



Active Assailant Insurance



Active assailant events are increasingly commonplace, posing serious security concerns to both the public and private sector alike. The noxious nature of these events can have devastating effects including a potentially large number of casualties, costly business disruption, property damage as well as legal consequences.

Responding to this ever-growing threat, Tokio Marine HCC has developed an active assailant coverage that helps businesses mitigate losses and recover from an attack quickly and effectively.

Active Assailant Insurance

Active Assailant Insurance is an essential component of any risk management strategy concerned with people-risk, business continuity and reputational risk.

Many different sectors can fall victim to attacks perpetrated by disgruntled employees, political activists, criminals, terrorists or “lone-wolf” gunmen. These attacks can include perils such as threats, hostage crisis or active shooter events.

Should a crisis event occur, being well prepared to manage the incident, as well as able to cover legal liability, business interruption costs and additional expenses, is key.

At Tokio Marine HCC, we customize Active Assailant Insurance, offering comprehensive and innovative protection. We work exclusively with crisis response experts, Unity Advisory Group and On Call International, so that our clients can benefit from their direct support for prevention, crisis response and post-incident services.

Transferring risk to the specialists

Program features

- Financial capacity up to US\$10 million per Active Assailant Insurance policy
- Additional limit for crisis response fees
- Long-term agreements.

A Smart Approach

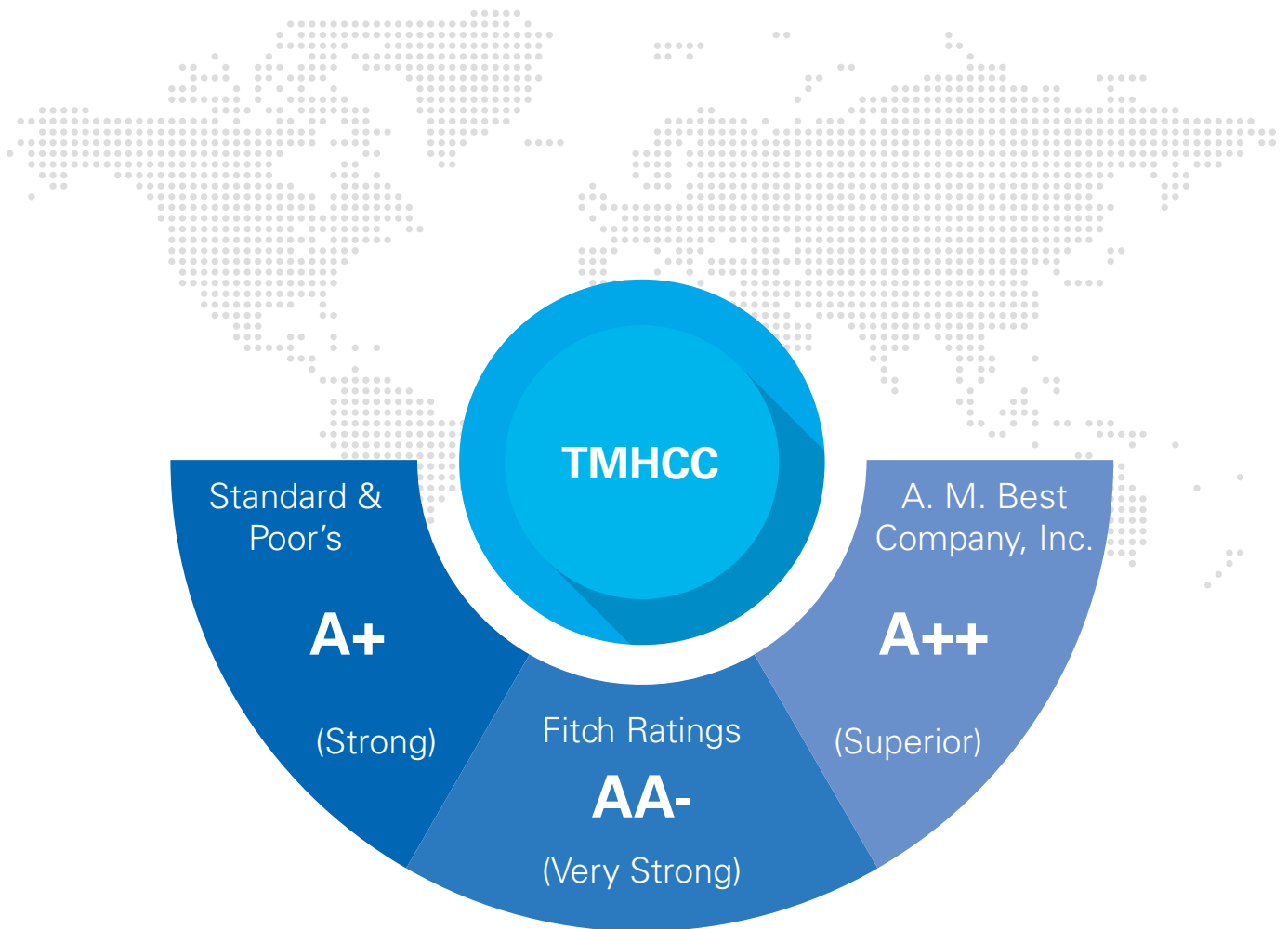
Our centralized and unified management structure promotes real-time interaction between our transnational teams of underwriting, claims and crisis response professionals. The fact that our assets are consolidated under “one roof” makes us institutionally quick: quick to respond, to provide intelligent advice, innovative solutions and efficient claims handling.

Advantages

Unlike material damage policies, our Active Assailant Insurance offers worldwide coverage with a true focus on people risk. Our policy extends to all disclosed locations, ensuring a broad range of people such as employees, guests and customers on site. The policy can also be extended to cover events off premises.

Uniquely, Tokio Marine HCC offers coverage to virtual witnesses. Other distinguishable features include unlimited access to specialist response consultants and other expert resources, business interruption costs, medical and psychiatric benefits, legal liability defense and settlement costs, as well as a wide range of additional expenses.

Our products allow your business to proceed with confidence.



*Ratings as at 12/31/2023

Coverage at a glance

At Tokio Marine HCC, we understand that our Active Assailant Insurance clients operate in a wide variety of business sectors, dealing with complex people-risk questions. In response, we have tailored our coverage to meet these challenges. The coverage is designed for schools, healthcare operations, religious organizations, shopping centers, casinos and offices, amongst others.

Standard coverage

The below table shows standard coverage afforded by Tokio Marine HCC's Active Assailant Insurance. As the nature of an active assailant event can deeply impact business, we are quick to take action. The policy responds as soon as we are alerted to the possibility of an event. Active Assailant Insurance includes the following:

Insured Events	Description	Insured losses Including but not limited to
Active assailant event	An intentional, malicious attack by an active assailant causing direct physical loss, physical damage and bodily injury or death.	<ul style="list-style-type: none">• property damage• business interruption• legal liability• additional expenses• accidental death and dismemberment• crisis response fees and expenses.
Hostage crisis event	Holding a victim under duress for a period in excess of fifteen minutes.	
Threat event	A threat to carry out an active assailant event or hostage crisis event.	

Additional expenses can include:

Reputational support:

- public relations consultant costs
- consulting fees for specialists
- legal fees incurred.

Financial support:

- salary for the victims
- psychological and/or psychiatric bills
- medical, dental, cosmetic and plastic surgery costs
- child-care costs.

Business continuity support:

- salary of replacement staff
- temporary security costs
- clean-up costs for the affected location.

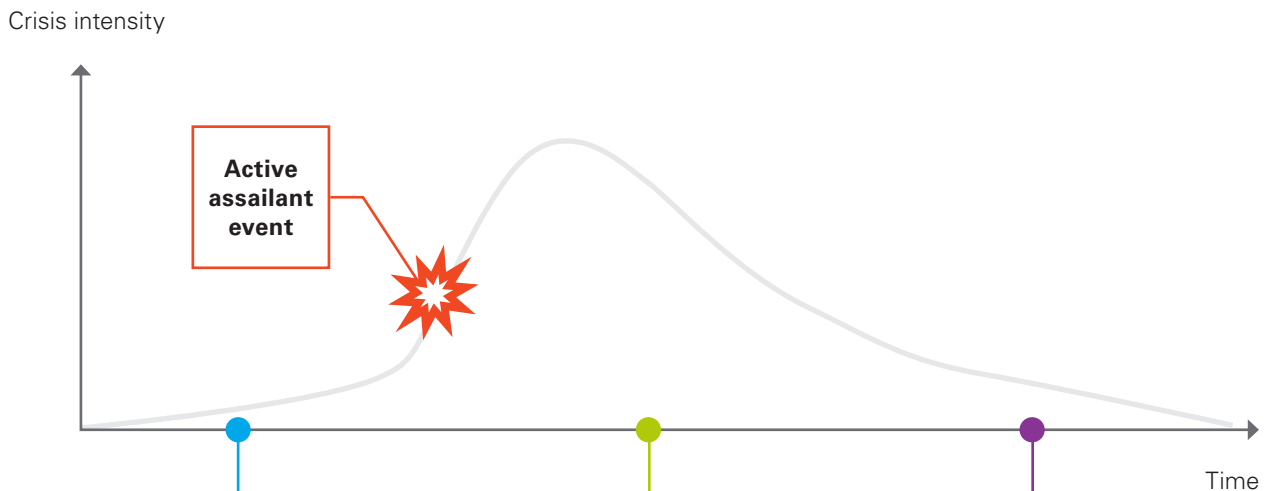
Extended coverage

As every business is different, we understand that added protection may be necessary. Coverage can be extended to include any and/or all of the following:

- ingress / egress (denial of access)
- loss of attraction
- off-site coverage.



Some workers in the entertainment and gaming sector are at increased risk, including those who exchange money with the public, work night shifts or early morning hours or work in public-facing settings. Threats can range from verbal abuse to physical assaults and homicide.



Prevention:

Unity validates our clients' existing active assailant plans and elevates them with innovative training and crisis preparedness options to enhance the overall program:

- train security departments in threat assessment
- create a large-incident communication plan
- enhance an active assailant response plan
- develop a mass casualty protocol and evacuation plan
- train enhanced physical protection and crisis intervention methods for employees
- run tabletop and live-action role exercises.

Crisis:

The response to the 2017 Mandalay Bay Casino shooting in Las Vegas brought together 13 responding agencies and three private ambulance companies to address a highly chaotic scene. The deadliest mass shooting in modern American history was over in ten minutes.

The economic impact and litigation costs to MGM Resorts International, which owns the hotel, cost upwards of US\$800 million.*

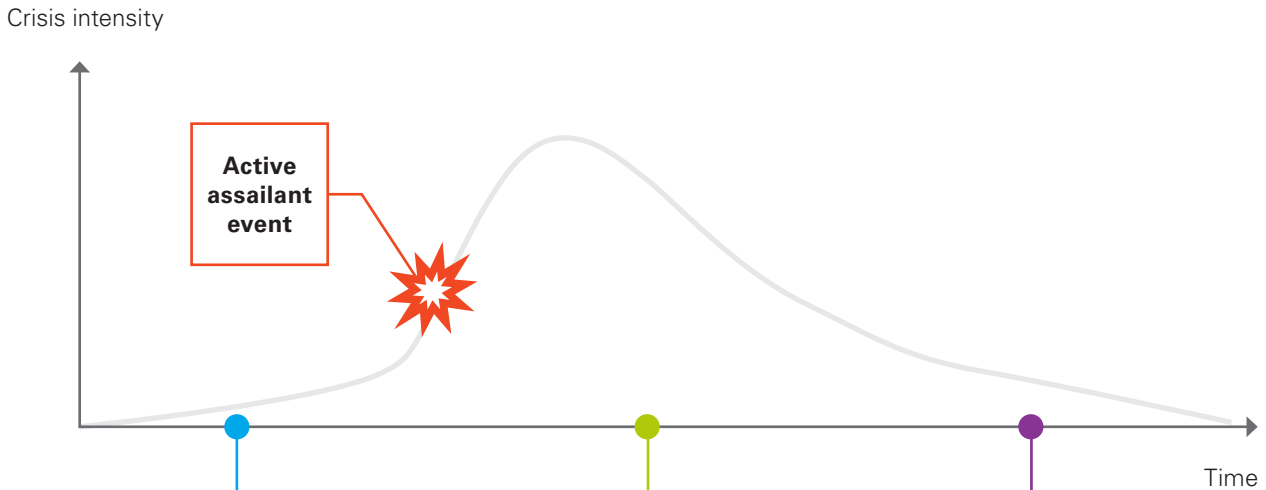
Post-incident services:

The short-term recovery process begins immediately after an active assailant incident concludes. Its goal is to re-establish safety and mitigate the incident's physical, psychological, and emotional impacts. Unity can assist with:

- crisis communications and media response
- victim family support
- welfare of employees and others affected by the event
- short and longer-term business continuity and reputational concerns
- helping the client during a law enforcement investigation, an internal inquiry and a return to normality
- after-action review and recommendations.

* <https://www.nbcnews.com/news/us-news/court-approves-800m-settlement-mgm-resorts-vegas-shooting-victims-n1241634>

An active assailant situation in a stadium has been a longstanding security concern. Such incidents can occur where fans gather, including sports competitions and entertainment events. Failure to prevent these incidents can harm people, damage the stadium, damage the event management’s reputation, and result in property destruction.



Prevention:

Irrespective of size and capacity, sporting events, outdoor festivals and concerts are at risk from an active assailant incident either because of the nature of the event or the number or nature of people who host or attend it.

Protective security at an event can mitigate safety and security lapses. Unity can help with:

- risk assessments to manage identified risks
- security planning and training to implement security measures covering physical, informational and personnel security
- security auditing to ensure mitigation has removed or reduced vulnerabilities to as low as reasonably practicable while always considering safety as a priority.

Crisis:

Evidence from the May 2017 Manchester Arena Bombing shows the event organizers should have paid greater attention to the national threat level. Security arrangements at the Manchester arena could have prevented or minimized the devastating impact of the attack, which left 22 people dead.

The victim cost of the Manchester bombing was £116 million**, property damage was £2.8 million, while the Arena remained closed for four months resulting in millions of pounds in lost revenue.

Post-incident services:

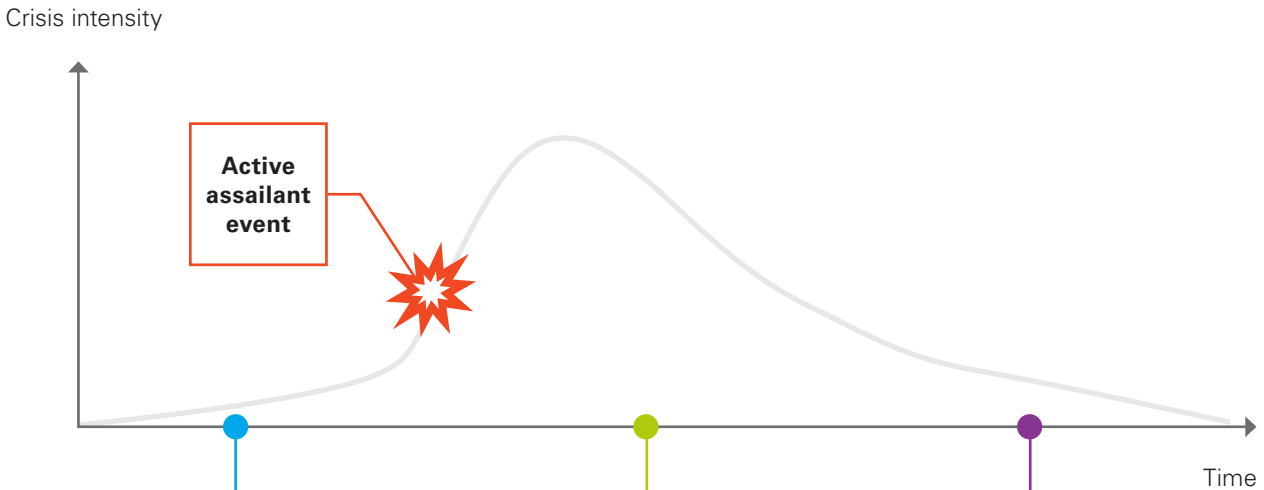
The after-action review from the Manchester Arena attack identified two event management companies were principally responsible for the missed opportunities to disrupt or deter the attack.

As part of the long-term recovery process, Unity could assist with a review of our client’s planning assumptions for all plausible worse-case major incidents prior to the event and:

- revise all policies and procedures to ensure greater emphasis on risk assessment, communication and coordination
- enable business continuity planning that builds strategic and operational resilience to every aspect of event management.

** <https://www.gov.uk/government/publications/counter-terrorism-strategy-contest-2023/annex-d-estimating-the-cost-of-terrorist-attacks>

Some of the deadliest mass shootings in recent history have occurred at schools and universities. These attacks have a profound and lasting impact on the education facility and the community.



Prevention:

Active assailant response training for schools and universities will limit the potential impact of a shooting and help ensure safety. To prevent and protect facilities from active shooter scenarios, Unity can offer to:

- conduct site security assessments, security briefings and tabletop exercises
- develop emergency evacuation plans
- deliver workshops and trainings on active assailant prevention and incident response.

Crisis:

The 2007 Virginia Tech shooting caused 33 deaths including the perpetrator. One of the deadliest mistakes in the massacre was made by school officials who on learning of the attack failed to send out an emergency, campus-wide alert that a gunman was on the loose following the first attack. Instead, the university issued four email alerts during the incident. Adequate emergency alerts might have saved lives.

The Virginia Tech shooting cost the university US\$38.77 million***, which included among other costs, victim settlement payments and legal costs, support to the survivors and families of the victims, operational expenses, clean-up and renovation to the university.

Post-incident services:

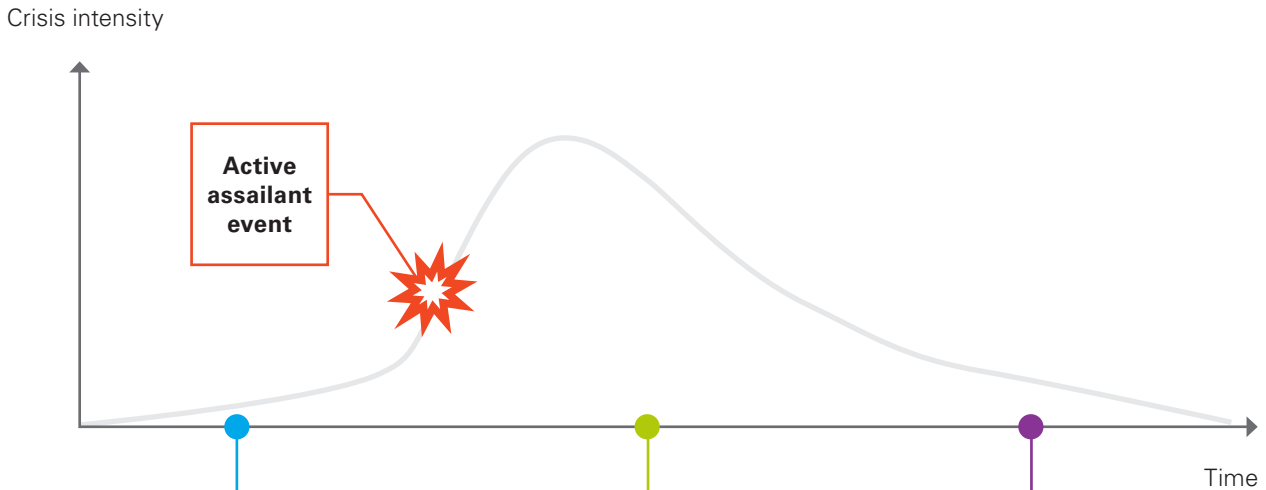
Unity can provide:

- stress management counselling services to help with the trauma of an active assailant attack
- crisis communications and
- victim family support
- welfare of employees and others affected by the event
- short and longer-term business continuity and reputational concerns
- assisting the client during a law enforcement investigation, an internal inquiry and a return to normality
- after-action review and recommendations.

*** https://www.washingtonpost.com/blogs/campus-overload/post/report-virginia-tech-massacre-cost-482-million/2012/04/13/gIQAdmxEt_blog.html

Shopping centre

As a retailer, the safety and security of both staff and customers are paramount. Retail locations are often densely populated and unique because of their open public access, and residential areas do not always restrict access from a security perspective making both locations attractive to an active assailant.



Prevention:

Preparation and training can address this risk by:

- security awareness training to staff and managers about best practice and procedures
- train employees on verbal de-escalation techniques
- regular review of security and emergency response procedures covering evacuations, sheltering in place and working with first responders.

Crisis:

The 2019 Walmart store massacre in El Paso Texas was one of the deadliest active assailant events in US history. The shooting occurred near the Cielo Vista Mall and resulted in nearly 50 casualties.

The economic cost to El Paso following the shooting was estimated at US\$11 million****, while the Cielo Vista Walmart closed its store for three months to renovate and recover from the shooting.

Post-incident services:

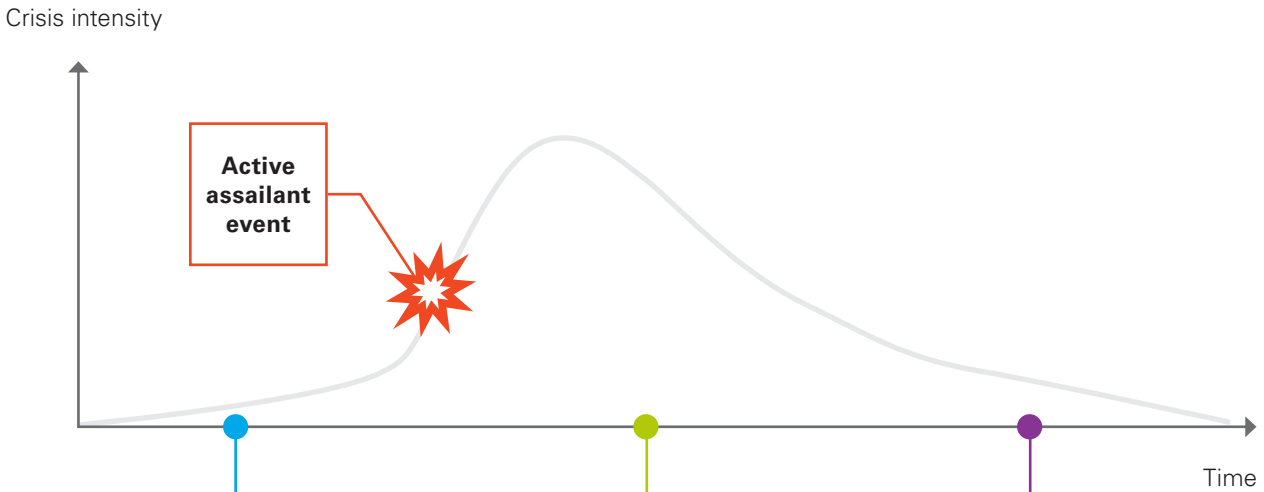
The post incident recovery process at a retail location begins immediately after an active shooter incident ends. The goal is to re-establish safety and mitigate the physical, psychological, and emotional impacts from the incident.

Unity can assist with the following:

- immediate crisis support to the insured
- crisis communications for media response
- family welfare support.

**** <https://www.tpr.org/news/2019-08-09/after-shooting-el-paso-could-lose-an-estimated-11-million-in-retail-sales>

Healthcare workplace violence and other threatening disruptive behavior - whether in the form of verbal attacks, threats, or assaults - can take a physical and an emotional toll on healthcare workers.



Prevention:

An active assailant event at a healthcare facility presents a unique operational challenge for medical professionals who may be faced with a decision about protecting patients and visitors, especially those with limited mobility, who would make a quick evacuation impossible.

Unity can help prepare healthcare professionals by developing their response plans, running drills, and helping to educate staff on the behavioral indicators of a potentially violent situation.

Crisis:

The 2022 Tulsa Medical Building Shooting in Oklahoma, United States left four people dead, three of whom were hospital staff. The shooter, Michael Louis, had entered a building on the Saint Francis Hospital campus with little trouble. He targeted Dr. Preston Phillips, an orthopedic surgeon, who had performed back surgery on Louis the previous month but had suffered pain from the operation and sought revenge.

There were security procedures in place at the hospital, but not to stop an active assailant determined to cause harm.

Post-incident services:

Unity can provide:

- crisis communications and media response
- victim family support
- welfare of employees and others affected by the event
- short and longer-term business continuity and reputational concerns
- assisting the client during a law enforcement investigation, an internal enquiry and a return to normality
- after-action review and recommendations.

Contact us

Danielle Bouchard

Senior Vice President, Specialty Underwriting

Tel: 914-242-7809

dbouchard@tmhcc.com

Specialty Group

37 Radio Circle Drive


Mount Kisco, New York 10549

Tel: 914- 241- 8900

Fax: 914- 241-8098

tmhcc.com

#TMHCC_Specialty

 Tokio Marine HCC

About Specialty Group

Specialty Group, a member of Tokio Marine HCC, is the leading provider of specialized insurance products for the sports and entertainment industries. We provide an unmatched portfolio of products including, but not limited to, event cancellation, high limit disability, kidnap and ransom, weather, travel and event liability. We cover major sports and entertainment events, professional athletes and entertainers and other unique assets.

Why Tokio Marine HCC

Tokio Marine HCC is a leading specialty insurance group conducting business in approximately 180 countries and underwriting more than 100 classes of specialty insurance. Headquartered in Houston, Texas, the company is comprised of highly entrepreneurial teams equipped to underwrite special situations, companies and individuals, acting independently to deliver effective solutions. Our products and capabilities set the standard for the industry, as many of our approximately 3,000 employees are industry-leading experts.

Tokio Marine HCC is part of Tokio Marine, a premier global company with a market cap of approximately \$38 billion.**

Active Assilant 100831*02/2024
** As of 9.30.2019