



Policy Factsheet

Malicious Attack Insurance

Overview

It's a grim and tragic fact that houses of worship are no longer immune from malicious attack.

Among notorious recent examples were the 2015 killings of nine parishioners during bible study in a church in Charleston, South Carolina, and the 2019 massacre of 51 worshipers at a mosque in Christchurch, New Zealand.

We introduced our malicious attack coverage after churches came to us asking us for risk management advice in the event of an active shooter.

What's Covered

This national program is automatically included in our package policy. Our malicious attack coverage is a very broad program and doesn't apply only to an attack on church premises. It also provides protection for an incident within a mile of the property that may cause, for example, roads to be closed for an extended period, preventing people from getting to school, work, or worship.

Our coverage offers counseling for those impacted by the event, as well as resources for dealing with the media and other institutions. It covers any incident that involves the use of a vehicle, explosive device, or any handheld weapon intended to harm another person or group of persons.

Our policyholders are covered if an attack is carried out or attempted by any person or group of persons acting alone, or on behalf of or in connection with, any organization.

The program covers any incident that results in bodily injury of any person, or physical loss of, or damage to, or destruction of tangible property.

It covers any physical loss, physical damage, or business interruption up to \$10 million per occurrence and the same limit on an annual aggregate basis.

Coverage also includes \$250,000 to take care of issues such as crisis management and public relations, counseling, and additional security expenses.

FAQs

Q: *How do you define a malicious attack?*

A: A malicious attack involves the use of a vehicle, explosive device, or any handheld weapon intended to harm another person or group of persons. It is carried out or attempted by any person or group of persons acting alone or on behalf of or in connection with any organization and results in bodily injury of any person, or physical loss of or damage to or destruction of, tangible property.