



**48%**

of businesses have experienced a work-related incident

## Be Ready

with HSB Crisis Care for small to mid-size businesses

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

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

Should a crisis incident occur, the costs can be daunting — particularly for small and mid-size businesses less equipped to incur significant economic loss. To begin the transition to recovery, our Crisis Care coverage offers a number of post-event coverages. (See box above.)