

Look Inside R.E. Chaix's

NEW

# DEADLY WEAPONS COVERAGE

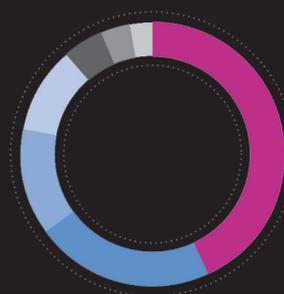
While eliminating the risk of a malicious attack is impossible, preparing for one is essential. Available through an "A" rated carrier, R.E. Chaix's Deadly Weapons Coverage offers coverage from a wide variety of weapons, not just firearms, and offers multiple layers of coverage including crisis management, prevention services, and insurance coverage to indemnify losses.

## COVERAGE HIGHLIGHTS

- **Three core pillars:**
  - Prevention services
  - Crisis management services
  - Insurance cover to indemnify losses
- **Coverage a wide variety of weapons, including:**
  - Any portable firearm (loaded or unloaded)
  - Explosive device
  - Knife
  - Syringe
  - Medical instrument
  - Corrosive substance
  - Any other handheld device or instrument which is used to deliberately cause death or bodily injury
  - Any road vehicle that is occupied and used by an assailant to deliberately cause death or bodily injury
- **Crisis Management Services:** Activated if a weapon is brandished as well as actually used.
- **Cover for liability when harm is caused by attacks using deadly weapons:** This is in addition to business interruption and property damage costs.

## INFORMATION SHEETS

- [Information Overview](#)
- [The Three Core Pillars of this Coverage](#)



## Active Shooter Events

2000-2017

- Commerce 42%
- Education 21%
- Open space 14%
- Government 10%
- Residences 5%
- Houses of worship 4%
- Healthcare facilities 4%

Source: FBI

On average there is more than one gun violence incident in the U.S. every 10 minutes.

## FREQUENTLY ASKED QUESTIONS

### What is a deadly weapons event?

An incident involving an individual or group of people actively engaged in killing or attempting to kill people using a deadly weapon at a location of the insured.

### What is included in this coverage?

[Download our helpful information sheet.](#)

### Isn't this covered until CGL policies?

Deadly weapon attacks remain a gray area and many CGL policies remain silent on coverage or exclude it outright. Moreover, some CGL carriers may deny coverage on the basis that the event was an act of terrorism or rely on other policy exclusions to deny or limit coverage.

Contact us today!



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