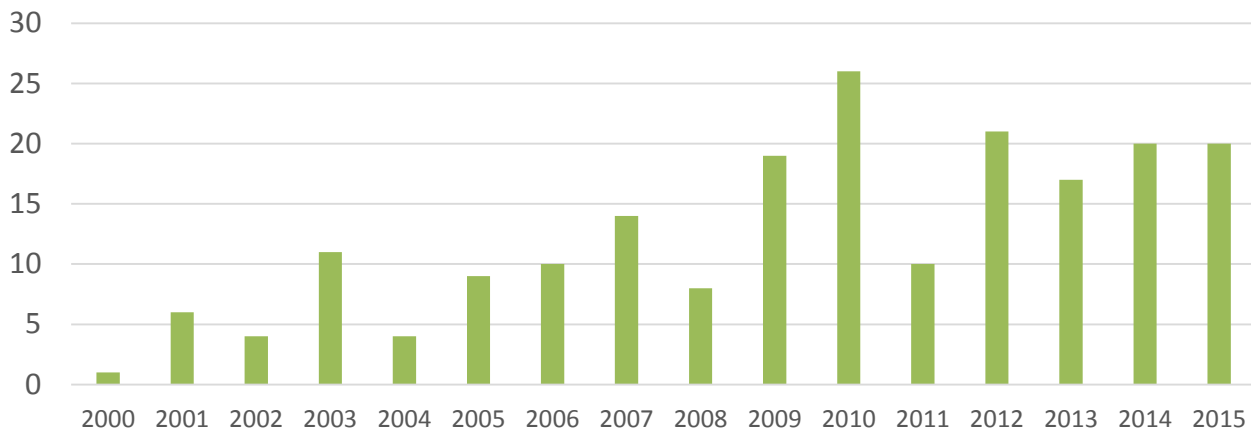


Could Your Company Experience a Workplace Violence or Active Shooter Event?

We have seen the headlines and TV news from cities whose names are now virtually synonymous with mass shootings: San Bernardino, Orlando, Columbine. Safe in our own living rooms, we've watched in horror as these tragedies have unfolded live on cable news, certain that such a tragedy could not happen at our company holiday party or at our place of business. No one ever thinks a mass shooting or terrorist event will happen to their company, to their customers, or to their employees - until it does.

According to the FBI, between 2000 and 2015, the number of annual active shooter incidents has increased 2000%.

Number of Active Shooter Incidents Annually¹



Is My Company Covered for an Active Shooter event?

If your company has a standard package of insurance policies, the answer is probably not. For example:



Commercial General Liability: Your general liability policy may not respond unless the named insured is somehow found liable for the shooting event. Also, your policy likely excludes a shooting event perpetrated by an employee. Moreover, general liability insurance is not designed to cover first party expenses such as funeral costs, crisis management consultants, public relations expenses or counseling for victims and their families, which can all arise from such an event.

Commercial Property: Following an active shooter event, your business will almost certainly be closed for an extended period of time. In order for your commercial property policy to compensate you for lost revenue, there must first be direct physical damage to covered property that is caused by a covered cause of loss. Revenue that is lost solely because of an active shooter will not be covered.

¹Source: FBI, A Study of Active Shooter Incidents in the United States Between 2000 and 2013
FBI, 2000-2016 Active Shooter Incidents

Contact our experts today to find out how you can protect your business.

What about Federal Terrorism Coverage?

Many business owners mistakenly believe that an active shooter event would be covered under federal terrorism insurance. However, before this coverage is available, the act must be declared a "Certified Terrorist Attack" by the heads of three federal agencies. Since federal terrorism insurance became available in 2002, no incident has been declared as a "Certified Terrorist Attack." This means that none of the people or businesses effected by terrorism in Boston, San Bernardino or Orlando –or anywhere else –were eligible for coverage under the federal program.

What to Do After an Active Shooter Event?

The policy, FBI, paramedics, doctors and nurses all have roles to play in an active shooter event, and they play them well. But a business owner facing the aftermath of a mass shooting event is likely to be overwhelmed by the horror of the event, and without insurance specifically designed to respond to such an event, they may face those horrors alone. An Active Shooter Protection Policy can be a solution - insurers offering this coverage already have vendors ready to coordinate the services you will need.

What Would an Active Shooter Protection Policy Cover?

In short, an Active Shooter Protection Policy will assist your company in coordinating your response to an active shooter event and will cover many of the expenses you're likely to incur, which are not currently covered under your standard commercial insurance policies. Examples of what this policy can provide include:

<i>Third Party Liability</i>	<i>Crisis Management & Public Relations</i>
<i>Counseling Services</i>	<i>Business Interruption</i>
<i>Funeral Expenses</i>	<i>Risk Assessment & Response Training</i>



Are All Active Shooter Policies the Same?

The coverage offered under active shooter policies can vary widely. Some policies have serious limitations, such as exclusions for terrorist events, exclusions for certain types of weapons, or limitations on events involving more than 50 or fewer than three people. These exclusions and limitations could leave you with significant expenses following an event like this.

Why Choose Axis Insurance Services, LLC?

Mass shooting events are a recent phenomenon, and one the insurance industry has only recently begun to address. At Axis Insurance Services, LLC our professionals have decades of experience. We have studied the different policy forms available today and we can guide you to finding the policy that's right for your business. Call us today for a review of your current policies to ensure your business is properly protected from an active shooter event.