



NEARLY **1 OUT OF 5** OCCUPATIONAL FATALITIES IS ATTRIBUTED TO WORKPLACE VIOLENCE

500,000 EMPLOYEES MISS 1.8M WORK DAYS DUE TO WORKPLACE VIOLENCE RESULTING IN **\$55M** IN LOST WAGES.

ANNUAL COMPREHENSIVE LOSS TO BUSINESSES IS **\$130B** (COMPARED TO \$36B IN 1995)

*LOWER & ASSOCIATES, 2018

WORKPLACE VIOLENCE

A Turnkey Solution from BerkleyRe

Insureds look to us to protect the most important things in their lives. We can now help them in traumatic times of need.

Insureds don't need to face this alone. Our experts hold the insureds hand and walk them through next steps. This new turnkey reinsurance program includes critical and expert crisis management services and robust business Interruption insurance protection.

THE 3 CORE PILLARS

1

Expenses & Business Interruption

2

Crisis Management Services

3

Education Portal & Risk Management

Today's Coverage Isn't Enough

Typical general liability policies provide legal liability for a workplace violence event and Workers' Compensation typically will respond to physical injuries. While that's good, it's not near enough to cover the realities of these events. Major gaps exist in underlying policies and insureds need help with education and risk management when an event happens.

To learn more about about Workplace Violence Coverage, contact: cellis@berkleyre.com or 314-518-4314

Key Features:

- Business Income
- Crisis Management Expert
- Public Relations Consultant
- Mental Health Counselling
- Site Security Services
- Bio-Hazard Clean-up Expenses
- Burial Expenses
- Reward Expenses
- Temporary Expenses: Location & Employees
- Travel Expenses
- Educational Portal (Tools, Tips, Training, etc.)

INNOVATIVE CUSTOM TURNKEY SOLUTIONS

Cyber Liability | Liquor Liability | Employment Practices | Misc. Professional | Contractor E&O

Not all products and services are available in every jurisdiction and the precise coverage afforded is subject to the actual terms and conditions of the contract of reinsurance as issued.



Quick Questions

What is a Workplace Violence Event?

Any intentional and unlawful use of deadly force with the intent to harm which results in serious bodily injury or death to an Insured Person.

Who is an Insured Person?

Insured Person includes any employee, owner, manager, directors and officers.

Is there a limitation to type of weapon?

No, our endorsement does not specify or limit coverage to specific weapons. A perpetrator could use any object or means to cause serious bodily injury.

Why would our insureds need a Workplace Violence endorsement?

Insureds desperately need help when a Violent Event happens. These events require expertise. We provide specific experts in crisis management, mental health counseling, security services and public relations when the event happens. These costs are covered with this endorsement. And Business Interruption losses can be excluded if there is no property damage. We pick this up primary if no Business Interruption exists on the underlying.

What does turnkey mean?

We put you in the business. Collaboratively, we create the form and filing memorandums. We manage the claims process. We provide you with an educational portal where insureds and agents can explore a variety of risk mitigation and educational tools. We vet and manage a host of expert vendors for the very specific needs of these type of events. We help you launch the product with marketing and training for insureds and agents. We provide a ceding commission and a flexible QS reinsurance approach up to 100%. And, we continue to review coverages for enhancements and expansion as optional improvements to your program.


2M AMERICAN WORKERS REPORT
HAVING BEEN VICTIMS OF
WORKPLACE VIOLENCE
EACH YEAR (OSHA)


WEEKLY WORKPLACE ASSULTS
CAUSED 500,000 EMPLOYEES TO
LOSE MORE THAN 1.75 MILLION
DAYS OF WORK ANNUALLY,
WITH A LOSS OF
\$55M
IN WAGES (OSHA)


\$5B ANNUALLY WAS THE
DIRECT COST OF WORKPLACE
VIOLENCE TO EMPLOYERS.
INDIRECT COSTS TOTALED UP
TO **\$36 BILLION.**
(OSHA)

**To learn more about about Workplace Violence Coverage,
contact: cellis@berkleyre.com or 314-518-4314**

INNOVATIVE CUSTOM TURNKEY SOLUTIONS

Cyber Liability | Liquor Liability | Employment Practices | Misc. Professional | Contractor E&O

Not all products and services are available in every jurisdiction and the precise coverage afforded is subject to the actual terms and conditions of the contract of reinsurance as issued.