

Commercial General Casualty

WORKPLACE VIOLENCE RESPONSE

STARR
INSURANCE

Starr's 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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Coverages described herein are underwritten by Starr Surplus Lines Insurance Company. Starr Insurance is a marketing name for the operating insurance and travel assistance companies and subsidiaries of Starr International Company, Inc. and for the investment business of C. V. Starr & Co., Inc. and its subsidiaries. The coverages described in this document are only a brief description of available insurance coverage. It is intended for general information purposes only and does not provide any guidance regarding specific coverage available or any claim made thereunder. Any policy described herein will contain limitations, exclusions and termination provisions. Not all coverages are available in all jurisdictions. For costs and complete details of specific policy coverage, please contact an insurance professional by sending an email to the address provided above.

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