Insured)
- Security Expenses (expenses for a security consultant)

**Maximum Limits: \$10,000,000 any one occurrence and in the aggregate**

**Terrorism Property Insurance**

Terrorism perils are dynamic in nature, the causes are sometimes unclear but the impact is significant. The risk is evolving, with a diverse range of groups, both foreign and home-grown, capable of launching terrorist attacks. The nature of such perils means they are board-level issues, and must be on any corporate risk register. Our policies cover physical damage to property, business interruption and extra expenses following property damage.

This product offers protection from potentially devastating losses, both domestic and abroad that can result from either an act of Terrorism or an Act of Sabotage.

Coverage is very broad and uniquely tailored. This policy provides Physical Loss or Damage and Business Interruption caused by Acts of Terrorism or Acts of Sabotage.

**Maximum Limits: \$50,000,000 any one occurrence and in the aggregate**

**Chemical, Biological, Radiological and Nuclear (CBRN) Insurance**

The use of Chemical, Biological, Radiological and Nuclear (CBRN) weapons is a growing concern worldwide. Deployment of these weapons would have a devastating impact, potentially causing damage and interruption to businesses located a significant distance away from the CBRN release. These exposures are excluded under the standard property policies.

Our product is triggered by property damage or contamination resulting from the release of CBRN material with malicious intent. This insurance covers Physical Loss or Damage (including Demolition, Decontamination and Prohibition of Access Orders, Blast Damage) and Business interruption.

**Maximum Limits: \$25,000,000 any one occurrence and in the aggregate**

**Terrorism Liability Insurance**

Terrorism Liability Insurance provides coverage for financial costs against claims for damages by third parties who are injured in a terrorist attack. Coverage also extends to third party property damage. This is key because these exposures are usually excluded under liability policies.

An Act of Terrorism is defined as an act committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

**Maximum Limits: \$25,000,000 any one occurrence and in the aggregate**

## Consider the Following Scenarios:

### Active Assailant Insurance

The Active Assailant Event Insurance responds to Property Damage, Business Interruption and provides special coverage including: Public Relations Expenses, Relocation Expenses, Counselling Expenses, Medical Expense, Job Retraining Expense, Employee Recruitment Expense and Security Expense.

#### Target: School

Five students were stabbed by a classmate in a locker room. The 16-year-old suspect also stabbed himself in the neck before he was subdued with a taser by a police officer stationed at the school.

### Chemical, Biological, Radiological and Nuclear (CBRN) Insurance

The CBRN policy responds to both property damage and business interruption.

#### Target: Healthcare Facility

A group released anthrax in a local healthcare facility. The attack infected a handful of people. It was unclear as to who the intended targets were. The facility was closed due to decontamination and prohibition of access and experienced a business interruption exposure.

### Terrorism Property Insurance

The Terrorism policy responds to both property damage and business interruption.

#### Target: Community Service Office

A bomb detonated in a community services office located in a strip mall. Two people were arrested and charged with conspiring with knowingly facilitating a terrorist activity, making or possessing an explosive device, and conspiracy to place an explosive device with the intent to cause death or injury.

### Terrorism Liability Insurance

Liability policies typically exclude events relating to terrorism.

#### Target: Community Event

A client was hosting a music festival. A bomb was detonated killing five people. Hundreds were injured as they tried to flee the scene.

## Expert Claims Handling

You must notify Frank Cowan Company of any potential circumstance that might give rise to a claim who will then notify XL Catlin. XL Catlin will provide expert claims handling services to clients directly.

To report a claim, please call 1-800-265-4000 or email [mail.claims@frankcowan.com](mailto:mail.claims@frankcowan.com)

This handout is intended to provide general information only. Please refer to the policy document for complete details. The policy terms, conditions and limitations shall apply in all instances. FCC-HC 0718

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**Built with integrity, leading through innovation.**

