

Protect Safeguard




Active Assailant Insurance

The frequency and nature of malicious attacks, or armed assailant incidents, continue to be a threat to people and businesses across the USA. Attacks put lives at risk and expose businesses to potentially catastrophic income loss, including being held liable for an incident on their premises. Samphire Protect Safeguard helps policyholders to prepare for and manage the risk of being a victim of a malicious attack. Whatever the motive of the attack, the cover helps to mitigate the risks of physical, financial and reputational damage to the policyholder.

Key benefits:

- 1 Primary and non-contributory to other insurance policies, providing certainty and peace of mind should an attack occur.
- 2 24/7/365 emergency response from Merrill Herzog in the event of an incident.
- 3 Dedicated limits to help protect against a catastrophic peril that would otherwise be claimed for under a more general property/liability policy, where potentially cover may be silent.
- 4 Addresses Duty of Care to employees and other people on your premises.

Insured events:

-  **Attack** - Involving the use of a weapon, the definition of which is very broad to capture most scenarios. The attack does not need to be ideologically motivated or carried out in the name of a cause.
-  **Threat** - Malicious threats made against insured people or property.
-  **Stalking Threat** - Unwanted obsessive attention that puts an insured person in fear or concern for their safety at their place of work.

Provides cover for:

- Crisis Management Expenses
- Business Interruption
- Legal Liability (Optional)
- Property and Contents Damage
- Threat Assessments
- Increased Security Costs
- Loss of Attraction
- Public Relation Costs
- Temporary Premises Costs
- Expenses arising from the Attack (Crisis Expenses) such as: Medical/ Psychiatric, Childcare Costs
- Other costs per policy wording

At the insured location, and within a 5-mile radius.

MERRILL HERZOG

Merrill Herzog is a commercial risk and intelligence firm that helps clients respond to critical and crisis solutions, prepare for and defend themselves against security risks, and safeguard commercial interests globally.

www.merrillherzog.com

About Samphire Risk

Samphire Risk brings together experience and expertise to help you understand what is needed to protect your business, your people, your reputation and your balance sheet from malicious or hostile risks. With duty of care at the forefront of business responsibilities, we aim to give you the confidence to operate, wherever that may be. If you would like to find out more about Samphire Risk get in touch underwriting@samphirerisk.com