

TEXAS POLITICAL SUBDIVISIONS JSIF CRISIS MANAGEMENT (Workplace Violence) HIGHLIGHTS			
GENERAL TERMS			
Carrier	Beazley Group (Lloyd's Syndicate 2623/0623)		
Insured	TPS Property and Liability Members (Insured person means a human third party individual, who is in or on the location(s), except when specifically excluded under any Section of this Policy. Insured person does not include the assailant of any deadly weapon event.)		
A.M. Best Rating	A+ (Superior)		
Consultants	CrisisRisk Strategies LLC: Crisis Response (Event Responder) Firm approved to provide crisis management services (www.crisisrisk.com).		
Policy Number	B0595E01708702022		
Deductible	\$0 for Crisis Management Services, Event Responder, and AD&D. \$10,000 for each Deadly Weapons Event.		
Type	Occurrence and in the Aggregate		
Limits	\$2,250,000 each occurrence w/\$2,250,000 Aggregate (see below for sub-limits)		
Purpose	Provided as a value added service to assist TPS member's in the event of a workplace violence or similar crisis event. Submission of member's most recent property Statement-of-Values (SOV) is required upon renewal.		
Triggering Event	Deadly weapon event means any event involving an assailant where a weapon has been used or brandished on any member location(s) that was provided to TPS in the member's SOV.		
COVERAGE	LIMIT/INDEMNITY/WAITING PERIOD	COVERAGE DESCRIPTION	
PROPERTY DAMAGE			
Property Damage	Limits	\$2,250,000 w/\$2,250,000 AGG	Indemnifies against physical loss or physical damage to insured property caused by a deadly weapon event. In the event that fire or sprinkler leakage ensues from a deadly weapon event, then physical loss or physical damage to insured property directly caused by that ensuing fire or sprinkler leakage is included. Additionally: A. The costs incurred to put up temporary plates or board up openings if repair or replacement of damaged glass is delayed; B. The costs incurred in the removal of debris, including biological cleaning and sanitizing; C. The costs incurred in re-filling, recharging or replacing any fire extinguishers, local or fixed fire suppression or gas flooding systems, sprinkler installations and sprinkler heads, and in having any fire or intruder alarms, or closed circuit television equipment re-set; D. The costs incurred in replacing locks to external doors if security at the location(s) is compromised in consequence.
ACCIDENTAL DEATH & DISMEMBERMENT			
AD&D	Per Person Limit	\$50,000	Benefit for loss of limb, mutilation, loss of sight, loss of speech, loss of hearing, permanent total disability or death.
	Aggregate Limit	\$2,250,000	
MEDICAL EXPENSES			
Medical Expenses	Limits	\$25,000 w/\$2,250,000 AGG	Reimburses for payments made to an eligible person, regardless of fault, in respect of medical expenses necessarily incurred solely and directly by the eligible person as a result of identifiable physical injury due to an accident directly caused by a deadly weapon event occurring at any of the location(s).
	Indemnity Period	356 Days	
CRISIS MANAGEMENT SERVICES			
Crisis Management Services	Limits	\$2,250,000 w/\$2,250,000 AGG	Provides for the reasonable & necessary expense, in connection with a deadly weapon event, incurred in the provision of crisis management services directly after such deadly weapon event. Includes, but not limited to, emergency travel & accommodation for eligible person(s) & their immediate family member(s), child care for the immediate family member(s) of eligible person(s), brand rehabilitation, public relations, media management, legal, crisis counselling, site security, remediation, recovery & restoration.
	Indemnity Period	\$250,000 w/\$1,000,000 AGG 90 Days & 1st Anniversary	Additionally at underwriters sole and entire discretion, they will consider other expense costs not listed above which are directly incurred.
CIRCUMSTANCE - EVENT RESPONDER			
Event Responder	Limit	Unlimited (outside limit)	Provides for event responder fees associated with the provision of Prevention Services and Crisis Response by the event responder following any specific circumstance.
COUNSELLING SERVICES			
Counselling Services	Limits	\$350,000 Each Event \$15,000 Each Person \$1,000,000 AGG	Provides for reasonable and necessary expense incurred in the provision of counselling services to any eligible person and their immediate family member(s) in connection with a deadly weapon event that occurs during the period of insurance at any of the location(s).
FUNERAL EXPENSES			
Funeral Expenses	Limits	\$350,000 Each Event \$15,000 Each Person \$1,000,000 AGG	Provides for reasonable and necessary funeral expenses incurred in connection with a deadly weapon event that occurs during the period of insurance at any of the location(s).
EXTRA EXPENSE EXTENSION FOR THREAT			
Extra Expense Extension for Treat	Limits	\$350,000 Each Event \$1,000,000 AGG	Additionally insures for the reasonable and necessary extra expense incurred following a threat.
EXTRA EXPENSE EXTENSION			
Extra Expense Extension	Limits	\$350,000 Each Event \$1,000,000 AGG	Provides for the reasonable and necessary extra expense incurred in order to continue as nearly as practicable the normal conduct of business services following a deadly weapon event.
	Indemnity Period	356 (all other) or 30 (prevention of access)	
LOSS OF TUITION FEES EXTENSION			
Loss of Tuition Fees	Limits	\$250,000 Each Loss \$2,250,000 AGG	In the event of a deadly weapon event that occurs during the period of insurance, provides for the actual loss sustained resulting directly from the reduction in tuition fees during the period of indemnity.
	Indemnity Period	356 Days	
DEMOLITION, CLEARANCE & MEMORIALIZATION COSTS EXTENTION			
Demolition, Clearance & Memorialization Costs	Limits	\$250,000 Each Event \$10,000 Each Loss for Memorial Plaques \$1,000,000 AGG	Provides for reasonable and necessary costs, for demolition, removal, memorial, incurred as a direct result of a deadly weapon event.
OFF-SITE COVERAGE EXTENSION			
Off-Site Coverage	Limits	\$250,000 Each Event \$1,000,000 AGG	Off-site incident means a deadly weapon event which occurs during the period of insurance at a location in the United States other than the insured location, to an employee or insured person who was participating in a sporting event sanctioned or acting within the scope of his or her employment at the time of the off-site incident. If a deadly weapon event occurs at an off-site location that has not previously been agreed prior to the event and where such event / activity was being conducted under your care, custody and control then only liable to pay the event responder fees.
CHILD ABDUCTION EXTENSION			
Child Abduction	Limits	\$250,000 Each Event \$1,000,000 AGG	In the event of an Abduction of a Covered Child that occurs during the Period of Insurance, the Underwriters shall be liable for the loss sustained by the Named Insured directly attributable to, either, the Abduction or to the Named Insured's efforts to counter or mitigate the effects of the Abduction, and which will comprise.
	Indemnity Period	Varies	
CLAIMS PROCESSING PROCEDURE			
Immediately report all claims directly to TPS at claims@tpspool.org , 800-588-0013 or directly to the Director of Claims at 972-835-5221 Should you require immediate assistance with an incident or possible incident, contact the CrisisRisk Strategies LLC Event Responder 24-hour/7-day @ 860-677-3790 or DWP@crisisrisk.com			
*This is a summary of coverage, please refer to the policy form for specific policy details and exclusions. Full policy & endorsement details are available on the TPS website at www.tpspool.org *			