

Active Shooter

Risk Cooperative's Active Shooter insurance is designed to help organizations and academic institutions cope with the growing risk of active shooter and mass casualty events. This specialized program provides a preliminary risk assessment gauging vulnerabilities, as well as on the ground crisis management support, counseling services for victims, and Lloyd's-backed liability protection to help protect assets from legal costs and reputational harm.



Active Shooter



Primary Liability Cover

Program provides up to \$20,000,000 of primary liability coverage against lawsuits arising from active shooter events. Coverage works in addition to workers compensation plans.



Counseling Services

After such a traumatic event, victims may be affected and wish to seek counseling. The program covers the costs of counseling services up to \$1,000,000 in the aggregate. Higher limits may be available with underwriter approval.



Crisis Management

24-hour crisis management service to help respond to active shooter events. Includes setting up call centers, advising on emergency communications, arranging counseling, and putting recovery plans in place.



Funeral Expenses

The program helps to ease the added burden of dealing with funeral costs after a tragic loss. The plan covers funeral expenses up to \$1,000,000 in the aggregate. Higher limits may be available with underwriter approval.



Risk Assessment

A risk assessment at the insured's facility is conducted to limit the likelihood and consequences of an active shooter event, as well as formulating an emergency response plan should an event occur.



Duty of Care

As a Lloyd's-backed insurance program, this solution helps protect financial assets and academic endowments from potentially catastrophic legal liabilities and reputational harm.

About Risk Cooperative

Risk Cooperative, a coverholder at Lloyd's, is a strategic risk advisory and insurance brokerage firm able to originate, place and service innovative risk-transfer and insurance solutions globally.

Risk | Readiness | Resilience



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