



# Active assailant

Product brochure  
**United States**

## Overview

Incidents involving individuals looking to bring harm to people in public spaces such as schools, churches or other gatherings have sadly become a regular occurrence. These “active assailant” incidents pose a substantial and unpredictable threat to people and organisations. We’ve created an active assailant policy to address this threat which combines broad cover, a simple application process and competitive pricing. It offers incident response and crisis management services, provides victim compensation and support and also covers legal liabilities, damage to property and any interruption to your business.



## About CFC

CFC is a specialist insurance provider, pioneer in emerging risk and market leader in cyber. Our global insurance platform uses cutting-edge technology and data science to deliver smarter, faster underwriting and protect customers from today's most critical business risks. Headquartered in London with offices in New York, San Francisco, Austin, Toronto, Brussels, Sydney, Melbourne, Perth and Brisbane, CFC has over 900 employees and is trusted by more than 150,000 businesses in 90 countries. Learn more at [cfc.com](https://cfc.com) and [LinkedIn](#).

## Contact



**Harry Salmon**  
**Terrorism Underwriting Manager**

[hsalmon@cfc.com](mailto:hsalmon@cfc.com)  
+44 (0)207 469 9021

## Coverage highlights

### Crisis response

Preparing for and dealing with the impact of an active assailant event can be difficult and traumatic. We have partnered with an expert incident response & crisis management company with significant experience in handling these situations. Our clients have access to a 24/7 incident response line for advice and assistance. Our policy will meet their costs or those of another agreed crisis consultant.

### Victim and organisation support

Caring for victims of an active assailant attack is at the core of our product. Our policy offers compensation to employees or third parties injured in the incident. Importantly, it also provides cover for medical or psychiatric treatment, relocation of employees or their retraining due to injury as well as funeral costs. Additionally, it can cover costs associated with relocating the business, security guard services and public relations consultants.

### Legal liability

Cover for legal liability arising out of bodily injury and property damage is vital for any organisation dealing with the aftermath of an active assailant attack. Our policy covers compensation claims made by third parties and associated legal costs.

### Material damage

Property damage caused during an assailant attack can be a minor concern relative to the needs of the victims. However, our policy will cover costs of repairing or replacing property assets, including contents.

### Business interruption and loss of attraction

Our policy responds to indemnify you for loss of income, including rent, as a result of damage to your property. It will also respond if you are denied access to premises by a government body or law enforcement, regardless of damage. If your business is interrupted by an attack at premises in your vicinity, loss of attraction is also covered. We also recognise that an assailant does not have to go through with an attack to impact on your business. Our policy reimburses you for lost income where the business is interrupted by a specific threat of attack.

## Appetite



### This policy is appropriate for:

- Commercial property
- Offices
- Religious institutions
- Retail shops
- Hotels
- Schools & colleges
- Leisure & hospitality
- Property owners

### Policy limits

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.

With respect to victim compensation, a maximum limit is applied per person. This is 10% of the total policy limit, therefore up to a maximum of \$1,000,000 per person, or 10% of the inner limit if this has been requested for that coverage.

### Key benefits

Our active assailant policy also has a number of 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

*Coverage is subject to underwriting and the terms, conditions, and limits of the issued policy.*