

Violent Incident Protection

TO BETTER PROTECT PENNSYLVANIA SCHOOLS, CM REGENT 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



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 management (including at anniversary), including:

- Victim support and management
- Investigation and legal coordination
- Enhanced security
- Crisis communications & public relations



Optional extension for accidental death & dismemberment and medical expenses

LIMITS

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



COVERAGE TRIGGERS

Violent incident means any event involving perpetrator(s) where a weapon has been used or brandished by the perpetrator(s) in or on any premises.

Crisis management also triggered by a specific circumstance, or credible information received, which indicates that a violent incident is reasonably likely to occur.

COVERAGE EXAMPLE



INCIDENT

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 CrisisRiskTM team will support administrators with victim management, coordinating with public authorities, and addressing key stakeholders and the media.



SOLUTION

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.



FROM 2000 – 2018,

ONE IN FIVE

ACTIVE ASSAILANT

INCIDENTS

OCCURRED AT AN

EDUCATIONAL

FACILITY

Source: fbi.gov



CRISIS MANAGEMENT PROVIDED BY CRISISRISK™

**FOLLOWING AN INCIDENT,
CRISISRISK™ STRATEGIES, LLC WOULD:**

INVESTIGATE

Investigate to determine the facts of the event to help inform your response.



ADVISE

Provide advice and support of the management of the situation; for example, counseling and communication strategies.



SECURE

When required, provide temporary security enhancements such as armed or unarmed agents.

