

# Active Assailant US

## POLITICAL VIOLENCE



Across the United States, active assailant incidents are becoming more frequent and unpredictable, affecting venues of every size and industry—from offices and retail spaces to schools, healthcare facilities, and places of worship. Beyond the tragic human impact, these events can leave organizations facing overwhelming financial strain from medical expenses, legal liability, business interruption, crisis response, and long-term reputational damage. Mosaic can help businesses respond quickly and recover, providing critical financial support and access to resources so organizations can protect their people, stabilize operations, and get back on their feet when the unthinkable occurs.

### COVERAGE

<b>PHYSICAL DAMAGE:</b> Coverage for the cost of physical loss, damage, or destruction to insured property resulting from an active assailant incident.	<b>BUSINESS INTERRUPTION: (full-limit threat)</b> Indemnification for loss resulting from physical damage, bodily injury (or death), denial of access, or a threat incident.	<b>LOSS OF ATTRACTION &amp; EXTRA EXPENSE:</b> Loss of gross earnings from loss of potential clients, plus extra expenses and costs likely to be incurred after incident	<b>BODILY INJURY AND/OR DEATH BENEFIT:</b> Provides a fixed benefit for bodily injury and/or death sustained by an insured person following an incident.	<b>LIABILITY:</b> Third-party liability coverage	<b>RESPONSE FEES:</b> The cost of critical incident response from our market-leading security consultants, Crisis24.
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**CRISIS24** provides our policyholders with support across 13 countries on six continents:

RECOVERY TRAINING

THREAT INVESTIGATION  
CRITICAL INCIDENT RESPONSE

### TYPICAL CLIENTS



Academic institutions



Hospitality businesses



Stadiums/venues/events



Healthcare providers



Transport hubs



Conferences



Casinos



Retailers



Nightclubs



Municipalities



Festivals



Banks



Hotels

### KEY FEATURES

Capacity up to

**\$25M**

all policies nil deductible



### ADDITIONAL COVERAGES

- Brand rehabilitation
- Emergency accommodation
- Funeral expenses
- Psychiatric care
- Temporary premises
- Offsite Coverage
- Executive Protection
- Forensic clean-up
- Medical expenses
- Repatriation
- Temporary staff costs

## 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. Claims and underwriting teams work closely together to ensure we meet the needs of our clients. 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.



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## About Mosaic

Mosaic is a global specialty insurance platform with an innovative structure allowing deployment of different forms of capital aligned for the benefit of clients and partners. We underwrite for 40 other top-rated carriers alongside our Lloyd's syndicates 1609 and 2610—offering lead-line + syndicated capacity, and claims-settlement authority across eight product lines via seven countries. We harness the heritage of Lloyd's and benefit from the market's global licenses and financial-strength ratings.

Visit [mosaicinsurance.com](http://mosaicinsurance.com) and follow us @Mosaic1609

<b>A+</b> Superior AM Best	<b>AA-</b> Very Strong Standard & Poor's	<b>AA-</b> Very Strong Fitch Ratings
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#### FINANCIAL-STRENGTH RATINGS OF OUR LLOYD'S SYNDICATE MOSAIC 1609

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