

Beazley Deadly Weapons Protection

Eliminating the risk of a malicious attack is impossible but preparing for one is essential.



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

Although shootings are all too often in the headlines, recent experience reminds us that devastation can also be wrought using seemingly everyday items such as knives and road vehicles.

If an institution gets things wrong the liability on the owners and management for a non-staff member harmed in an attack can be significant. Beazley is an expert in liability insurance and has created a Deadly Weapons Protection package specifically designed to assist institutions that are at risk. Key is a range of carefully designed services that help reduce the risk of an event happening while helping institutions respond as effectively as possible should one take place.

Cover highlights

- Three core pillars
 - Prevention services
 - Crisis management services
 - Insurance cover to indemnify losses
- Cover for a wide variety of weapons, not just firearms
- Crisis management services are activated if a weapon is just brandished as well as if actually used
- Cover for liability when harm is caused by attacks using deadly weapons. This is in addition to business interruption and property damage costs.

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What is a deadly weapons event?

An incident involving an individual or group of people actively engaged in killing or attempting to kill people using a deadly weapon at a location of the insured.

More than just fire arms incidents

Our policy covers incidents involving a wide variety of deadly weapons, including:

- Any portable firearm (whether loaded or unloaded)
- Explosive device
- Knife
- Syringe
- Medical instrument
- Corrosive substance
- Any other handheld device or instrument which is used to deliberately cause death or bodily injury
- Any road vehicle that is occupied and used by an assailant to deliberately cause death or bodily injury.

Factors that affect the level of premium paid

- Locations
- Industry sector
- Security protocols
- Third party footfall
- Number of employees.

Claims scenarios

Mass shooting with multiple casualties naturally attract significant media attention however there are an array of incidents involving a range of weapons that Beazley Deadly Weapons Protection has been designed for.

For example, these include:

Disagreement in a casino

- A disagreement over a card game at a casino results in one of the players drawing a gun and firing at their opponent with bystanders being hit by stray shots.

Syringe rage in a shopping mall

- A homeless drug addict who takes exception to being moved on by security personnel in a shopping mall reacts by using a used syringe to attack families passing by.

Acid attack in a bar

- A jealous woman throws acid at her ex-boyfriend and new partner on the crowded dance floor of a nightclub soaking those around in the process.

Disgruntled ex-employee

- Having been sacked the previous day, a humiliated administrative worker returns to the office brandishing a hunting knife and, in front of his former colleagues, screams a stream of threats at the supervisor.

Automobile rampage at a school

- A former pupil who had been bullied while at high school seeks revenge by driving a car at a group of students one morning as they arrive for the start of classes.

Three core pillars included as standard

Prevention services

Total immunity from risk is impossible, but effective risk management can reduce it, while reinforcing an institution's commitment to the highest standards of safety. Our clients therefore automatically receive a security vulnerability review and are invited to attend a safety action plan webinar.

- Post underwriting review:** This is a remote post underwriting review in order to analyse and evaluate the security protocols of the client as well as to highlight any current exposures, threats and dangers. A risk analysis report of findings and general recommendations are provided to the client.
- Action plan webinar:** This covers issues such as incident awareness, typical profiles of an assailant, how to respond to an incident, creating an emergency action plan, and raising awareness of key behaviours.
- Deadly Weapon Protection portal:** Clients are given access to a portal containing useful information including case studies, thought leadership articles, assistance with creating security and active shooter plans, test exercises, copies of all previous webinars and an ask the expert feature.

Crisis management services

Should a deadly weapons event take place, we will provide a crisis management response team of qualified professionals to give guidance and resources.

The support falls into four categories, but not limited to:

- Investigation on behalf of the client to determine the facts of the event to help inform the client's response.
- Advice and support with the management of the situation. For example, counselling and communication strategies.
- When required post an event, the provision of temporary security enhancement such as armed or unarmed agents.
- Advice for clients who may be aware of a circumstance that could potentially result in a deadly weapon attack occurring at their location.

Crisis services are provided by CrisisRisk, one of the leading crisis and risk management providers in the US, with a vast experience of effectively managing a broad range of high profile incidents.

Insurance cover to indemnify losses

- Primary liability cover for lawsuits arising from harm caused by attacks using deadly weapons.
- Flexibility to set excesses and policy limits to suit the insureds' needs (access to policy limits up to \$30,000,000 through the Lloyd's Deadly Weapons Consortium).
- Physical damage up to the full policy.
- Business interruption policy extension available as standard.
- Primary physical damage and business interruption caused by terrorism and sabotage.
- Accidental death and dismemberment sublimit of \$50,000 and medical expenses sublimit of \$25,000.
- Access to CrisisRisk upon the awareness of a Circumstance before an actual event takes place.
- Coverage against the threat of a deadly weapon attack.
- Crisis management fees are unlimited and in addition to the policy limit (i.e. do not erode the policy limit).
- Additional crisis management expenses are now included.

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Mass shooting statistics		
2019	2020	2021
417 total incidents, 35 mass shootings per month	611 total incidents, 51 mass shootings per month	693 total incidents, 58 mass shootings per month

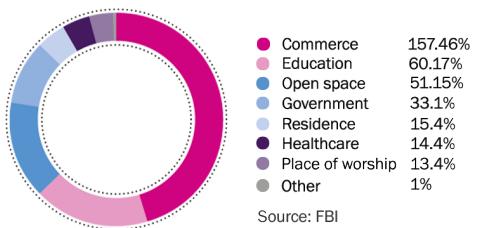
Source: Gun Violence Archive (gunviolencearchive.org)

On average there is more than one gun violence incident in the US every 10 minutes.

Many industry settings are vulnerable

Educational establishments along with businesses, such as retail and entertainment venues, are the most likely to be targeted but others such as religious institutions and healthcare facilities are not immune. The reasons are clear. They can be hard to secure and the high volume of people present each day increases the chances of an armed individual entering unchallenged.

Location of US active shooter events 2000-2020



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