

## Workplace Violence Insurance

Serious Issues, Important Coverage

Is your organization considering any firings, staff reductions or facility closings?

Are your organization's premises easily accessible by the public, with limited security?

According to the Occupational Safety & Health Administration, nearly 2 million American workers report having been victims of workplace violence each year. These reports range from threats and verbal abuse to physical assaults and even homicide. Workplace violence can affect and involve employees, clients, customers and visitors.

### Who is at risk?

Although workplace violence can occur almost anywhere at any time, organizations may be at an increased risk if they:

- Provide services
- Interact with the public
- Work with unstable persons
- Are without a security force

Workplace Violence Insurance can help organizations offset the unexpected financial costs incurred from workplace violence incidents.

### Coverage Highlights:

- Expense coverage for insured events of actual or alleged intentional and unlawful use of, or threat to use, deadly force with intent to cause harm at the organization's premises.
- Covers reasonable expenses associated with recovery, including:
  - Fees and expenses for an independent security consultant for up to 90 days
  - An employee counseling seminar by an independent consultant within 90 days
  - An independent public relations consultant for 90 days
  - Independent security guard services for up to 30 days
  - An independent forensic analyst
  - Employee salaries for up to 90 days for those victimized by the incident
  - Replacement-employee salaries for up to 90 days
- Loss of income the organization experiences due to an insured event for up to 90 days following the event. Our broad definition includes:
  - Excess of revenues over expenses, if any, that would have been earned had no workplace violence occurred;
  - Plus the cost of resuming operations to the same quality of service existing prior to the incident;
  - Plus reasonable expenses incurred to reduce the business income loss;
  - Less all recoveries, insurance, and other indemnity that would cover a business income loss
  - Less the amount the insured organization failed to reduce loss through reasonable measures.
- Coverage is available as a sublimit by endorsement on Great American's ExecPro® Nonprofit Solution policy.



Great American Insurance Group, 301 E Fourth Street, Cincinnati, OH 45202. Coverage features described in this brochure are summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Coverage is underwritten by Great American Insurance Company, which is an authorized insurer in all 50 states and the District of Columbia. Great American Insurance Company is the owner of the following registered service marks: the Great American Insurance Group eagle logo, and the word marks Great American®, ExecPro® and Great American Insurance Group®. © 2013 Great American Insurance Company. All rights reserved. 2352-ELD (5/13)

