



**48%**

of businesses have experienced a work-related incident

**Be Ready**  
with HSB Crisis Care for  
small to mid-size businesses



## When it comes to Crisis Care, HSB has you covered

Crisis incidents are on the rise. And given the growing unrest in the country and the return of employees to the office, that number is expected to continue to rise.

When such an incident occurs, the effect on businesses and employees can be devastating — economic loss, shuttered offices, increased turnover and lowered employee morale. That's why we offer Crisis Care to help support businesses and employees as they move from tragedy to recovery. And we're there every step of the way, even employing helpful preventative measures.

If it does happen, will your customers **Be Ready?**

### How does HSB Crisis Care define a work-related incident?

Work-related incidents, as defined in HSB's Crisis Care coverage, is any act or threat of physical violence involving a weapon in the workplace. It also includes workplace homicides, whether a weapon is involved or not. And, with the rise of hybrid working environments, we've enhanced our coverage to "follow the employee." This means that employees are covered at additional areas where they are doing business, including:

- Off-premises locations where regular job duties occur
- Company special events
- Anywhere in the coverage territory if it is deemed the employee was targeted due to their relationship with the targeted entity.

## Be Ready.

### Crisis Care provides:

- Response coverage
- Counseling services
- Security guard services
- Crisis communications and management
- Preparedness planning
- Prevention training
- Vulnerability audit
- Off-premises coverage triggers



**2 MILLION**

Americans report experiencing a work-related incident annually

## HSB Crisis Care can help

Should a crisis incident occur, the costs can be daunting — particularly for small and mid-size businesses less equipped to incur significant economic loss. These incidents typically lead to temporary office or plant closures, lost revenue, and higher turnover and lowered morale. To begin the transition to recovery, our Crisis Care coverage offers a number of post-event coverages.

## Coverages offered

The following coverages are offered by HSB Crisis Care:



### Counseling

The recovery process begins with counseling services. These services are available to help employees and their immediate family members begin the healing process. Counseling services include sessions with a licensed mental health counselor. Counseling is also available to guests who are present during a crisis incident.



### Crisis management

In many instances a crisis management, legal, or public relations firm may be needed to help manage communications with employees, the media, the public, customers, clients, suppliers, or vendors.



### Security guarding

After certain incidents, there may be a need for heightened workplace security. Available services range from a professional security assessment to extended security guard services for the insured premises.



### Preparedness and prevention

At HSB, we feel it is equally, if not more important, that the coverage begins before the incident occurs. That's why we now offer several preventative measures to help ensure against work-related crises. Including:

- Communications response planning
- Emergency management planning to respond to future incidents
- Vulnerability audit to pinpoint operational weaknesses
- De-escalation training for employees
- Written workplace security assessment to identify physical security deficiencies



### Lost income and extra expenses

Our Loss of Business coverage provides lost business income and extra expenses that are incurred as the direct result of a crisis incident at the insured premises. Extra expense includes costs to move operations to a temporary location or costs associated with hiring temporary staff following an event.



## Why HSB Crisis Care?

With Crisis Care from HSB, we are not only differentiated by our off premises coverage triggers and suite of preparedness and prevention coverages. We also offer:

- **Perimeter coverage:** Perimeter coverage is typically very limited in the marketplace. HSB's coverage is triggered if an event occurs within 100 feet of the business premises.
- **Definition of weapon:** HSB's definition of a weapon is broader than that of other carriers, and it includes nonfunctional copies of weapons or items that are facsimiles of weapons.
- **Homicide:** HSB's coverage includes any event in the workplace that results in homicide, even when no weapon is involved.

In an effort to continuously improve our coverage and care, we've expanded Crisis Care to include:

- **Funeral and burial expenses**
- **Expanded counseling**  
Now includes guests present during an incident
- **Travel expenses**



**40% of traumatized employees require extended time away from work following an incident**



**94% of respondents believe a work-related incident can occur at any place of business**

## Learn more about HSB Crisis Care and how it can help businesses Be Ready.

Contact your HSB representative today.

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For specific terms and conditions, please refer to the coverage form.

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2022-127 (New 10/22)