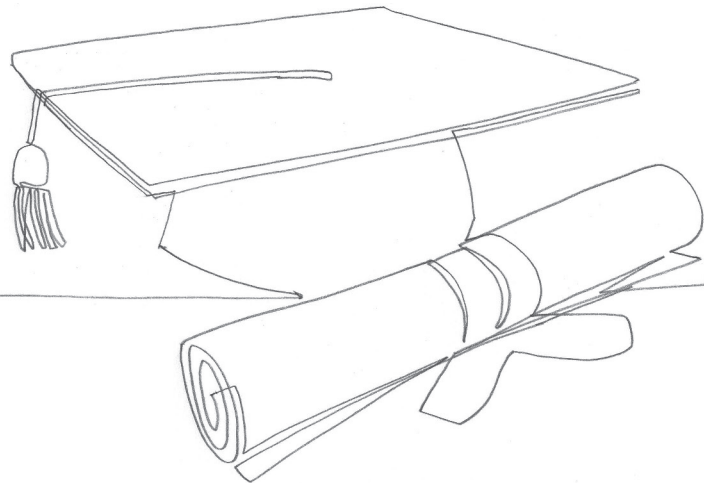


# Active Shooter Protection



**Professional  
Governmental  
Underwriters, Inc.**  
**The Authority.**

Tailored liability cover for educational institutions

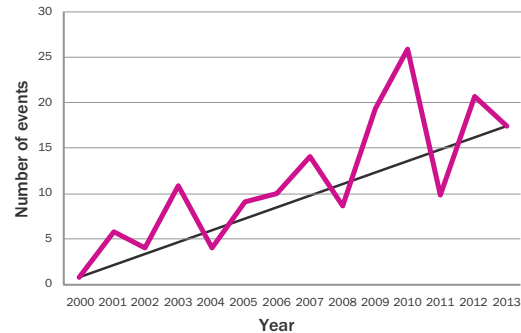


# Active Shooter Protection

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

The growing number of active shooter events in the US since 2000 has raised the overall awareness of such attacks.<sup>1</sup> Between 2000 and 2006 the average number of incidents per year was 6.4 which rose to 16.4 between 2007 and 2013.<sup>1</sup>

## Rise in US active shooter events 2000-2013<sup>1</sup>



Educational institutions are the second most likely place for active shooter events to take place in the US.<sup>1</sup> The reasons are clear. Campuses are hard to secure and the high volume of people on site every day increases the chances of an armed individual entering unchallenged.

Many attacks are by people known to the institution so protecting against these events requires an innovative and proactive approach. This is reinforced by Federal agencies which stress the importance of being prepared.

When an educational institution get things wrong the liability on the owners and management for a non-staff member harmed in an attack can be significant. Beazley and RFIB are experts in both the educational sector and liability insurance and have created an active shooter protection package specifically designed to assist US educational institutions. This goes beyond pure insurance and crucially focuses on helping prevent, prepare for and effectively respond to attacks.

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1. Blair, J. Pete, and Schweit, Katherine W. (2014). A Study of Active Shooter Incidents, 2000 - 2013. Texas State University and Federal Bureau of Investigation, U.S. Department of Justice, Washington D.C. 2014.

### Cover overview

- Primary liability cover for lawsuits arising from harm caused by attacks using deadly weapons (to complement workers compensation coverage).
- Flexibility to set excesses and policy limits to suit the insureds' needs (access to policy limits up to \$20,000,000).<sup>2</sup>
- Written on a claims made basis.
- Available on a standalone basis or together with other Beazley products designed for education institutions.

### Key features and benefits

- Risk assessment of insured locations.
- Sub-limit for specialist crisis management services.
- Sub-limit for post event counselling services.
- 24 hour crisis management service to help the educational institution respond immediately by setting up an emergency call centre, advising on emergency communications, putting in place a recovery plan and arranging counselling.
- Including access to the services of a panel of event responders.
- Rapid turnaround of underwriting quotes within 24 hours.

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2. Through the Lloyd's Active Shooter Consortium

### Security

All Lloyd's syndicates participating in the Lloyd's Active Shooter Consortium are rated 'A' by A.M. Best.

### Contact

Please contact Professional Governmental Underwriters for further details or to obtain a quote:

#### **PGU**

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Professional Governmental Underwriters  
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# Active Shooter Protection

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