CORY WASHINGTON & CO.
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# ACTIVE SHOOTER & WORKPLACE VIOLENCE — POLICY FEATURE CHECKLIST

*Pull out your current active assailant policy and check the box next to each feature you can confirm it includes — anything unchecked is worth a quick conversation with your advisor.*

STANDARD · OFTEN LIMITED · IF NEEDED *— Standard: should be included · Often limited: frequently sublimited, excluded, or optional · If needed: depends on your operations*

| | POLICY FEATURE | WHAT TO CONFIRM | PRIORITY |
|---|---|---|---|
| ☐ | **Third-Party Liability** | Covers claims that security or response was inadequate — GL may exclude assault or firearms claims. | STANDARD |
| ☐ | **Crisis Management & Public Relations** | Pays for crisis consultants and communications immediately after an event. | STANDARD |
| ☐ | **Counseling & Victim Services** | Covers counseling for employees, victims, and families. | OFTEN LIMITED |
| ☐ | **Medical & Funeral Expenses** | Pays victims' medical and funeral costs regardless of liability. | OFTEN LIMITED |
| ☐ | **Business Interruption** | Covers lost income when a location closes after an incident. | OFTEN LIMITED |
| ☐ | **Property Damage & Demolition** | Covers repair, redesign, or demolition of an affected location. | IF NEEDED |
| ☐ | **Threat Response** | Covers security and consultant costs after a credible threat, even without an attack. | IF NEEDED |

### COMMON GAP IN THIS COVERAGE

*The most commonly missed gap in this coverage is assuming general liability responds. Many GL policies exclude assault, battery, or firearms-related claims, and none pay for crisis management, counseling, or business interruption after an attack. With 34 active shooter incidents in 2025 — 14 at businesses — organizations should confirm what their GL excludes and consider a dedicated policy.*

### IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Standard / Often Limited / If Needed labels describe general market patterns for this coverage — not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.