

*Protect your mission from violent disruptions.*

# Directors and Officers Workplace Violence Coverage



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## Workplace Violence Coverage

Workplace violence incidents can greatly disrupt an organization's mission. Organizations without a security force, those that interact with the public, those that provide services, and those that work with unstable persons are at particular risk. Workplace Violence Insurance can help organizations offset the unexpected financial costs incurred as a result of workplace violence incidents.

### Policy 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 (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 (up to 30 days), an independent forensic analyst, employees' salaries (up to 90 days for those victimized by the incident), replacement employees' salaries (up to 90 days)
- Loss of income the organization experiences as a result of an insured event for up to 90 days following the event. Our broad definition includes the 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 and the loss amount the insured organization failed to reduce through reasonable measures.
- Coverage is available as a sublimit of \$100,000 by endorsement on Great American's Exec Pro Nonprofit Solution policy.
- With respect to a workplace violence act, loss shall be limited to: Business interruption expense, public image restoration expense, security and well-being expense, and workplace violence expense.

### Example of Workplace Violence Coverage In Use:

A nonprofit organization terminated an employee for poor performance. The employee had made threats that she would retaliate against her supervisor if anything ever happened to her job. Immediately after her termination, she became distraught, produced a gun from her desk, and threatened that she would make the nonprofit and its employees pay for the loss of her job.

After the immediate situation was resolved, the nonprofit retained a security consultant to advise it as to how to respond to such a situation and survey the security procedures at its office. The nonprofit temporarily hired additional security for its office. A counseling seminar was provided for the nonprofit's workforce. The cost of the additional security and counseling totaled \$38,000.