

Workplace & Political Violence Response

A Starr Insurance Companies insurance offering that provides comprehensive coverage for the perils and threats that can severely impact a business' physical locations, operations, and employees. The policy is designed to provide a blend of first-party and third-party coverage resulting from cyber-attacks, workplace violence incidents, political violence, and terrorism.

Starr's Workplace & Political Violence Response Policy also provides coordination for related and necessary consulting services to help a business restore operations following a covered event. Service highlights include post-event crisis counseling and medical care, public relations, security analysis and advisory services.

This unique offering is intended to complete coverage provided by Property and Casualty policies by filling critical coverage gaps relating to cyber-attacks and security related events in traditional General Liability, Workers' Compensations, and Property policies.

Target Risks

Starr's Workplace & Political Violence Response Policy is designed with middle market business in mind.

- Manufacturing
- Hospitality, including Restaurants and Hotels
- Commercial Real Estate
- Food and Beverage Manufacturers
- Energy Risks

Coverages Available

- Political Violence and Terrorism (non-certified)
 - Provides coverage for first-party Property Damage (PD), Business Interruption (BI) losses, Contingent Business Interruption (CBI), and third-party liability losses resulting from an act or hoax of politically-inspired violence (strikes, riots, civil commotion, sabotage) and terrorism (non-certified)
- Workplace Violence Expense
 - Reimburses expenses resulting from any Workplace Violence incident involving an insured person
 - Reimbursed expenses include (but are not limited to) Workplace Violence and Stalking Threat Expenses (to include Security Consultants / Guards, Public Relations Consultant, Counseling Seminars, Salaries, Medical Benefits, etc.) Business Interruption Loss, Temporary Business Relocation, Loss of Life Benefit, and Defense Costs

Coverages Available (continued)

- Cyber Security Expense Liability
 - Third-party liability claims stemming from a security failure on the part of the insured
 - Privacy Crisis response expenses in the event of a data breach (expenses covered include notifications, credit monitoring, and forensics)
 - Costs expended to respond to a cyber-extortion threat
- Crisis Response Expenses
 - Reimburses Crisis Response costs and/or Crisis Management costs that are a result of Bodily Injury, Property Damage, or Imminent Injury arising out of a crisis event
 - Reimbursed Crisis Response and Management costs include (but are not limited to) Crisis Transportation Expenses, Crisis Psychology Expenses, Funeral Expenses, Expenses incurred to secure the scene of a crisis event, Threat Expenses

Supplemental Services

Starr identifies best-in-class consultants and organizations to provide services that supplement our policies. Our Workplace & Political Violence offering is provided with services from **NYA International**, a global risk and crisis management consultancy, and **Abernathy Macgregor**, a strategic communications firm.

Limits

- Policy Aggregate limits of up to \$10M, with higher limits available upon request

Reach out to Starr or visit www.starrcompanies.com/insurance/workplaceviolenceresponse-cgc

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