

ACTIVE ASSAILANT INSURANCE

The frequency and nature of malicious attacks or armed assailant incidents continues to be a threat to people and businesses across the country. Attacks put lives at risk and expose businesses to potentially catastrophic loss, including being held liable for an incident on their premises. Citadel CrisisGuard 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

- Primary and non-contributory to other insurance policies, providing certainty and peace of mind should an attack occur.
- 24/7/365 emergency response from your responder in the event of an incident.
- Dedicated limits to help protect against a catastrophic peril that may or may not be covered under your existing general liability and property policies.
- 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.

