

Active Assailant Insurance



The frequency and severity of active assailant attacks are on the rise, and they can have a significant financial impact on the owner of the premises or business where the event took place. As a result, organizations should safeguard against potential losses stemming from an active assailant attack by securing sufficient insurance.

Namely, active assailant insurance—also called deadly weapons or active shooter insurance—can be purchased as a supplement to standard policies (e.g., commercial property or general liability coverage) that may provide limited coverage following this type of event. This article discusses what active assailant insurance generally covers, explains how it can assist in active assailant preparation and response planning, and provides examples of some potential policy exclusions.

What Does Active Assailant Insurance Cover?

Unfortunately, active assailant events have become increasingly common, resulting in an increased demand for active assailant insurance. This type of coverage can help with victim compensation and support, incident response and crisis management services, and protect against losses from legal liabilities, damage to property and business interruption. More specifically, active assailant insurance policies typically offer:

- **Property damage coverage**—Active assailant insurance can help provide coverage for the financial impact of property damage, including repair and replacement costs for assets and contents.
- **Business interruption coverage**—An active assailant attack may cause lengthy business

interruptions and lead to a significant loss of income, even if the business is not the direct target. For example, a business may be denied access to its premises by a government or law enforcement body. An active assailant policy may help cover business interruption expenses while a business recovers from an active assailant situation.

- **Crisis response**—Since an active assailant attack can leave a lasting traumatic impact, premises or business owners may struggle to deal with its effects. Active assailant insurance can help provide full crisis management, including the support of an expert crisis consultant and incident response team.
- **Reputation protection**—Businesses linked to an active assailant attack may also suffer reputational damage. An active assailant insurance policy can give the insured business access to public relations or brand rehabilitation experts who can help minimize the potential harm to the policyholder's image.
- **Extra expenses coverage**—Medical costs, psychiatric treatment, funeral expenses and security costs incurred following an attack may be covered by active assailant insurance.
- **Legal liability coverage**—Active assailant insurance can help cover the legal liability of bodily injury and property damage that results from an attack.
- **Loss of attraction**—After an attack, premises or business owners may experience a significant

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drop in patronage. Having an active assailant insurance policy in place can help cover the difference in net revenue following an attack.

Preparation and Response Planning

In order to help reduce the potential loss of life, injuries and property damage, it's important for premises or business owners to assess their potential risk for attacks and actively engage in prevention and response preparedness activities. Active assailant insurance can often help cover the costs of advisory services to help businesses assess their potential risk, conduct onsite seminars to train employees and develop active shooter response plans.

Exclusions

As with any insurance coverage, active assailant insurance will contain specific exclusions that could limit coverage. For example, a policy may limit coverage to only guest or visitor victim claims—not employees—or not cover damage caused by vehicles or weapons that are not guns or knives. Additionally, there may be casualty thresholds, as some active assailant insurance policies limit coverage to a specific number of victims in total.

Conclusion

Active assailant insurance policies are still a relatively new—but increasingly important—type of coverage. Having a policy in place can offer protection against financial liability and provide peace of mind for premises and business owners. For more information, contact us today.