



ACTIVE ASSAILANT COVERAGE

Protection you need, when you need it

A DIRE AND EMERGING THREAT

Reports issued by the Federal Bureau of Investigation have shown that approximately 70% of active shooter events occur in commerce/business or educational environments, with educational environments tending to produce a higher casualty rate.

What is an Active Assailant Event?

An attack by an active assailant that results in property damage and/or bodily injury to one or more person(s), excluding the active assailant, at or within 650 feet of a members' insured location.

It's a sobering reality that active shooter events continue to evolve, emerging as a growing threat to our communities throughout the State of Connecticut and the United States. Traditional Liability-Auto-Property (LAP) and Workers' Compensation (WC) policies can provide a layer of protection for public entities and their employees that suffer such attacks; however, these policies were not intended to adequately address unique exposures associated with an active assailant event. The result? Potential gaps in coverage that may only be evident after a tragedy occurs within your community.

RESPOND, RESTORE, RECOVER

That's why it is critical to have adequate protections in place with liability, property demolition*, relocation or rebuilding, access to medical care, crisis management, counseling and memorial, and extra expense coverages that may not be included under traditional insurance policies. For example, although CIRMA LAP policies provide coverage for property damage and debris removal resulting from a covered cause of loss, our Active Assailant policy will respond at the primary level with no deductible under some coverage sections—having this policy often means that your traditional LAP policy will not be affected by these types of losses which will help effectively manage your LAP loss history and possibly, future price of insurance.

Our Active Assailant coverage, insured through Markel – a leading, A-rated carrier, provides supplements to CIRMA LAP and WC policies to ensure you have the right protections in place should an incident occur.

They include:

- No-fault coverage for medical and dental expenses, counseling costs, funeral costs, and rehabilitation costs
- Supplemental coverage for crisis management response, employee retraining costs, replacement employee recruitment costs, clean-up costs, and other expenses (with prior written consent)

- Coverage for counseling costs for employees. No physical injury is required to trigger coverage for counseling costs.

PREVENTION AND PREPARATION

Beyond purchasing the right insurance coverage, it is critical to work with a partner that will help you thoughtfully assess your risk and develop proactive prevention and response strategies to help reduce the potential loss of life, injuries, and damage to property. The CIRMA Risk Management team utilizes an Enterprise Risk Management approach, following a comprehensive, industry-leading risk management methodology. The team works closely with CIRMA members to identify and analyze exposures to help them implement and assess effective solutions. CIRMA Risk Management is available when and where you need them, ready to consult with members who are either beginning the process of addressing security concerns or would like to reassess existing protocols.

**Property demolition coverage is only available for Board of Education members.*

Active Assailant Coverage

Property Damage – First-party property damage

- Full Policy Limit (includes debris removal)
- \$5,000 deductible

Demolition/Rebuild – Costs to demolish and rebuild a school in the event of the death of one or more students or employees (School only)

- Full Policy Limit
- 90% Insurer, 10% Insured co-share

Memorial Expense – Cost to erect a permanent memorial in the event of the death of one or more students or employees (School Only)

- Full Policy Limit
- 90% Insurer, 10% Insured co-share

Time Element

- Extra Expense – Extra expenses to temporarily continue operations nearly as normal as practicable, including extra cost to temporarily use property of the insured or others
 - Full policy limit
 - 24 hour deductible
 - Coverage shall not be limited by the expiration of this policy

Third-Party Liability

- Full Policy Limit
- \$5,000 per occurrence deductible

Ancillary Support – Costs for the following additional expenses (No deductible):

- Medical and Dental Expenses: Full Policy Limit
- Counselling Costs: Full Policy Limit
- Funeral Costs: \$10k/Person; \$150k/Event
- Crisis Management Response: \$100k/Event
- Employee Retraining Costs: \$10k/Person
- Replacement Employee Recruitment Costs: Full Policy Limit
- Clean-Up Costs: \$10k/Event
- Rest and Rehabilitation Costs: \$50k/Event
- Other Expenses: With prior written consent from Market
- No negligence required

Additional Features

- School Bus Route Coverage for Students and Employees: \$1M Limit (\$3M or \$5M limit options available at an additional premium).
- If purchased, each member has access to full individual limits. This is a dedicated policy, tailored to your needs.
- Policy wording amended to cover all member-owned property or any third party property that is leased by a member (Property not required to be scheduled).
- Coverage exists for all people present at the insured location for ancillary support (No physical injury required to be eligible for coverage for counseling costs).

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