

# ACCIDENT INSURANCE

## COVERING ACTIVE SHOOTER SITUATIONS

### THE CASE FOR COVERAGE

Active shootings continue to be a growing concern for individuals, families, and businesses alike. More than 270 active shooter events occurred between 2000 and 2018.\* No matter the setting, the impact of an active shooter attack can be significant—and it's important to understand if/how your existing insurance would provide coverage to those affected.

Terrorism insurance only provides coverage if an event meets specific criteria and is officially deemed a "Certified Act of Terrorism," which most active shooter situations are not. From a liability standpoint, insureds may also be faced with costly, unforeseen gaps or gray areas if their policies don't explicitly include or exclude coverage for active shootings.

Accident Insurance may help to fill those gaps and eliminate gray areas by providing benefits that may help to pay for medical treatment, funeral expenses, and trauma counseling after a covered incident.

\*Source: <https://www.usatoday.com/story/news/nation/2019/04/12/fbi-report-still-active-shooter-incidents/3442791002/>

### HOW WE MEET YOUR NEEDS

**May help to fill gaps** in existing coverage by offsetting expenses not paid by general liability or other insurance policies.

**Bereavement and Trauma Counseling** benefit may help individuals and families cope after a covered event.

**May reduce costs after an active shooter situation** by providing benefits that may help to cover resulting medical, funeral, and counseling expenses.

**Quick claim payments** and reimbursements ensure that individuals and families receive financial support when they need it most.

**Covers more than active shootings.** Injuries or accidental deaths resulting from other types of violent events, including fights and intentional criminal acts, may also be covered.

### WHO WE COVER

Berkley Accident and Health offers specialized Accident Insurance solutions designed for a variety of groups including, but not limited to:

- Religious Organizations
- Schools, Colleges & Universities
- Healthcare Groups
- Nonprofit/Volunteer Groups
- Financial Institutions
- Special Events

*Eligible groups may vary by state.*

Special Risk – Berkley Accident & Health  
757 Third Avenue, 10th Floor  
New York, New York 10017

 **Berkley**  
Accident and Health  
| a Berkley Company



## COVERAGE OVERVIEW

### AVAILABLE BENEFITS\*

- Accidental Death and Dismemberment
- Felonious Assault and Violent Crime (incl. Hospital Stay)
- Bereavement and Trauma Counseling
- Home Alteration and Vehicle Modification
- Burial and Cremation

*\*This is not a complete list of all available benefits. Please contact us if there is a specific benefit you are interested in but do not see listed. Benefits may vary and may not be available in all states.*

## CONTACT US TO LEARN MORE

For more information, please contact your Berkley Accident and Health, Special Risk representative or [email us at specialrisksolutions@berkleyah.com](mailto:specialrisksolutions@berkleyah.com).

### BERKLEY A&H, SPECIAL RISK

Berkley Accident and Health is a member company of W.R. Berkley Corporation, a Fortune 500 company and one of the nation's premier commercial lines property/casualty insurance providers.

Our business model and structure are optimized for speed and agility, solely focused on bringing the best products and customer experience to the Accident and Health marketplace and creating growth opportunities for our business partners.

[Visit Our Websites](#)

Company Website: [www.BerkleyAH.com](http://www.BerkleyAH.com)

Corporate Website: [www.Berkley.com](http://www.Berkley.com)



This is an Accident Only Policy.

This is a brief description of coverage provided under policy form series AH51051 or AH52051, underwritten by Berkley Life and Health Insurance Company (domiciled in Iowa - California Certificate of Authority #08527) and/or StarNet Insurance Company (domiciled in Iowa - California Certificate of Authority #6978) 2445 Kuser Road, Suite 201, Hamilton Square, NJ 08690 and is subject to the terms, conditions, limitations and exclusions of the policy. Please see the policy for complete details. Coverage terms, conditions, limitations and exclusions may vary or may not be available in all states. For complete details, please contact us at [SpecialRiskSolutions@BerkleyAH.com](mailto:SpecialRiskSolutions@BerkleyAH.com).

The insurance described in this document provides limited benefits. Limited benefit plans are insurance products with reduced benefits intended to supplement comprehensive health insurance plans. This insurance is not an alternative to comprehensive coverage. It does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not minimum essential coverage as set forth under the Patient Protection and Affordable Care Act.