



Active Assailant coverage

Active assailant attacks in the United States have reached unprecedented levels in recent years. From schools, shopping malls, and movie theaters to prominent government and corporate buildings, the attack surface for active assailant incidents is as wide as it is deep. The private sector and the wider public arena face significant security concerns due to these types of incidents. As a consequence, Active Assailant insurance coverage is an area that businesses need to consider now more than ever. Active Assailant Insurance protects the insured against the devastating effects an attack can have, including costly business disruption, property damage, and legal consequences.

Capacity

Up to US \$35,000,000 per risk

Territory

United States

Coverage areas

Our form covers three areas of loss:



Property damage



Business interruption, including ingress/egress and loss of attraction



Additional coverages, including, but not limited to:

- Public relations consultancy costs
- Relocation expenses
- Accessible housing costs
- Counseling costs
- Security costs
- Emotional support animal and guide dog costs

Optional endorsement coverage

We provide an option for insured parties to add Demolition and Reconstruction coverage via endorsement. This provides them (i.e., the insured parties) with the option to demolish and/or reconstruct an affected building on their premises following an active assailant event. This coverage is unique in our marketplace.

Typical insured occupancies

- Schools, colleges, and universities
- Public entities
- Offices
- Airports
- Retail stores and shopping malls
- Places of worship
- Sports and entertainment venues
- Hospitals



How does **Active Assailant coverage** differ from terrorism and sabotage insurance?

A traditional terrorism and sabotage insurance policy focuses on first-party property damage and business interruption. The biggest impacts on an insured party are typically physical damage to a business's assets and the subsequent financial effects that reduced trade can have for a sustained period of time. An act of terrorism or sabotage is defined as a violent or subversive act that is intended to influence any government and/or to put the public in and is committed for religious, political, or ideological purposes.

A key differentiator for Active Assailant coverage, which can be purchased as part of a standalone terrorism and sabotage policy, is that it does not require an ideological, political, or religiously motivated terrorism event to trigger coverage. Active Assailant coverage can be triggered by premeditated physical attacks. In other words, it does not have to be deemed a terror attack for insurance coverage to be triggered.

An Active Assailant policy helps insured parties mitigate the financial and reputational risks associated with an active assailant event.

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Learn more at munichrespecialty.com.

Munich Re Specialty is a description for the insurance business operations of affiliated companies in the Munich Re Group that share a common directive to offer and deliver specialty property and casualty insurance products and services.

For more information on Munich Re Specialty and its entities, including licensing, regulatory-required, and other information on the operating companies, please [click here](#).

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