



## Violent Incident Protection

Available to Pennsylvania schools exclusively from CM Regent

To better protect Pennsylvania schools, CM Regent now is the only insurer in the state to offer Violent Incident Protection coverage. This one-of-a-kind coverage is included as an endorsement to every general liability policy with a limit of \$250,000 (and with no deductible) for every package policy client.

Because CM Regent remains resolutely committed to helping schools plan, react and recover from tragic acts of violence, this important benefit is paid for by CM Regent on behalf of the school district.

### Coverage Highlights

#### Covered:

- **Damage** to building and personal property
- **Liability** in the event of a lawsuit against the insured, extended to include off-site educational, recreational and sporting activities
- **Extra expenses**, including:
  - Funeral costs
  - Counseling for victims and/or family
  - Wages of temporary staff
  - Alternative facility rental
- **Crisis communications support**, including:
  - Victim management
  - Investigation and legal coordination
  - Enhanced security
- Optional extension for accidental death & dismemberment and medical expenses

#### Coverage triggers:

- Violent incident event means any event involving an assailant where a weapon has been used by the assailant in or on any location(s) which causes bodily injury and/or physical loss or physical damage to your property
- The definition of a weapon is:
  - Any portable or handheld device, instrument or substance used to deliberately cause death or bodily injury
  - Any road vehicle used by the attacker to deliberately cause death or bodily injury

#### Limits:

- Available limits from \$250,000 to \$20M
- Limit provided on each and every event and in the aggregate basis

### Coverage Example

An armed attacker drives a car onto a school campus and into a group of students before exiting the vehicle and firing his assault weapon. The event results in a loss of student and other victims lives, multiple injuries, and a temporary shutdown of the school. Our CrisisRisk<sup>TM</sup> team will support administrators with victim management, coordinating with public authorities, and addressing key stakeholders and the media. Our coverage will indemnify the organization for any damage as a result of the attack, student and other victim medical expenses, funeral costs, post-event counseling needs and liability coverage in the event of a potential lawsuit.

### Crisis Management provided by CrisisRisk<sup>TM</sup>

Following an incident, CrisisRisk<sup>TM</sup> Strategies, LLC would:

- Investigate to determine the facts of the event to help inform your response.
- Provide advice and support of the management of the situation; for example, counseling and communication strategies.
- When required, provide temporary security enhancements such as armed or unarmed agents.

**From 2000 - 2017, one in five active assailant incidents occurred at an educational facility.**

Source: fbi.gov

#### CM Regent Insurance Company

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#### Partnering with:

