



Alliant Deadly Weapon Response Program (ADWRP)

COVERAGE SUMMARY

QUESTIONS:

Mimi Long
(415) 403-1423
mlong@alliant.com

Van Rin
(415) 403-1408
vrin@alliant.com



INSURER:
Lloyd's of London

POLICY NO.
PJ22000500007

A.M. BEST RATING:
A (Excellent)
XV (\$2Billion or greater)

S&P RATING:
A+

POLICY TERM:
July 1, 2022 to
July 1, 2023

RETROACTIVE DATE:
July 1, 2018

This is a "claims-made and reported" policy:

Claims are required to be discovered and reported within the policy period.

HOW TO REPORT A CLAIM:

As soon as reasonably practicable, notify the **Event Responder** of all Deadly Weapon Event(s):

Event Responder:

CrisisRisk Strategies, LLC
492 Old Sackett Road
Rockhill, New York, 12775
Website: www.crisisrisk.com
Email: DWP@crisisrisk.com
Telephone: 860-667-3790

COVERED ENTITIES:

California State University Risk Management Authority – Campuses and AORMA

COVERED DESCRIPTION:

Third Party Bodily Injury Liability, First Party Property Damage, Business Interruption & Crisis Management for events occurring at a location appearing on your Schedule of Values on file with Alliant Insurance Services, Inc.

DEFINITIONS:

- Deadly Weapon Events** means any event where a **Weapon** has been used or brandished.
- Weapon** means any portable or handheld device, instrument or substance used by cause death or bodily injury. Any road vehicle used to cause death or bodily injury.
- Location** means those stated on the Covered Entities Insured schedule of values on file with Alliant Insurance Services. Automatic Coverage for new locations valued below \$25,000,000 that come on risk during the policy year. 90 days reporting for locations in excess of \$25,000,000.

LIMITS:

\$1,000,000 Each and Every Deadly Weapon Event including Claim Expenses
\$5,000,000 Policy Annual Aggregate (Shared by Members of Pool/JPA)

*Defense is inside the Limit

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SUB-LIMITS:

Each sublimit is part of the overall limit of liability and not in addition to it:

- \$250,000 Crisis Management Services - specified in endorsement
- \$250,000 Crisis Management Services - unspecified
- \$250,000 Counseling Services (\$15,000 per person maximum)
- \$250,000 Funeral Expenses (\$1,000,000 Aggregate; \$15,000 per person maximum)
- \$250,000 Business Interruption
- \$250,000 Demo/Clearance/Memorialization
- \$250,000 Extra Expense
- \$250,000 Threat
- \$250,000 Transit Extension - Response Fees for events associated with **reported** rolling stock exposures
- \$25,000 Per Person for Medical Expenses - \$500,000 annual aggregate
- \$50,000 Per Person Accidental Death and Dismemberment - \$500,000 annual aggregate
- Included Circumstantial Costs for Prevention Services (\$0 Deductible)

DEDUCTIBLE:

- \$10,000 Each and every Deadly Weapon Event including Claims Expenses

ENDORSEMENTS:

1. Deadly Weapon & Security Vulnerability Post Underwriting Review
2. Deadly Weapon Safety Action Plan Webinar
3. Crisis Management Services
4. Circumstance Extension
5. Property Damage Extension
6. Counselling Services
7. Funeral Expenses
8. Short Rate Cancellation Table
9. Premium Payment Clause
10. Reinsurers Liability Clause
11. Lloyd's Privacy Policy
12. Sanction Limitation & Exclusion Clause
13. Notice of Terrorism Insurance Coverage
14. Business Interruption (if applicable)
15. Automatic Acquisitions limit - locations up to \$25,000,000
16. 90-day grace period for reporting of new locations
17. Offsite events coverage for K-12 School insureds (Field Trips) only - No Liability coverage applies.
18. E&O clause - to cover locations not exceeding \$10,000,000 in value unintentionally not included in SOV provided to insurer
19. Transit Extension - \$250,000 sublimit for event response fees associated with reported rolling stock values.
20. **Crisis Management/Event Responder Fees** do not erode policy limits
21. **Crisis Services Provided by CrisisRisk:** <https://www.crisisrisk.com/>

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MAJOR EXCLUSION(S): *Including but not limited to:*

1. Confiscation, nationalization, requisition or destruction of or damage to property by government, public or local authority
2. Loss of market, loss of use or any other consequential loss at property physically lost or damaged
3. Any explosive devices unless used in conjunction with a Deadly Weapon Event.
4. Euthanasia
5. Fraudulent Claims
6. Any actual or alleged negligent act, error, omission, misstatement, misleading statement, neglect or breach of duty by the Directors or Officers, in the discharge of their duties solely in their capacity as Directors or Officers of the Named Insured
7. Any vehicle not defined as a road vehicle
8. Any weapon mounted (or designed to be mounted) on a vehicle
9. Any weapon, device or substance delivered by an airborne weapon delivery system including, but not limited to, fixed wing aircraft, helicopter or drone
10. Injury or death to any employees of any third party whom the Named insured has contracted for services.
11. Any claim or claims made by or on behalf of an Assailant.
12. Use or operation as a means to inflict harm of any computer, computer system, computer software, malicious code, computer virus or any other electronic system.
13. Workers Compensation
14. Employment Practices
15. Ionizing radiations or contamination by radioactivity from nuclear waste or fuel
16. Radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor, assembly or component
17. Mercy Killing(s)
18. Cross Suits
19. Strikes, labor unrest, riots or civil commotion
20. Suicide
21. War, insurrection, civil commotion
22. Mental injury or mental anguish related claim where no Bodily Injury occurred to claimant (Except as included by endorsement for counselling services)
23. Any weapon or device employing atomic or nuclear fission, fusion or other like reaction or force or matter
24. Loss, injury or damage caused by or resulting from Named Insured's recklessness or deliberate misconduct
25. Chemical, biological, bio-chemical or electromagnetic weapon
26. Nuclear reaction, radiation or contamination, however caused
27. Any Pollutant or Contaminant however introduced or arisen
28. Property Damage in care, custody or control of Named Insured or person under contract (except as maybe provided by the 1st Party Property coverage)
29. Punitive or exemplary damages, sanctions or additional damages
30. COVID19
31. Any Deadly Weapon Event that occurs at a Location(s) which has been specifically leased or loaned by the Named Insured to any other entity or individual to host a permitted event planned and ticketed for more than 500 attendees over the duration of the event, except with the prior written agreement of the Underwriters. Agreement to add any event as covered may incur additional premium.

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ADDITIONAL EXCLUSIONS RELATING TO PROPERTY & BUSINESS INTERRUPTION: *Including but not limited to:*

1. Land or land values
2. Aircraft, watercraft or any vehicle licensed for highway use
3. Animals
4. Money, currency, checks, coins, stamps, securities, valuable papers, evidences of debt, precious stones, precious metals (unless forming an integral part of Insured Property), jewelry, furs, fine arts and antiques
5. Electronic data
6. Any property in Transit
7. Increase in loss caused by suspension, lapse, cancellation of any lease, license, contract or order, unless loss results directly from the insured Interruption of Business
8. Fines, penalties or damages incurred by or imposed upon the Named Insured at order of any Government Agency, Court or other Authority

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