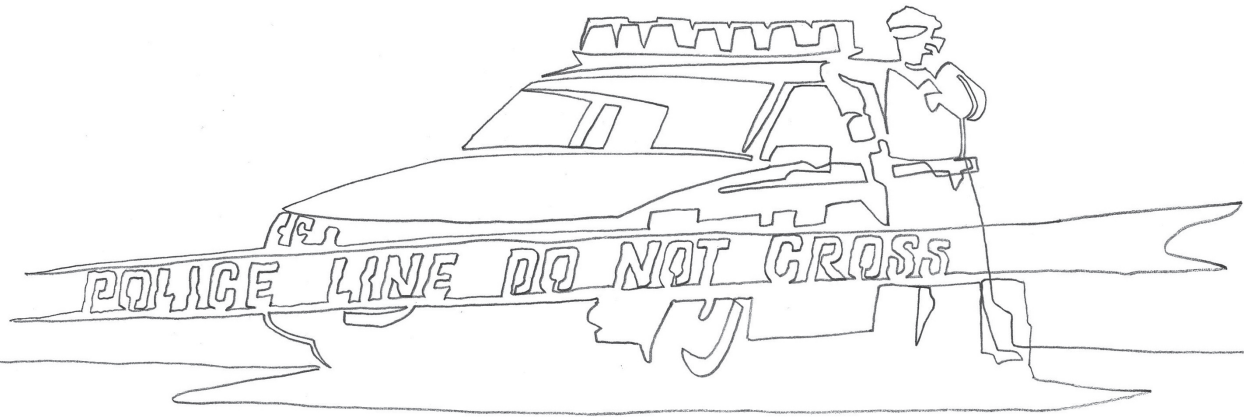


Beazley

Deadly Weapons Protection

Eliminating the risk of a malicious attack is impossible but preparing for one is essential.



Beazley Deadly Weapons Protection

In the modern world, threats come from many sources. One of the most difficult to defend against is the incursion of armed assailants intent on inflicting harm.

Although shootings are all too often in the headlines, recent experience reminds us that devastation can also be wrought using seemingly everyday items such as knives and road vehicles.

If an institution gets things wrong the liability on the owners and management for a non-staff member harmed in an attack can be significant. Beazley is an expert in liability insurance and has created a Deadly Weapons Protection package specifically designed to assist institutions that are at risk. Key is a range of carefully designed services that help reduce the risk of an event happening while helping institutions respond as effectively as possible should one take place.

Cover highlights

- Three core pillars
 - Prevention services
 - Crisis management services
 - Insurance cover to indemnify losses.
- Cover for a wide variety of weapons, not just firearms
- Crisis management services are activated if a weapon is just brandished as well as if actually used.
- Cover for liability when harm is caused by attacks using deadly weapons. This is in addition to business interruption and property damage costs.

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Beazley Deadly Weapons Protection

What is a deadly weapons event?

An incident involving an individual or group of people actively engaged in killing or attempting to kill people using a deadly weapon at a location of the insured.

More than just fire arms incidents

Our policy covers incidents involving a wide variety of deadly weapons, including:

- Any portable firearm (whether loaded or unloaded)
- Explosive device
- Knife
- Syringe
- Medical instrument
- Corrosive substance
- Any other handheld device or instrument which is used to deliberately cause death or bodily injury
- Any road vehicle that is occupied and used by an assailant to deliberately cause death or bodily injury.

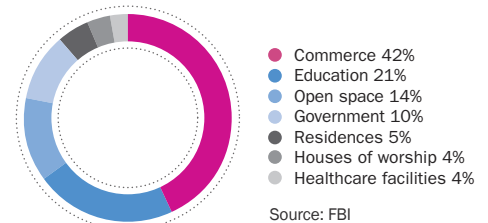
Factors that affect the level of premium paid

- Locations
- Industry sector
- Security protocols
- Third party footfall
- Number of employees.

Many industry settings are vulnerable

Educational establishments along with businesses, such as retail and entertainment venues, are the most likely to be targeted but others such as religious institutions and healthcare facilities are not immune. The reasons are clear. They can be hard to secure and the high volume of people present each day increases the chances of an armed individual entering unchallenged.

Location of US active shooter events 2000-2017



Three core pillars included as standard

Prevention services

Total immunity from risk is impossible, but effective risk management can reduce it, while reinforcing an institution's commitment to the highest standards of safety. Our clients therefore automatically receive an assessment and education seminar.

- **Assessment:** This includes a physical or remote site visit and inspection in order to analyse and evaluate the security protocols of the client as well as highlighting any points of vulnerability. A full risk analysis report of findings and recommendations is produced for the client.
- **Action plan seminar:** Held at the client's main location, this covers issues such as incident awareness, typical profiles of an assailant, how to respond to an incident, creating an emergency action plan; and raising awareness of key behaviours.

Crisis management services

Should a deadly weapons event take place we will provide a crisis management response team of qualified professionals to give guidance and resources.

The support falls into three categories:

- Investigation on behalf of the client to determine the facts of the event to help inform the client's response.
- Advice and support with the management of the situation. For example, counselling and communication strategies.
- When required post an event, the provision of temporary security enhancement such as armed or unarmed agents.

Crisis services are provided by Firestorm, one of the leading crisis and risk management provider in the US with a vast experience of effectively managing a broad range of high profile incidents.

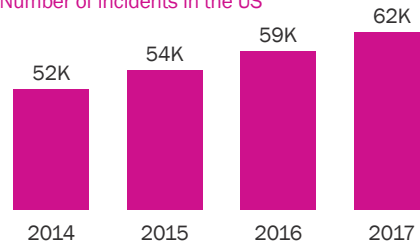
Insurance cover to indemnify losses

- Primary liability cover for lawsuits arising from harm caused by attacks using deadly weapons.
- Flexibility to set excesses and policy limits to suit the insureds' needs (access to policy limits up to \$20,000,000 through the Lloyd's Active Shooter Consortium).
- Physical damage sublimit of \$500,000 included as standard.
- Business interruption policy extension available.

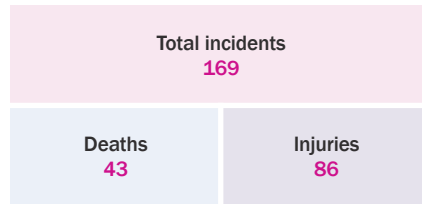
Beazley Deadly Weapons Protection

The growing threat of gun violence

Number of incidents in the US



Number on average per day in the US (2017)



Source: Gun Violence Archive (gunviolencearchive.org)

On average there is more than one gun violence incident in the US every 10 minutes.



Beazley Deadly Weapons Protection

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