

POLITICAL VIOLENCE MALICIOUS ASSAILANT



LINE SIZE: USD50M


The number of armed attacks against members of the public in the United States has increased over the last ten years. Today malicious assailant events are often unpredictable and by no means restricted to large cities or to the use of firearms. Data shows how malicious events have targeted a wide range of locations throughout the country including public gatherings, hospitality events, healthcare and retail locations, and sports stadiums.

The human impacts in terms of loss of life, injury and distress are devastating. Meanwhile malicious assailant events also have severe commercial consequences. Negligence claims against owners, occupiers and organisers for inadequate preparation and response before and after an event can impact managers, operations and reputations. These events present additional costs for managing and mitigating risk, and re-starting business operations, post-attack. With over ten years of working with clients affected by malicious attacks, Talbot offers a response and indemnification solution that runs in lockstep with your organisation.

Heads of Cover

-  Legal Liability
-  Property Damage & Business Interruption (including Denial of Access & Threat)
-  Loss of Attraction
-  Extra Expenses
-  Personal Injury
-  Response Fees for Crisis24



Features	Benefits
 Broad-Ranging Cover & Definitions	Policy responds to a wide range of incidents; triggered by either threat, bodily injury, death or physical damage, with a weapon definition including any hand-held instrument (ie. firearm/bladed weapon), explosive device, vehicle, corrosive substance and drone
 Wide Definition Of Malicious Assailant	Responds to attacks where the motive is unknown or unclear, as the drivers behind violent attacks continue to evolve. Malicious Assailant complements traditional Terrorism insurance, ensuring your program responds to the broadest scope of violent events
 Geographical Scope	Cover offered globally and aligned with sanctions and licensing restrictions
 Variety Of Business Occupancies Insured	The solution is available to all occupancies including retail, hospitality, stadia, healthcare, universities, municipalities, offices and tourist attractions
 Legal Liability	The policy covers third party damages and claims expenses resulting from a Malicious Assailant incident
 Business Interruption including Threat and Denial of Access	Where a Malicious Assailant incident disrupts an organisation's operations, the policy covers resulting business interruption. This is extended to include Denial of Access (for incidents occurring up to 1 mile from insured location), direct and indirect threats made against an insured site or employee and validated by local relevant authority
 Loss of Attraction	Covers the reduction in income due to a drop in potential customers at the site (reduced footfall), following a Malicious Assailant incident (for incidents out to 1 mile radius)
 Stalking	Policy provides specified Extra Expense & Crisis Consultant costs to the victims of a stalking incident
 Best In Class Crisis Consulting Services	The solution is partnered with Crisis24 (part of the largest global specialist threat intelligence and security firm). Insureds benefit from a range of funded pre-incident training options and post-incident response, on-site support and expertise, designed to support those impacted, support the wider response and restart the business after an incident.

The Team

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