

Beazley

# Active Shooter Protection

Tailored liability cover for institutions  
at risk from active shooter events.

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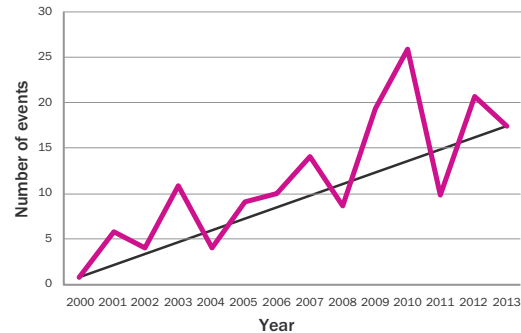
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# Beazley Active Shooter Protection

**In the modern world threats come from many sources. One of the most difficult to defend against is the incursion of an armed individual intent on inflicting harm.**

The growing number of active shooter events in the US since 2000 has raised the overall awareness of such attacks. Between 2000 and 2006 the average number of incidents per year was 6.4 which rose to 16.4 between 2007 and 2013.<sup>1</sup>

## Rise in US active shooter events 2000-2013



A range of organisations are vulnerable from educational and religious institutions to retailers and healthcare facilities. The reasons are clear. They can be hard to secure and the high volume of people present every day increases the chances of an armed individual entering unchallenged.

Many attacks are by people known to the institution so protecting against these events requires an innovative and proactive approach. This is reinforced by Federal agencies which stress the importance of being prepared.

When an institution get things wrong the liability on the owners and management for a non-staff member harmed in an attack can be significant. Beazley is an expert in liability insurance and has created an active shooter protection package specifically designed to assist institutions that are at risk. This goes beyond pure insurance and crucially focuses on helping prevent, prepare for and effectively respond to attacks.

1. Blair, J. Pete, and Schweit, Katherine W. (2014). A Study of Active Shooter Incidents, 2000 - 2013. Texas State University and Federal Bureau of Investigation, U.S. Department of Justice, Washington D.C. 2014.

### Cover overview

- Primary liability cover for lawsuits arising from harm caused by attacks using deadly weapons (to complement workers compensation coverage).
- Flexibility to set excesses and policy limits to suit the insureds' needs (access to policy limits up to \$20,000,000).<sup>2</sup>
- Written on a claims made basis.
- Available on a standalone basis or together with other Beazley products.

### Key features and benefits

- Risk assessment of insured locations.
- Sub-limit for specialist crisis management services.
- Sub-limit for post event counselling services.
- 24 hour crisis management service to help the institution respond immediately by setting up an emergency call centre, advising on emergency communications, putting in place a recovery plan and arranging counselling.
- Including access to the services of a panel of event responders.

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<sup>2</sup> Through the Lloyd's Active Shooter Consortium

### Distribution

- Lloyd's brokers.
- Rapid turnaround of underwriting quotes.

### Security

All Lloyd's syndicates participating in the Lloyd's Active Shooter Consortium are rated 'A' by A.M. Best.

### Contact

Contact the Beazley Terrorism team for a quote or for more details:



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# Beazley Active Shooter Protection

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