

# Violent Incident Protection

## To better protect schools, CM Regent now offers Violent Incident Protection coverage.

This educational industry cutting-edge coverage enhancement is available for purchase on every general liability policy with limits up to \$20 million. Because CM Regent remains absolutely committed to helping schools plan, react and recover from tragic acts of violence, this important benefit is paid for by CM Regent on behalf of the school district.

From 2000 – 2017,  
**one in five active assailant incidents** occurred at an educational facility.

### Coverage Highlights

#### Covered:

- **Damage** to building and personal property
- **Liability** in the event of a lawsuit against the insured, extended to include off-site educational, recreational and sporting activities
- **Extra expenses**, including:
  - Funeral costs
  - Counseling for victims and/or family
  - Wages of temporary staff
  - Alternative facility rental
- **Crisis communications support**, including:
  - Victim management
  - Investigation and legal coordination
  - Enhanced security
- Optional extension for accidental death and dismemberment and medical expenses

#### Coverage triggers:

- Violent incident event means any event involving an assailant where a weapon has been used by the assailant in or on any location(s) which cause bodily injury and/or physical loss or physical damage to your property
- The definition of weapon is:
  - Any portable or handheld device, instrument or substance used to deliberately cause death or bodily injury
  - Any road vehicle used by the attacker to deliberately cause death or bodily injury

#### Limits:

- Available limits from \$250,000 to \$20M
- Limit provided on each and every event and in the aggregate basis

### Crisis Management provided by CrisisRisk™

Following an incident, CrisisRisk™ Strategies, LLC would:

- Investigate to determine the facts of the event to help inform your response.
- Provide advice and support of the management of the situation; for example, counseling and communication strategies.
- When required, provide temporary security enhancements such as armed or unarmed agents.



To learn more, contact your insurance broker or **Kasey Baker** at **717-790-2322** or **kbaker@cmregent.com**.

**CMRegent.com** | **TOLL-FREE 844-480-0709**

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The logo for Beazley features the word 'beazley' in a lowercase, serif font with a thin horizontal line above the letters.

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