

Workplace Violence Expense Insurance

Unfortunately, no work environment is immune to violence. In today's world, the risk of violence in the workplace has risen and violence directed at employers and their employees is all too common. According to a study conducted by the FBI, nearly 75% of assailants had a personal connection to the location chosen to attack.¹ Disgruntled employees and former employees represent a specific threat which can be difficult to manage, especially if there are early signs of instability. Workplace Violence Expense insurance is one in a suite of seven insurance coverage parts under *The ForeFront Portfolio* policy, providing employers of privately-owned, not-for-profit, and healthcare organizations or companies with the resources they needed to respond to and handle a crisis in the workplace.

Why do you need Workplace Violence Expense insurance?

Misconception	Reality
Coverage for a workplace violence incident is covered under other insurance policies.	While there may be some coverage afforded under other policies, most do not include access to professional help when you need it or help with mounting costs in the wake of a violent event.
We have the required protections and safeguards to keep our employees and work sites safe environments. A workplace violence event couldn't happen.	Even companies that do their best to provide a positive, safe work environment face exposure to threats from criminals, disgruntled employees, angry customers, stalkers, and other violence-prone individuals. Unfortunately, no business or organization is immune.

Workplace Violence Coverage Highlights

- Access to [R3 Continuum](#), a premier risk consultant and behavioral health company contracted by Chubb to provide an immediate response to threats, even when there is no lethal weapon present, and no injuries have occurred
- Coverage extends to threats made anywhere, which are directed at an employee
- Offsite locations (such as a retreat or temporary jobsite) are included
- Fees and Expenses for Independent Crisis Management Consultants
- Crisis Legal Costs
- Stalking Expenses

Optional Expanded Insurance Protection for Disruptive Events Beyond Violence

Non-malicious disruptive events, such as a serious workplace accident, can have a big impact on your employees' ability to psychologically cope. Innovative coverage for such disruptive events is available by endorsement.

Coverage includes:

- Expenses for independent behavioral health counseling for 30 days, emergency crisis mental health specialists for 10 days onsite, and up to 90 days of post-event telephonic mental health crisis support
- A response even when there is no violent activity or weapon present, but physical injuries to an employee have occurred

¹ Federal Bureau of Investigation — A Study of Pre-Attack Behaviors of Active Shooters in the United States Between 2000 and 2013, Published June 2018.

Workplace Violence Expense Coverage Claims Scenarios

Summary	Claim Details	Resolution
Stalking threat in the workplace	A female employee was stalked by her former boyfriend, who had a past criminal record for violent acts. She notified her employer about the stalking and that she had obtained a restraining order against the ex-boyfriend. A week later, the ex-boyfriend appeared at the company and confronted the employee, shouting threatening remarks while waving a clenched fist in her face.	The company paid approximately \$85,000 for a security consultant to assess the situation and to provide additional security on the premises for 13 days.
Ex-employee threatens violence	A company terminated an employee for nonperformance. The employee had made threats that he would retaliate against his supervisor if anything happened to his job. Immediately after his termination interview, he became distraught, produced a knife from his desk, and stated that he would make the company pay for his job loss.	The company retained a security consultant to advise it how to respond to the situation and survey its office security procedures. The company also hired, for 10 days, additional security for the office and for the supervisor at her residence when it was disclosed that the disgruntled employee knew her home address. The investigation and additional security cost the company over \$100,000.

Workplace Violence Expense Loss Prevention

Preparedness and training are critical to helping your organization through a crisis. When you purchase *The ForeFront Portfolio* Workplace Violence Expense insurance, you also gain access to [R3 Continuum](#) who offers several training seminars to help mitigate your risk.

Training and Consulting Services Reimbursement

Where permitted by law, a premium credit is available for costs incurred in receiving this training during the policy period, up to 10% of the Workplace Violence Expense Insurance policy premium. Such training can include:

- Active Shooter Preparedness
- Workplace violence awareness (understanding the violent mindset) including bullying & harassment
- Identifying triggers and warning signs of potential violence
- Strategies to prevent violence
- Mental health
- Workplace violence termination procedures
- Hostility Management and De-Escalation
- Basic Threat Assessment
- Advanced Threat Assessment and Management
- Security awareness/situational awareness

The Forefront Portfolio

The ForeFront Portfolio is part of an evolution in one of Chubb's market-leading series of management liability products that have been specifically tailored to meet the individual needs of private companies, not-for-profit organizations, and healthcare organizations. With up to seven optional coverage parts, each coverage part works as a standalone policy or seamlessly together to minimize gaps and reduce overlaps in insurance coverage, providing companies choice and flexibility to help manage their individual and corporate exposures. It is a comprehensive insurance solution specifically designed to help companies not only survive, but thrive despite the most complex threats of litigation, extortion, and other white-collar crimes that may expose their bottom line.



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The claim scenarios described here are hypothetical and are offered solely to illustrate the types of situations that may result in claims. These scenarios are not based on actual claims and should not be compared to an actual claim. The precise coverage afforded by any insurer is subject to the terms and conditions of the policies as issued. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss, the terms and conditions of the policy as issued and applicable law.

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