



NYC Hospitality Alliance – Active Shooter Training

Active Shooter / Workplace Violence - Insurance Solutions

Karl J. Seebacher

VP - Workplace Violence / Active Shooter

McGowan Program Administrators

November 6, 2017



QUESTIONS/COMMENTS?

Send email:

kseebacher@mcgowanprograms.com

Phone: 937-241-8474

McGowan Program Administrators

November 6, 2017

Legal Disclaimer

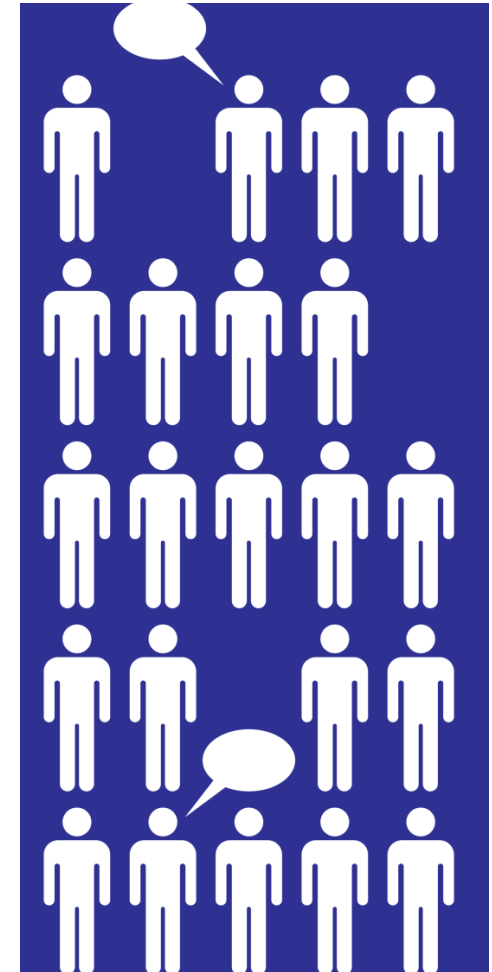


- *The information contained herein is intended for informational purposes only. Insurance coverage in any particular case will depend upon the type of policy in effect, the terms, conditions and exclusions in any such policy, and the facts of each unique situation. No representation is made that any specific insurance coverage would apply in the circumstances outlined herein. Please refer to the individual policy forms for specific coverage details.*

Active Shooter/Workplace Violence: MPA's Exclusive Offerings



- Workplace Violence Expense
- Personal Accident Expense
- Legal Liability Expense – including indemnity
- Business Interruption Expense
- Option to extend employee cover to off-site locations
- Medical, dental, psychological, personal accident, rehabilitation and temporary security
- Counselling Services
- Crisis Management Services & Response Team
- Funeral Expenses





Term/Capacity/Limits

- \$1,200 minimum premium
- \$1M - \$5M Standard Limits (up to \$25M capacity)
- \$0 retention/deductible in most cases
- 12 month policy term
- Aggregated policy
- Business Income coverage available



Submission Requirements



- Signed and dated application:
 - ✓ Number of employees
 - ✓ Number of annual guests or patrons
 - ✓ Number of locations
 - ✓ Hours of operation
 - ✓ Years in business
 - ✓ Employee protocols/hiring practices (EAP, background checks, etc.)
 - ✓ Loss experience – any violent events





WPV Policy Form - highlights

R. Act of Workplace Violence means any intentional and unlawful:

- (1) Act of potentially deadly force involving the use of a **Weapon** on the **Premises**; or
- (2) Threat of deadly force involving the display of a **Weapon** on the **Premises**.



WPV Policy Form - highlights



- Q.** **Weapon** means an instrument or explosive device which is specifically intended to be used for and used to injure, kill or incapacitate a person.





WPV Policy Form - highlights

- I. Insured Person(s) means:**
- (1) Any person specified under Section I. of the Declarations or qualifying as a **Named Insured**;
 - (2) Any **Employee**;
 - (3) Any **Guest** of the **Named Insured** while on any **Premises** occupied by the **Named Insured** in the conduct of its business;
 - (4) However, **Insured Person** does not mean perpetrator of an **Act of Workplace Violence....**



Contacts



www.mcgowanprograms.com

Paul Marshall | Managing Director – WPV / AS Division
McGowan Program Administrators
P: 937.949.5816 x5951 | C: 937-241-6423
pmarshall@mcgowanprograms.com

Karl J. Seebacher | VP – WPV / AS Division
McGowan Program Administrators
P: 937.949.5816 x5952 | C: 937.241.8474
kseebacher@mcgowanprograms.com

Ron Klassen | Senior UW - WPV / AS Division
McGowan Program Administrators
P: 937.949.5816 x5953 | C: 937-422-9312
rklassen@mcgowanprograms.com

