

Crisis Protect Insurance

Get the answers your business needs.

Underwritten by Lloyd's of London

Limit	\$1,000,000
Deductible	\$5,000
Total Premium	\$2,000 Non-Admitted
Surplus Lines Tax – TBD Based on State of Domicile	

HOW DO YOU GET THE PROTECTION YOUR CLIENTS NEED?

It's simple to bind. All we require is:

- Insured name, insured contact name, address, city, state, ZIP, email and phone
- Confirm
 - » Revenues are under \$250 million*
 - » Your client's choice of up to five locations that they would like covered*

*Coverage is available for firms with greater than \$250 million in revenue and more than five locations—please contact your RPS representative for more details.

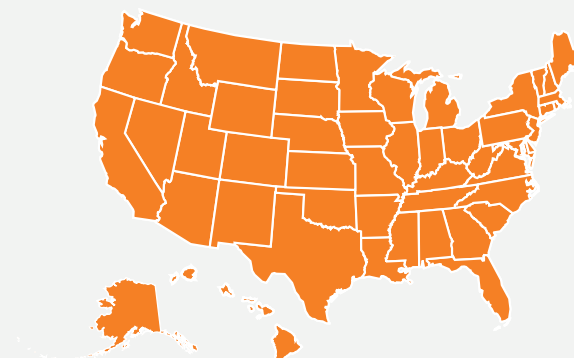
WHAT CONCERNS KEEP A SMALL BUSINESS OWNER UP AT NIGHT IN OUR CURRENT ENVIRONMENT?



WHY? 2020 IN THE UNITED STATES:

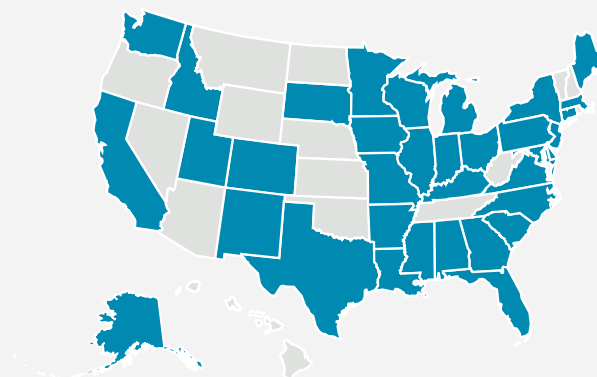
RIOTING

All 50 states have experienced civil unrest since the end of May.



MASS SHOOTINGS

There have been 159 people killed and 686 injured in 35 states.



TO BIND COVERAGE, CONTACT YOUR RPS PRODUCER OR VISIT RPSSMALLBUSINESS.COM.

RPS CAN HELP ADDRESS THE CONCERNS OF SMALL TO LARGE BUSINESSES WITH OUR CRISIS PROTECT PRODUCT.

Here are some examples of the coverages that are most relevant to your clients today.

<p>Civil Commotion</p>	<p>You own a small restaurant downtown. A group of three or more people assemble to protest a grievance. What starts out as a quiet demonstration grows into an angry mob that is intent on causing damage to your premises. This can include destruction of physical property such as the building, vehicles and other targets. In these situations, sometimes bodily injury, death or disablement can occur.</p> <p>Definition: A disturbance of the public peace by three or more persons assembled together and acting with common intent that has caused damage to the policy holder's real property and/or property, or bodily injury or death and disablement to any insured person(s), or prevents the policy holder and/or any insured person(s) from having access to or from real property and/or property due to deprivation.</p>
<p>Deprivation</p>	<p>Your gift shop on the corner near an amusement park is a popular destination for tourists. One day a bomb threat is reported at the attraction. You're notified by the authorities to evacuate all personnel and customers from your store. No one will be permitted entry or exit until given the all-clear. Even without physical damage, you may find yourself deprived of access to your property for long periods of time as a result of curfews or areas cordoned off by authorities, thus creating a financial burden for your business.</p> <p>Definition: The denial of access/ingress, egress caused by an insured event or events as listed in "Schedule" to the policy holder's real property and/or property, imposed by a public authority and/or military authority.</p>
<p>Detention</p>	<p>You're a sales manager from Dallas traveling to Mexico for a business meeting with clients. At the border, you are detained by authorities in a case of mistaken identity. You will require assistance to ascertain why you are being held and work with embassy officials to obtain your release.</p> <p>Definition: The holding under duress of any insured person(s) for whatever reason, other than kidnap, hijack or hostage crisis, and irrespective of whether such holding under duress is by legal governmental authorities in the place of custody or by other parties.</p>
<p>Disappearance</p>	<p>It's been 48 hours since anyone in the company has heard from your chief financial officer, who was on vacation in Virginia. His family is growing increasingly worried that he may be the victim of foul play or kidnapping.</p> <p>Definition: When any insured person or persons have has been missing during the policy period for a period exceeding forty-eight (48) hours from the last confirmed contact with such insured person(s).</p>
<p>Threat</p>	<p>A former employee returns to the workplace and threatens to burn the business down. In addition, he says he has access to your financial records and is going to make them available to the dark web.</p> <p>Definition: A threat made specifically against the policy holder (without demanding ransom) by a person or group to commit or attempt to:</p> <ul style="list-style-type: none"> (a) Kill, injure or abduct any insured person(s) (b) Cause damage to or loss(es) of real property and/or property, and/or financial loss (c) Disclose, disseminate or utilize proprietary information, including any personal, private or confidential information on or about the policy holder
<p>Vicious Attack</p>	<p>A group of radicalized teenagers get their hands on one of your delivery vehicles. They proceed to drive it down a main street, hitting pedestrians in their path and crashing the vehicle into your storefront window, injuring customers and employees.</p> <p>Definition: The use of a vehicle or vehicles, explosive/incendiary device(s), handheld weapon(s), and/or object(s) intended to cause harm to a person and/or group of persons that results in judgments, settlements, defense costs, medical services and hospitalization costs, death and disablement and/or threat thereof, damage to real property and/or property of the policy holder, and/or financial loss as a consequence thereof, including financial loss where no damage occurs at the real property and/or property, but the policy holder suffers loss(es) and/or claim(s) as a result of a vicious attack that leads to deprivation.</p>

CLAIMS EXAMPLE #1: CIVIL COMMOTION

Rioting breaks out in the neighborhood of a sporting goods store in Milwaukee. The owner is away on business, but one of her employees is in the store as events unfold. Bricks are thrown through the windows, some inventory is stolen, and a customer is injured.

First-party coverage up to \$1 million (property damage and financial loss or a combination of the two): Property damage on the building amounted to \$200,000 and, due to the business being closed for repairs, there was a financial loss of \$350,000.

Sublimated coverage included within the first-party coverage limit up to \$1 million (not in addition to):

- An additional expense of \$500 (up to \$10,000) was used to secure the store (i.e., plywood for the windows).
- Rest and rehabilitation expense in the sum of \$8,500 (up to \$10,000) addressed the traumatized employee's psychiatric counseling.
- Death and disablement totaled \$15,000 (\$50,000 each insured person up to \$500,000) for the customer who had a back injury.
- Deprivation (up to \$500,000) after the police or military cordoned off the area and denied access to the business. This would be available if the business had not sustained physical damage.
- Extra expense in the amount of \$35,000 (up to \$100,000) to hire a security detail to protect the store, employees and customers was paid.
- Funeral expense would pay (up to \$25,000) per person, capped at \$100,000.

Third-party coverage up to \$100,000: Judgments, settlements and defense costs would be covered if an insured person brought suit against the owner following the crisis.

Example: Defense costs were paid litigating a claim of negligence against the owner.

CLAIMS EXAMPLE #2: VICIOUS ATTACK

A popular outdoor music venue is well attended in upstate New York. Shuttle buses carry concertgoers to the location. Just as the lead performer takes the stage, a lone gunman opens fire, kills four and injures five, and part of the stage, some equipment and temporary fencing are destroyed by the panicked crowd. In addition, one shuttle bus is heavily damaged by a spray of bullets.

First-party coverage up to \$1 million (physical damage, financial loss, medical/hospitalization):

- Medical and hospitalization for five totaled \$500,000.
- Shuttle bus repairs were \$25,000.

Sublimated coverage included within the first-party coverage limit of up to \$1 million (not in addition to):

- The venue was rebuilt at a cost of \$250,000 (up to 50% of the policy limit is allowed).
- Funeral expenses were paid at \$25,000 per person (capped at \$100,000).
- Additional expense of \$3,000 for new fencing was paid (up to \$10,000).
- Extra expense of security equipment was purchased in the sum of \$2,500 (up to \$100,000).

Third-party coverage up to \$100,000: Judgments, settlements and defense costs would be covered if an insured person brought suit against the owner following the crisis.

Example: The underwriters settled on behalf of the venue owner's lawsuit in the amount of \$100,000.

Crisis consultant costs up to \$1 million:

- This would be the owner's first line of defense prior to, during and after a crisis
- Emergency hotline available 24/7/365
- Access to risk management documents, OSHA legislation and information on how to become compliant, and active shooter awareness videos
- Crisis management—mitigate the threat, make recommendations such as boarding up the shop
- Contingency planning—how to effectively and productively continue business operations
- Crisis communications—internal staff messaging, statements to the public
- Debriefing of witnesses
- Identify legal implications or liability
- Liaison between client and emergency services, police, firefighters, etc.
- Educational next steps, forward-looking recommendations, business continuity planning

PRODUCT-SPECIFIC DATA

Insurance Clauses	Aggregate Limit	Deductible
Limit of liability	\$1,000,000	\$5,000
Coverage	Sublimit	Deductible
Additional expenses – additional and unforeseen costs for the noted insured event(s)	\$10,000	Nil
Additional expenses – reasonable rest and rehabilitation costs for the noted insured event(s)	\$10,000	Nil
Crisis consultant costs	\$1,000,000	Nil
Crisis consultant costs – limitation for cyber extortion, product tampering or series of connected acts thereto	\$25,000	Nil
Death or disablement – each insured person	\$50,000	Nil
Death or disablement – subject to a maximum of the insured events	\$500,000	Nil
Demolition, restitution and rebuild	50% of the limit of liability	The deductible is a 25% coinsurance with respect to demolition, restitution and rebuild
Demolition, restitution and rebuild – inclusion of vehicles involved in an act of terrorism, sabotage or vicious attack	\$100,000	The deductible is \$2,500 for vehicles with respect to demolition, restitution and rebuild
Deprivation – act of terrorism, civil commotion, sabotage, vicious attack or a series of connected acts thereto	\$500,000	The deductible is 12 hours with respect to deprivation
Deprivation – assault, detention, hostage crisis, kidnap or a series of connected acts thereto	\$250,000	The deductible is 12 hours with respect to deprivation
Emergency repatriation and evacuation costs – each insured person	\$2,500	Nil
Emergency repatriation and evacuation costs – each evacuation advisory	\$250,000	Nil
Emergency repatriation and evacuation costs – each policy period	\$250,000	Nil
Expenses – each insured event	\$100,000	Nil

PRODUCT-SPECIFIC DATA (CONTINUED)

Extra expense – each insured event	\$100,000	Nil
Financial loss costs – per day	\$10,000	Nil
Financial loss costs – each insured event	\$50,000	Nil
Funeral expenses – each insured event	\$25,000	Nil
Funeral expenses – each policy period	\$100,000	Nil
In transit/delivery	\$1,000,000	Nil
Judgments, settlements and defense costs	\$100,000	Nil
Ransom	\$1,000,000	Nil
Threat – act of terrorism, civil commotion, deprivation, sabotage, vicious attack or a series of connected acts thereto	\$500,000	The deductible is two hours with respect to the insured event(s) from an act of terrorism, civil commotion, sabotage and/or vicious attack
Threat – assault, blackmail, deprivation, detention, employee dishonesty, extortion, hijack, hostage crisis, kidnap, radicalization, stalking or a series of connected acts thereto	\$500,000	Nil

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