

# **Deadly Weapon Response Program**

#### **COVERAGE SUMMARY**

# **QUESTIONS**:

Mimi Long (415) 403-1423 mlong@alliant.com

Van Rin (415) 403-1408 vrin@alliant.com



### INSURER:

Lloyd's of London Active Shooter Consortium 9779

**POLICY NO.** *PJ1800050* 

#### A.M. BEST RATING:

A (Excellent) XV (\$2Billion or greater)

**S&P RATING:** 

A+

**POLICY TERM:** 

July 1, 2019 to July 1, 2020

RETROACTIVE DATE:

July 1, 2018

# This is a "claims-made and reported" policy:

Claims are required to be discovered and reported within the policy period.

#### **HOW TO REPORT A CLAIM:**

As soon as reasonably practicable, notify the **Event Responder** of all Deadly Weapon Event(s):

# **Event Responder:**

CrisisRisk Strategies, LLC 492 Old Sackett Road Rockhill, New York, 12775 Website: www.crisisrisk.com

Email: <u>DWP@crisisrisk.com</u> Telephone: 860-667-3790

## **COVERED ENTITIES:**

California State University Risk Management Authority, the California State University, and its Auxiliary Organizations.

#### COVERED DESCRIPTION:

Third Party Liability, Property Damage, Business Interruption & Crisis Management for **Deadly Weapon Events** occurring at a location appearing on your Schedule of Values on file with Alliant Insurance Services, Inc.

### **DEFINITIONS:**

- Deadly Weapon Events means any event where a Weapon has been used or brandished.
- Weapon means any portable or handheld device, instrument or substance used by cause death or bodily injury. Any road vehicle used to cause death or bodily injury.
- 3. **Location** means those stated on the Covered Entities Insured schedule of values on file with Alliant Insurance Services. Automatic Coverage for new locations valued below \$25,000,000 that come on risk during the policy year. 90 days reporting for locations in excess of \$25,000,000.

#### LIMITS:

\$1,000,000 Per Claim

\$5,000,000 Policy Aggregate limit



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## SUB-LIMITS: Each sublimit is part of the overall limit of liability and not in addition to it:

\$250,000 Crisis Management Services

\$250,000 Counseling Services \$250,000 Funeral Expenses

\$250,000 1st Party Property Damage

\$250,000 Business Interruption \$250,000 Demo / Clearance / Memorialization

### **DEDUCTIBLE:**

\$10,000 Each and every Deadly Weapon Event including Claims Expenses

# **EXCLUSIONS:** *Including but not limited to:*

- 1. Loss of market, loss of use or any other consequential loss at property physically lost or damaged
- 2. Confiscation, nationalization, requisition or destruction of or damage to property by government, public or local authority
- 3. Criminal, dishonest, fraudulent or malicious conduct by Name Insured
- 4. Any actual or alleged negligent act, error, omission, misstatement, misleading statement, neglect or beach of duty by the Directors or Officers, in the discharge of their duties solely in their capacity as Directors of Officers of the Name Insured
- 6. Any explosive devices that may have been set-up prior to or after an Active Shooter Event
- 7. Any vehicle not defined as a road vehicle
- 8. Any weapon mounted (or designed to be mounted) on a vehicle
- Any weapon, device, or substance delivered by an airborne weapon delivery system including, but not limited to, fixed wing aircraft, helicopter or drone
- 10. Injury or death to any employees of any third party whom the Name Insured has contracted for services
- 11. Workers Compensation
- 12. Employment Practices
- 13. Attacks by electronic means14. Ionizing radiations or contamination by radioactivity from nuclear waste or fuel
- 15. Radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor, assembly or component
- 16. Any weapon or device employing atomic or nuclear fission, fusion or other like reaction or force or matter
- 17. Mental injury or mental anguish related claim where no bodily injury occurred to claimant (except as included by endorsement for counseling services)
- 18. Mercy killing(s)
- 19. Cross suits
- 20. Punitive or exemplary damages, sanctions or additional damages
- 21. Strikes, labor unrest, riots or civil commotion
- 22. Suicide
- War, insurrection, civil commotion
- Property damage in care, custody or control of Name Insured or person under contract
- 25. Fines, penalties or damages incurred by or imposed upon the Name Insured at order of any Government Agency, Court, or other Authority