

ForeFront Portfolio: Workplace Violence Expense

Expanded Coverage for Threats of Violence

CHUBB®



Why Workplace Violence Insurance?

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. 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 early signs of instability.

Workplace Violence Expense insurance provides both immediate access to qualified threat management consultants to help manage the insured's response to the event, as well as addresses a wide range of expenses for which there may be gaps in coverage under traditional insurance.

Expanded 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.
- Expanded coverage to extend 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.

Coverage Highlights

Chubb's ForeFront Portfolio 3.0 Workplace Violence Expense Insurance can cover a wide range of expenses incurred by your business 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
- Crisis Legal Costs
- Stalking expenses
- Business Interruption due to workplace violence
- 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 Forefront Portfolio 3.0 Workplace Violence Expense coverage can serve both 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

The true measure of an insurer is how well it actually helps to protect its customers - this is, how it responds to and manages claims. 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, the leading insurance rating services.

Contact Us

To learn more about Forefront Portfolio Workplace Violence Expense Insurance, 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 to 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.

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