



Workplace Violence Response Coverage

Helping businesses begin the recovery process after a violent event

42% of businesses have experienced an incident of workplace violence, a statistic that's only expected to increase during and directly after the economic recession.

Workplace violence is on the rise. It happens at both large and small companies, takes on many forms, and threatens to upend or even close many businesses that don't have a clear path forward after an event occurs. When the unthinkable happens, it's good to know that HSB's Workplace Violence Response Coverage promises to help support businesses and their employees as they transition from tragedy to recovery.

What is workplace violence?

Workplace violence, as defined in HSB's Workplace Violence Response Coverage, is any act or threat of physical violence involving a weapon in the workplace. Workplace violence also includes workplace homicides, whether involving a weapon or not. When an act of workplace violence occurs, the recovery costs can be daunting. This may be especially true for small or midsize businesses that lack the necessary resources to deal with the economic loss and address the many needs that could arise after an event.

Source: National Institute for Occupational Safety and Health

Employers spend more than \$120 billion a year recovering from workplace violence.

Beginning the recovery process

In some cases, workplace violence may result in temporary closure, lost revenue, lower morale and increased employee turnover. To address these challenges and help companies start recovering after a violent event, HSB's Workplace Violence Response Coverage offers a number of post-event services, as well as Loss of Business coverage.

Services

The following services are not subject to a deductible:



Counseling

The recovery process begins with counseling services. These services are available to help employees and their immediate family members begin the healing process. This includes six sessions with a licensed mental health counselor per "affected individual." This coverage is offered with no dollar sublimit.



Crisis communications

In some instances, a legal or public relations firm may need to step in to help manage communications with employees, the media, the public, customers, clients, suppliers, or vendors. This service is provided with \$5,000 and \$10,000 sublimits, depending on the overall Workplace Violence Response Coverage limit.



Security guarding and assessment

After certain incidents, there may be a need for heightened workplace security. Available services range from a professional security assessment to extended security guarding services for the insured premises. This coverage is offered with no dollar sublimit. Security guarding services are available for up to 15 days.



Lost income and extra expenses

Loss of business coverage provides lost business income and extra expenses that are incurred as the direct result of a violent event at the insured premises. The coverage is provided at 50% of the overall aggregate workplace violence response limit.



Why HSB?

With Workplace Violence Response Coverage from HSB, three things stand out:

- **Perimeter coverage:** Perimeter coverage is typically very limited in the marketplace. HSB's coverage is triggered if a violent 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. It includes non-functional copies of weapons or items that are facsimiles of weapons.
- **Homicide:** HSB's coverage includes any violent event in the workplace that results in homicide, even when no weapon is involved.

A plan for moving forward

The following three scenarios demonstrate how a business might benefit from HSB's Workplace Violence Response Coverage:

1. A heated argument between two employees quickly escalates. One of the employees grabs an object and assaults the other employee. The police are involved, and the employment of the perpetrator is immediately terminated.

Services provided:

- Counseling for employees
- Security guarding for the insured premises due to the possibility of an ongoing threat



2. A man enters the insured's restaurant holding up a bag and claiming it contains a bomb. He then drops the bag and flees the scene. The building is immediately evacuated and the police are called. Local news media runs reports and footage showing police on the scene with bomb-sniffing dogs.

Services provided:

- Counseling for employees
- Media campaign conducted by a public relations firm
- The performance of an on-premises professional security assessment



3. An armed individual opens fire in a store located in a mall, causing multiple casualties. The store is within 100 feet of the insured's premises. The mall is closed for seven days following the event while the crime scene is processed and the property is repaired.

Services provided:

- Counseling for employees
- Security guarding for the premises

Lost income and extra expense:

- Loss of business coverage resulting from the store closure



Learn more about HSB's Workplace Violence endorsement and how it can help businesses recover after a tragic event.

Contact your HSB representative today.