

Chubb Workplace Violence Expense Coverage

Are you prepared for the unimaginable?

CHUBB®



Why Workplace Violence Expense Coverage?

Your employees are the life-blood of your company. Keeping them safe while at work is paramount. Therefore, managing and intercepting threats of violence directed at your business and your employees must be a critical component of your business's workplace violence risk management program.

Unfortunately in today's world, the risk of violence in the workplace has risen. Gun violence directed at employers and their employees is all too common. According to a study conducted by the FBI, nearly 75% of assailants had a personal connection to the location chosen to attack¹.

Disgruntled employees and former employees represent a specific threat which can be difficult to manage, especially if there are signs of instability.

The Chubb Workplace Violence Expense Coverage endorsement, offered as an extension to the Kidnap/Ransom and Threat Insurance Policy, provides both immediate access to qualified threat management consultants to manage the event, as well as protection against a wide range of expenses which may find gaps in traditional insurance.

Protection for Threats of Violence & Offsite Events

- Access to r3 Continuum, a premier risk consultant and behavioral health company contracted by Chubb to provide an immediate response to threats, even when there is no lethal weapon present, and no injuries have occurred.
- Coverage extends to threats made anywhere, which are directed at an employee.
- Offsite locations (such as a retreat or temporary jobsite) are included.

¹ Federal Bureau of Investigation - A Study of Pre-Attack Behaviors of Active Shooters in the United States Between 2000 and 2013, Published June 2018.

Expanded Insurance Protection for Disruptive Events Beyond Violence

- Non-malicious disruptive events such as a serious workplace accident can have a big impact on your employees' ability to psychologically cope.
- Coverage includes expenses for independent behavioral health counselling for 30 days, emergency crisis mental health specialists for 10 days onsite, and up to 90 days of post-event telephonic crisis mental health support.
- Coverage responds even when there is no violent criminal activity or weapon, but employees have been injured or killed.

Coverage Highlights

Chubb's Workplace Violence Expense Coverage Endorsement can cover a wide range of expenses incurred the company as a result of both actual and threatened workplace violence, such as:

- Fees and Expenses for Independent Crisis Management Consultants
- Public Relations expenses
- Independent Security Guard Expenses
- Salaries for victims and replacement workers
- Rewards
- Medical, Dental, Mental Health and Cosmetic expenses for employee victims of workplace violence
- Rest and Rehabilitation Expenses for victim employees and their relatives
- Occupational training courses expenses for employee victims of workplace violence
- Threat of Violence Expenses
- Crisis Legal Costs
- Stalking Expenses
- Loss of Life Benefits to victims of workplace violence

Coverage features vary based on policy forms. Coverage is subject to actual wording of the policy.

Target Audience

Chubb's Workplace Violence Expense Coverage Endorsement can serve public companies, governmental entities, private and not-for-profit organizations of all sizes and in most industries, including retailers, hospitality, manufacturers, distributors and cultural institutions.

Why Chubb?

Leadership

Chubb offers a full suite of complementary insurance solutions for a wide range of business risks, including directors and officers liability, employment practices liability, crime, kidnap, ransom and extortion and property and casualty coverages.

Protection

We strive to treat each customer with integrity, empathy, promptness and fairness.

Endurance

Chubb's financial stability and ability to pay claims rate among the best in the insurance industry, as attested by Standard & Poor's and A.M. Best Company, two leading insurance rating services.

Contact Us

To learn more about Chubb's Workplace Violence Expense Coverage Endorsement, visit www.chubb.com or contact your local agent or broker.

Loss Scenario: The Threatening Ex-Husband

A manufacturing company received a complaint from an employee who indicated that she was being stalked by her ex-husband. The man had sent threatening emails about how he was "going to get her" when she left work one day.

Understandably shaken, the company contacted Chubb's hotline and engaged the services of R3 Continuum, as well as appointed legal counsel who advised on next steps. After quickly evaluating the circumstances, the consultants recommended against a restraining order, but recommended both increased security and performed a background check on the perpetrator.

After an investigation, it was determined that the ex-husband was a registered firearm owner, but had his registration card revoked due previous domestic threats. They recommended police intervene to find the weapon before he could act.

Expenses included the consultant's fees, as well as security guards for the premises for a period of two weeks.

Thankfully, a crisis was averted and the customer was able to safely continue operations without further incident.

Chubb. Insured.SM

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The claim scenarios described here are intended to show the types of situations that may result in claims. These scenarios should not be compared to any other claim. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss, the terms and conditions of the policy as issued and applicable law. Facts may have been changed to protect privacy of the parties involved. Form 17-01-0285 (Rev. 05/21)