

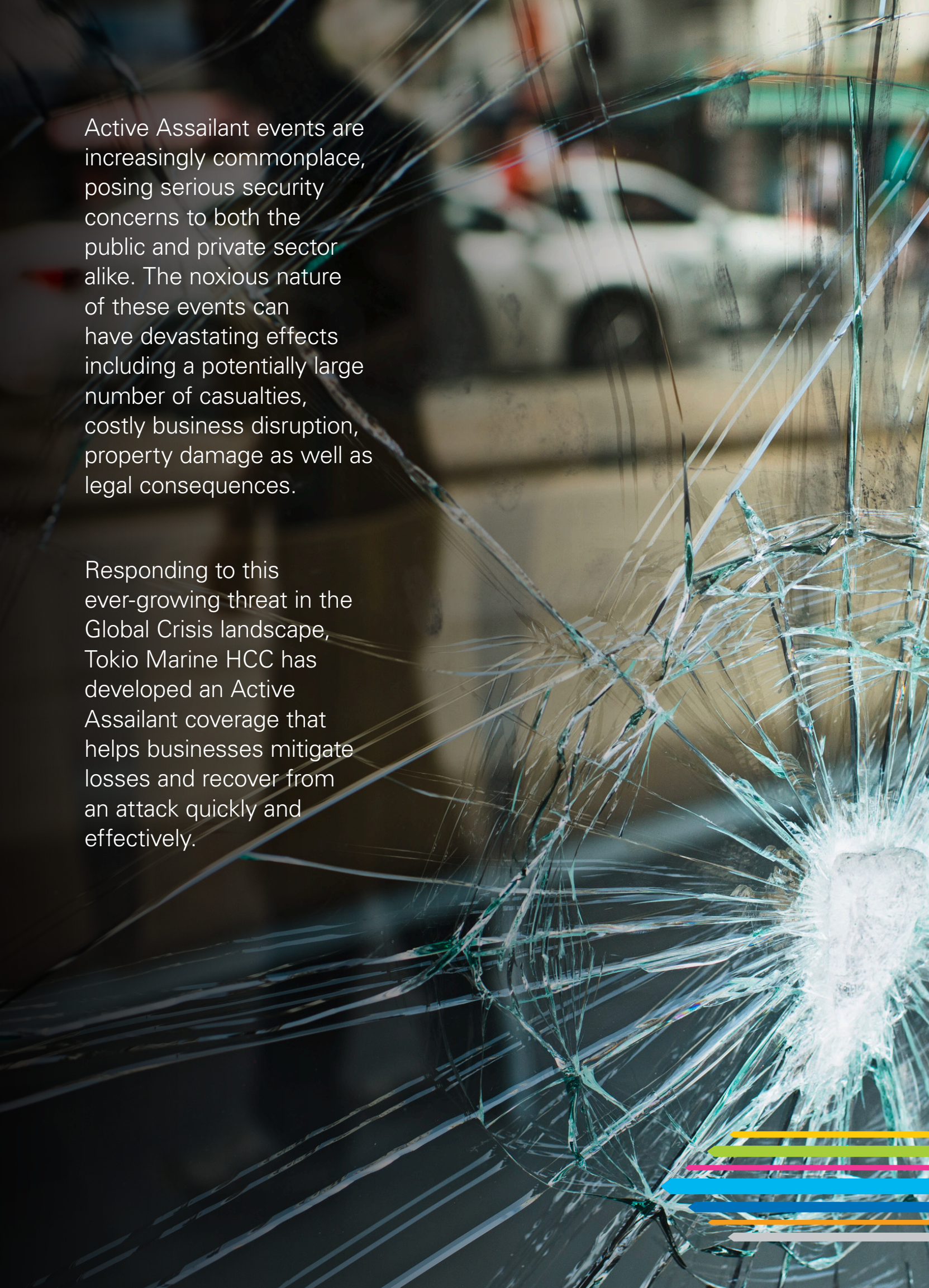


Active Assailant Insurance




TOKIO MARINE
HCC

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Active Assailant events are increasingly commonplace, posing serious security concerns to both the public and private sector alike. The noxious nature of these events can have devastating effects including a potentially large number of casualties, costly business disruption, property damage as well as legal consequences.

Responding to this ever-growing threat in the Global Crisis landscape, Tokio Marine HCC has developed an Active Assailant coverage that helps businesses mitigate losses and recover from an attack quickly and effectively.



Active Assailant Insurance

Active Assailant Insurance is an essential component of any risk management strategy concerned with people-risk, business continuity and reputational risk.

Many different sectors can fall victim to attacks perpetrated by disgruntled employees, political activists, criminals, terrorist or "lone wolf" gunmen. These attacks can include perils such as Threats, Hostage Crisis or Active Shooter events.

Should a crisis event occur, being well prepared to manage the incident, as well as able to cover legal liability, business interruption costs and additional expenses, is key.

At Tokio Marine HCC, we customise Active Assailant Insurance, offering comprehensive and innovative protection. We work exclusively with crisis response experts, Unity Advisory Group, so that our clients can benefit from their direct support for prevention, crisis response and post-incident services.

Transferring Risk to the Specialists

Programme Features

- Financial Capacity up to €5 million or currency equivalent per Active Assailant Insurance policy
- No deductible
- Additional limit for crisis response fees

A Smart Approach

Our centralised and unified management structure promotes real-time interaction between our transnational teams of underwriting, claims and crisis response professionals. The fact that our assets are consolidated under "one roof" makes us institutionally quick: quick to respond, to provide intelligent advice, innovative solutions and efficient claims handling.

Advantages

Unlike material damage policies, our Active Assailant Insurance offers worldwide coverage with a true focus on people risk. Our policy extends to all disclosed locations, insuring a broad range of people such as employees, guests and customers on site. The policy can also be extended to cover events off premises.

Uniquely, Tokio Marine HCC offers coverage to Virtual Witnesses. Other distinguishable features include unlimited access to specialist response consultants and other expert resources, business interruption costs, medical and psychiatric benefits, legal liability defence and settlement costs, as well as a wide range of additional expenses.



Coverage at a glance

At Tokio Marine HCC, we understand that our Active Assailant clients are in a wide variety of business sectors dealing with complex people-risk questions. In response, we have tailored our coverage to meet these challenges. The coverage is designed for schools, religious organisations, shopping centres, casinos, offices and airports, amongst others.

Standard Coverage

The below table shows standard coverage afforded by Tokio Marine HCC's Active Assailant Insurance. As the nature of an Active Assailant event can deeply impact business, we are quick to take action. The policy responds as soon as we are alerted to the possibility of an event. Active Assailant Insurance includes the following:

INSURED EVENTS	DESCRIPTION	INSURED LOSSES including but not limited to
Active Assailant event	An intentional, malicious attack by an Active Assailant causing direct physical loss, physical damage and bodily injury or death	<ul style="list-style-type: none"> Property Damage Loss of Earnings Legal Liability Additional Expenses
Hostage Crisis event	Holding a victim under duress for a period in excess of fifteen minutes	<ul style="list-style-type: none"> Accidental Death and Dismemberment
Threat event	A threat to carry out an Active Assailant event or Hostage Crisis event	<ul style="list-style-type: none"> Crisis Response Fees & Expenses

Additional Expenses can include:

Financial Support:

- Salary for the victims
- Psychological and/or psychiatric bills
- Medical, dental, cosmetic and plastic surgery costs
- Childcare costs

Reputational Support:

- Public relations consultant costs
- Consulting fees for specialists
- Legal fees incurred

Business Continuity Support:

- Salary of replacement staff
- Temporary security costs
- Clean-up costs for the affected location



Extended Coverage

As every business is different, we understand that added protection may be necessary. Coverage can be extended to include any and all of the following:

- Ingress/Egress
- Loss of Attractions
- Off-site Coverage
- Industry Specific Coverages

Crisis Assistance

Tokio Marine HCC covers many financial consequences of an Active Assailant incident through its Active Assailant Insurance and partners with Unity Advisory Group to offer clients an effective and holistic solution. As such, our approach to crisis assistance is threefold: [Pre-incident](#), [Event Response](#), [Post-incident](#).

Pre-incident: Unity Advisory Group

We offer clients the opportunity to benefit from bespoke crisis prevention training hosted by Unity Advisory Group, available in multiple languages. This is funded either in full or in part by your policy premium.

Review

- Introduction to Unity Advisory Group
- Recommendation of next steps to further reduce risk and enhance protective measures

Plan

- Unlimited calls throughout the duration of your policy*
- Specific advice regarding new location or off-site event
- Review and development of internal company policies, plans and procedures for Active Assailant

Protect

- Physical security assessments, site audits and surveys focused on the appropriate balance of access control and a free-flowing workspace
- Recommendations for target hardening, active delay systems and identification of safe havens appropriate to the specific client and the nature of operations

Train

- Consult and train stakeholders on roles, actions and responsibilities before, during and after an attack

*each call is limited to 30 minutes

Event Response: Crisis management

In the event of a crisis incident or a suspected crisis event, our clients have exclusive access to and support by Unity Advisory Group. Benefits include:

- An emergency card issued along with the policy
- Access to the 24/7 Unity Operations Centre
- Emergency response email address if telephone access is limited

Post-incident: Analysis and advice

Following a crisis event, our clients continue to have the support of Unity Advisory Group in order to conduct a thorough debriefing and post-incident risk assessment. Proper analysis is advised, so that our clients are best positioned to manage or potentially avoid these events in the future.



Case studies of possible situations*

SCHOOL SHOOTING

A bystander was tragically killed in a University campus shooting...

The policy provided an accidental death and dismemberment payment, supporting the legal liability and defence settlement as well as additional expenses relating to temporary security on the premises and public relations costs. Unity provided a full debrief including the revision of the crisis management plan, specifically in relation to access control.

TERRORISM (CAR ATTACK)

A perpetrator from a known terrorist group maliciously drove a vehicle into an ice rink...

Four persons were injured and the ice rink was closed for seven days. The policy reimbursed the lost profit, assisted with legal support, covered medical costs of the victims and provided post-incident crisis support.

Relevant additional expenses including temporary security measures, psychiatric costs for staff, PR consultants and replacement salaries were also covered. Costs related to accidental death or dismemberment were also covered.

THREAT EVENT

Due to financial challenges, a manufacturing plant was preparing to close. The company feared threats from disgruntled employees...

Senior management resorted to the Active Assailant policy. They requested advice and recommendations on the planned closure and an assessment of any threatening communications they had received. A senior Unity consultant was deployed to coach the management team on communication strategies and to review the facility's security measures and procedures. In the end, the plant closed without any incidents or conflicts.

Active Assailant incidents can have a devastating effect, not only on business but on human lives too. Consequences can be extensive, disruptive to business, damaging to reputation, as well as time-consuming and complex to resolve. The inherent duty of care is a serious responsibility where risk mitigation (including prevention, crisis response and post-incident services) is crucial to help avoid or manage potential life or death situations.

Tokio Marine HCC provides tailored Active Assailant Insurance that offers solid protection, letting you continue with your business confidently, safe in the knowledge that security experts are on hand.

*This page is designed to provide a concise overview of the provisions that have been the subject of frequent inquiries. It is not designed to replace the policy itself. For a full description of applicable provisions, please consult the policy wording.

Why Tokio Marine HCC

Tokio Marine HCC is a leading specialty insurance group conducting business in approximately 180 countries and underwriting more than 100 classes of specialty insurance. Headquartered in Houston, Texas, the company is comprised of highly entrepreneurial teams equipped to underwrite special situations, companies and individuals, acting independently to deliver effective solutions. Our products and capabilities set the standard for the industry, as many of our approximately 3,000 employees are industry-leading experts.

Tokio Marine HCC's major domestic insurance companies have financial strength ratings of "A+ (Strong)" from Standard & Poor's Financial Services LLC, "A++ (Superior)" from A.M. Best Company, Inc., and "AA- (Very Strong)" from Fitch Ratings; its major international insurance companies have financial strength ratings of "A+ (Strong)" from Standard & Poor's Financial Services LLC.*

Tokio Marine HCC is part of Tokio Marine, a premier global company with a market cap of \$36 billion.**

*At the time of printing

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A member of the Tokio Marine HCC group of companies

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The policyholder will always be informed of which insurer in our group will underwrite the policy according to jurisdiction.

Not all coverages or products may be available in all jurisdictions. The description of coverage in these pages is for information purposes only. Actual coverages will vary based on local law requirements and the terms and conditions of the policy issued. The information described herein does not amend, or otherwise affect, the terms and conditions of any insurance policy issued by Tokio Marine HCC Group of Companies. In the event that a policy is inconsistent with the information described herein, the language of the policy will take precedence.