

Commercial General Casualty

WORKPLACE VIOLENCE RESPONSE

STARR
INSURANCE COMPANIES

Starr Insurance Companies' Workplace Violence Response policy provides comprehensive coverage for workplace violence perils and threats that can severely impact a business' operations and employees.

Starr's Workplace Violence Response Policy also provides coordination for related and necessary consulting services to help a business restore operations following a covered event. Service highlights include post-event crisis counseling and medical care, public relations, security analysis and advisory services.

Target Risks

- Commercial Real Estate
- Food and Beverage Manufacturers
- Hospitality, including Restaurants and Hotels
- Manufacturing
- Retail and Wholesale

Supplemental Services

- Starr identifies best-in-class consultants and organizations to provide services that supplement our policies. Our Workplace & Political Violence Response offering is provided with services from NYA International, a global risk and crisis management consultancy and Abernathy Macgregor, a strategic communications firm.

Limits

- Policy Aggregate limits of up to \$10M
 - Sub-limits will be applied to various sections and/or elements of loss depending on the Policy Aggregate limit and the characteristics of the risk

Coverages Available

- Workplace Violence Expense
 - Reimburses expenses resulting from any workplace violence incident involving an insured person
 - Reimbursed expenses include, but are not limited to: workplace violence and stalking threat expenses (including security consultants / guards, public relations consultant, counseling seminars, salaries, medical benefits, etc.), business interruption loss, temporary business relocation, loss of life benefit, and defense costs
- Crisis Response Expenses
 - Reimburses crisis response and/or crisis management costs that are a result of Bodily Injury, Property Damage, or Imminent Injury arising out of a crisis event
 - Reimbursed crisis response and management costs include, but are not limited to: crisis transportation expenses, crisis psychology expenses, funeral expenses, expenses incurred to secure the scene of a crisis event, threat expenses

Additional Coverages Available

- The following perils can be added to the policy for 1st party Property Damage and 3rd party Liability:
 - Political Violence (Strikes, Riots, Civil Commotion)
 - Terrorism (non-certified)
 - Cyber (Liability only)
 - Extortion
 - Security Failures
 - Data Breach

Reach out to Starr or visit starrcompanies.com

MANAGING UNDERWRITER - SECURITY RISKS

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