

POLITICAL VIOLENCE

Active Assailant



Severe and unpredictable risks

The trend of terror attacks in recent years has moved towards lone wolf-style incidents. Given motivation behind such attacks is often difficult to properly identify, Mosaic offers a product that does not require incidents to be determined as terrorism or work-place violence (although both would be covered within our policy); it only requires an attack to have taken place. The threat of a mass shooting is also still very real: the number of incidents (minimum of four victims shot—injured or killed—not including any shooter also injured/killed) jumped from a total of 272 in 2014 to 658 in 2023—a 142-percent increase. The Gun Violence Archive (GVA) estimates the statistic is approaching close to two incidents a day in the US.

Through Mosaic's partnership with Aspen Insurance, we can now offer our US clients access to market-leading Active Assailant coverage. This product covers a physical attack by an active assailant involving the use of a 'weapon,' which could be a detonated device or an item such as a knife, bat, or vehicle. Insureds can feel safe in the knowledge that our underwriters, along with our leading response consultancy, Crisis24, are on hand to provide the best possible protection from the unpredictable threat posed by this type of incident.

The US has seen a dramatic increase in both frequency and severity of incidents through both lone shooter and terrorist attacks. This is a very real threat to all institutions.

This product offers specialist insurance cover, including critical incident response services, to prepare for ever-changing threats, as well as providing quick assistance, should an incident occur. Our Active Assailant product provides the best possible protection from the unpredictable threat posed by this type of incident.



COVERAGE

Physical Damage

Coverage for the cost of physical loss, damage, or destruction to insured property resulting from an active assailant incident.

Business Interruption

Indemnification for business interruption loss resulting from physical damage, bodily injury (or death), denial of access, or a threat incident.

Loss of Attraction

A loss of gross earnings resulting from a loss of potential customers following an active assailant incident at a covered location.

Bodily Injury and/or Death Benefit

Provides a fixed benefit for bodily injury and/or death sustained by an insured person following an incident.

Extra Expense

Cover for a range of extra expenses and costs likely to be incurred by an insured following an incident.

Response Fees

The cost of critical incident response from our market-leading security consultants, Crisis24.

TYPICAL CLIENTS

We accept clients from a wide range of occupancies. Typical organizations include:

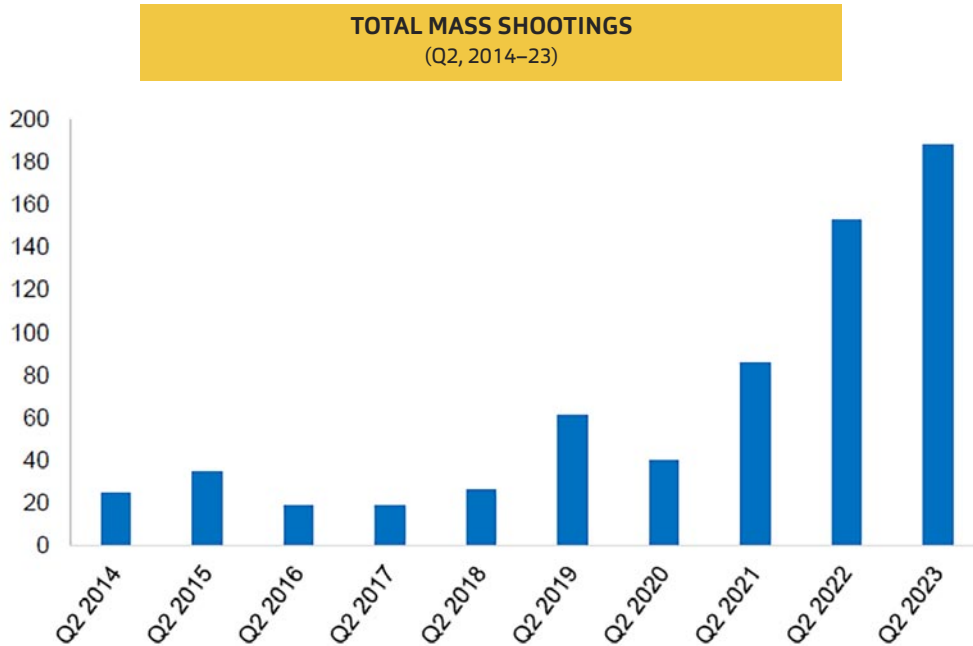
- Academic institutions
- Hospitality businesses
- Stadiums/venues/events
- Healthcare providers
- Casinos
- Retailers
- Transport hubs

- Nightclubs
- Municipalities
- Festivals
- Banks
- Conferences
- Hotels

- Brand rehabilitation
- Emergency accommodation
- Funeral expenses
- Psychiatric care
- Temporary premises
- Childcare
- Forensic clean-up
- Medical expenses
- Repatriation
- Temporary staff costs

ADDITIONAL COVERAGES

The following necessary costs can be indemnified under the Extra Expense head of cover:



CLAIMS

Proactive claims management by specialists is at the heart of every risk we cover. Fair handling of claims, and quick payment where agreed, is our promise. Our technically experienced in-house experts provide coverage analysis, strategic overview, and legal and

data-driven insights, with continual feedback to our underwriting teams. Mosaic's approach is one of ownership, transparency, and efficiency; achieving fair outcomes for our customers is the end goal. Mosaic has full authority on claims settlement decisions.

TEAM

UNDERWRITING



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CLAIMS



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ABOUT MOSAIC

Mosaic is a next-generation global specialty insurer harnessing visionary leadership, exceptional underwriting talent, a focus on complex product lines, and a digitized operating model. Coupling Lloyd's Syndicate 1609 with a wholly-owned syndicated capital management agency, Mosaic is uniquely positioned to offer capacity to clients in leading markets around the world.

Mosaic's underwriters bring an exceptional track record of reputation, respect, and relationships to the specialty sphere. Their expertise across regions and products sets us apart in challenging niche markets.

Digitizing underwriting and claims processes, our insurtech platform leverages AI, blockchain and

intelligent automation to generate end-to-end efficiencies, assisting our expert teams, handling claims promptly, and keeping clients and third-party partners informed every step of the way.

A

Excellent

AM Best

AA-

Very strong

Standard & Poor's

AA-

Very strong

Fitch Ratings

Financial-strength ratings of our Lloyd's syndicate Mosaic 1609

mosaicinsurance.com