

Active Assailant - Canada Appetite Guide

Why Active Assailant

Active assailant was borne out of assault and battery exclusions under GL policies, a need for a broader trigger than terrorism (where ideology doesn't exist) and coverage for all third parties, not just employees (workers comp).

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.

There were 8,047 victims of violent crime where a firearm was present in 2021. Following a period of decline in the early 2010s, firearm-related violent crime has generally been increasing. The rate of firearm-related violent crime in 2021, up 25% on the last decade.

* Data analysis from Statistics Canada.

Target industries



Housing



Municipalities



Nightlife / casinos



Manufacturing sites



Hotels



Care homes



Schools



Restaurants



Office blocks



Live events

Our market

Minimum premium*

\$2,500

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, 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 \$29bn in annual premium. We place over \$2bn of that premium, bringing the market muscle and global reach required to find solutions for the most complex risks. With over 650 employees around the world, and a global footprint across more than 120 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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