

Active Assailant - US Appetite Guide

Why Active Assailant

Interest in Active Assailant coverage has increased significantly as a result of exclusions to GL forms. It is recognised that there is a need for a broader trigger than terrorism (where ideology doesn't exist) and coverage for all third parties, not just employees (workers comp), and where Active Assailant exposures are explicitly excluded or the wording is 'silent'.

A specialist standalone policy which is not triggered by a claim or suit but instead the insured event itself, safeguarding your client's GL Limit. Complemented with best in class crisis responders available 24/7 365 days a year guiding insureds before, during and after an active assailant event.

Active assailant incidents pose a severe and unpredictable risk to both businesses and people.

Over 42 million Americans are estimated to have lived within one mile of a mass shooting since 2014.

In 2019, there were 400 mass shootings. This year (and in 2021), the US reached that threshold in just seven months*.

* CNN analysis of data from the Gun Violence Archive and the US Census Bureau.

Target industries



Housing



Care homes



Municipalities



Schools



Nightlife/casinos



Restaurants



Manufacturing sites



Office blocks



Hotels



Live events

Our market

Minimum premium*

\$2,000

Minimum self-insured retention*

\$Nil

* varies by industry sector

Insured events

Insured event: person(s) actively engaged in the killing or causing of bodily injury, including the threat of, by brandishing a weapon.

Weapons

"Weapons" are guns, knives, explosive devices, handheld instruments, corrosive substances, vehicles and drones.

Coverage

Access to Crisis Response services both pre, during and post incident alongside policy coverage responding for:

For the company

Business interruption, loss of revenue, loss of attraction, property damage, legal liability, premises and employee additional costs e.g. loss of rent, retraining and rehiring of staff, and public relations (PR) costs

For the individuals

Fixed benefits/ compensation including death benefit, medical care including psychiatric, funeral costs and relocation.

Amwins Global Risks is the international division of Amwins, the largest specialty wholesale distributor in the world, placing more than \$40bn in annual premium. We place over \$3.2bn of that premium, bringing the market muscle and global reach required to find solutions for the most complex risks. With over 780 employees around the world, and a global footprint across more than 140 countries, we've cemented our place as a top 10 contributor to Lloyd's. We're one of the largest independent brokers – and the largest binding authority broker – in the London Market.

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