Beazley Turnkey Reinsurance
Workplace Violence

Why is workplace violence coverage needed?
Workplace violence often leads to crisis and is one of the leading causes of job-related deaths. Workplace violence is a growing concern for employers and employees nationwide.

An act of violence can happen anywhere. Businessowners need a solution to help educate, mitigate, and manage against violent events. Beazley's turnkey workplace violence coverage helps connect insureds with the right resources to handle these incidents to regain control. We aim to provide peace of mind by providing comprehensive services and coverage.

The Beazley difference – 24/7 service/expertise when you need it
At Beazley, we have invested in a service-based insurance solution, unlike most of our competitors who *only* offer reimbursement.

The program is technology-driven and provides the needed critical crisis planning:

- Training **before** workplace violence events
- Guidance to prevent or mitigate **imminent** workplace violence events
- Response services 24/7 to assist insureds **during** workplace violence events
- Recovery support to address impacts **after** workplace violence events.

More than a reimbursement
Beazley is offering insureds access to crisis services provided by CrisisRisk, one of the leading crisis risk management providers in the US. The CrisisRisk team has extensive experience effectively managing a broad range of high-profile crisis incidents.

Target risks
- GL premium/BOP premium of $25,000 and below
- Insureds with revenue up to $10,000,000

Claims examples
- Termination escalates to shooting
- Domestic violence attack occurs at work location
- Customer attacks representative over service
- Customer threatens employee
- Job candidate threatens hiring manager
- Patient stabbing doctor at private practice
- Violence occurs at restaurant
- Violence at bowling alley
- Shooting in bar
- Robber shoots clerk and customer

Workplace violence endorsement solutions
- Crisis management expense
  - 24/7 access to the event responder
  - Investigation services
  - Legal services
  - Psychological first
  - Temporary security services
- Crisis communication
- Funeral assistance
- Medical expenses
- Business interruption
- 3rd party liability for a workplace violence act

Features
- Limits offered – $50K up to $1M
  - No application for $50K/$100K limit
- Sales method – "opt out" or "buy-on-behalf"
- Endorsement can be easily added to business owner and other commercial package policies
- 100% quota share option with ceded commission
- Admitted or non-admitted
- Seamless rating method
- Training for critical incident response and recognizing behaviors of concern

For more information
Contact Beazley Turnkey Reinsurance at BPS@Beazley.com

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