



# HIGHER EDUCATION

PROPERTY & CASUALTY INSURANCE  
AND RISK MANAGEMENT PROGRAM

ENDORSED BY



## ACTIVE SHOOTER / WORKPLACE VIOLENCE INSURANCE COVERAGE

EACH YEAR NEARLY

# 2 MILLION AMERICAN WORKERS ARE VICTIMS OF WORKPLACE VIOLENCE.

According to the United States Occupational Health and Safety Administration, workplace violence is the second-leading cause of work-site deaths in the United States. Consequently, it is important for each institution to understand this liability and make a business decision to insure against this exposure.

### ISSUE

The frequency and severity of active shooter/workplace violence incidents are increasing each year. The liability and extra expenses tied to these violent acts and/or threats happens immediately. Most standard policies will not respond to an active shooter/workplace violence incident and those that will defend against a lawsuit don't pay for crisis management related expenses.

### SOLUTION

IMA understands these risks and offers a global comprehensive and cost-effective policy to help higher education clients respond and recover from such incidents as soon as the incident occurs.

Legal liability coverage with indemnity to address lawsuits that may result from a covered event.

### THE COVERAGE

- ▶ Limits up to \$10M
- ▶ Low minimum premium
- ▶ Annual stand alone policy
- ▶ \$0 to low deductible

#### Victim coverages related to:

- ✓ Psychiatric Care
- ✓ Medical and Dental Care
- ✓ Rehabilitation Expenses
- ✓ Death Benefit/Disability Coverages
- ✓ Funeral/Burial Expenses

#### Business Expenses related to:

- ✓ Business Income/interruption and extra expenses
- ✓ Public Relations counsel
- ✓ Crisis Consultant expenses
- ✓ Employee counseling
- ✓ Additional/Temporary security measures

For more information about Active Shooter/Workplace Violence insurance, contact:

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