



COVERAGE SUMMARY

WORKPLACE VIOLENCE (Part 4 of the Flexi Plus Five D&O Product)

This coverage is designed to assist the Insured with the miscellaneous costs associated with a Workplace Violence Act. Workplace Violence Act means any actual or alleged intentional and unlawful use of, or threat to use, deadly force with the intent to cause harm at the Insured's premises.

Unlike many other specialty coverage lines, Workplace Violence coverage is not triggered by legal liability or a lawsuit. Instead, coverage is triggered by the occurrence of the actual violent act.

Key Coverages

Business Interruption Expense Coverage:

- Coverage for expenses incurred while restoring operations to the level that existed prior to the Workplace Violence Act: lost profits, restoration costs, all other reasonable expenses incurred during the course of restoring operations.

Public Image Restoration:

- Coverage for expenses associated with managing a Workplace Violence Act: public relations consultants, security, counseling seminars and forensic analysts.

Related Expenses:

- Miscellaneous expenses incurred after a Workplace Violence Act, including: employee salaries for up to 90 days, wages to victims, wages paid to replacement workers.

Claim Scenarios

\$375,000

A jealous ex-boyfriend follows his former partner to the regional mental health clinic where she is employed. He opens fire in the lobby area, killing his ex-girlfriend and injuring 2 patients and a receptionist. The health clinic closes its door for several weeks in the wake of this violent incident. The health clinic has hired an independent security consultant to perform a comprehensive review of their entire facility, along with 5 grief counselors to meet with employees. The clinic has also met with several public relations consultants in an effort to formulate appropriate responses for local newspapers and television stations covering the story.

\$115,000

A small non-profit drug addiction recovery center is thrust into the headlines after an altercation between a counselor and patient. A patient forces her way into her counselor's office during a meeting and threatens to stab him to death. Several employees have expressed shock at the violent nature of the episode. The recovery center has hired outside counselors to meet with distraught employees. The center has also enlisted a local public relations consultant to assist with a press release for local newspapers.

\$75,000

A teacher at a local private high school is ambushed by a student at the end of the school day. The student grabs his teacher, forcing him up against the wall, and threatens to kill him if he reports his latest string of absences to his mother. Within moments another faculty member arrives to break up the altercation. Visibly shaken, the teacher heads straight to the school office, informs the principal he's not comfortable returning to the school, and demands to be reassigned to another school in the district immediately. Word of the altercation spreads quickly among students and parents, leading the local newspaper to call the principal for an official statement on the incident. The school now needs to seek the advice of a public relations consultant, and also find a long-term substitute teacher for the remainder of the school year.

\$55,000

A physical therapy counselor at a local senior center is attacked by an irate family member. The family member blames the counselor for sores and scars on his father's body, claiming they only appeared after a recent therapy session. During the attack the counselor suffers 2 broken ribs and multiple head injuries. Unable to return to work for the foreseeable future, the senior center needs to address wages lost by the counselor as a result of this violent act.

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