

## Active assailant

Incidents involving individuals intent on harming people in public spaces like schools, churches, or gatherings, have sadly become common. These “active assailant” events pose a serious and unpredictable threat to both people and organisations. Our active assailant policy addresses this risk with broad cover, a simple application process, and competitive pricing. It includes incident response and crisis management, victim compensation and support, as well as legal liabilities, property damage, and business interruption.



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## At a glance

### Crisis response

Preparing for and managing the impact of an active assailant event can be challenging and traumatic. We've partnered with a specialist incident response and crisis management firm with extensive experience in these situations. Clients have access to a 24/7 response line for advice and support, and our policy covers their costs or those of another agreed crisis consultant.

### Victim and organisation support

Supporting victims is central to our policy. It offers compensation for injured employees or third parties, and covers medical or psychiatric care, retraining, relocation, and funeral costs. It can also cover business relocation, security services, and PR support.

### Legal liability

Cover for legal liability arising out of bodily injury and property damage is essential after an active assailant attack. Our policy covers third-party compensation claims and associated legal costs.

### Material damage

While victim care is the priority, our policy covers costs of repairing or replacing property assets and contents.

### Business interruption and loss of attraction

Our policy covers loss of income, including rent, due to property damage or when access to your premises is restricted by authorities—even if no damage occurs. It also responds to nearby attacks that reduce footfall or customer engagement. Additionally, if a specific threat disrupts your operations, even without an actual attack, the policy provides reimbursement for lost income.

### What we love

- Commercial property
- Offices
- Hotels
- Schools and further education institutions
- Leisure & hospitality

### Key benefits

- The policy does not restrict what can be considered a 'weapon' for use in an assailant attack
- Worldwide cover available
- Target turnaround on all enquiries within 24 hours

### Limits, deductibles and premiums

We offer limits up to a maximum \$10,000,000 any one assailant event and in total for all events during the period of the policy.

Inner limits can be applied for specific coverage sections if desired.