

# Workplace Violence Expense Insurance

The more prepared you are for the unthinkable, the better.

CHUBB®



Workplace violence is one of the most frightening exposures companies must face. Such an incident can devastate a company, destroying its bottom line and even threatening its survival.

That's why Chubb created ForeFront Portfolio Workplace Violence Expense Insurance specifically for private companies like yours.

## **Why Your Company Needs Workplace Violence Expense Insurance**

- The expenses incurred in the aftermath of a workplace violence incident are often staggering and unforeseen.
- Unexpected expenses can stem from crisis management, independent security, employee counseling, public relations, salaries for victim employees and for replacement employees, medical care and/or rest and rehabilitation for employees, and loss of business income, to name a few.
- Recovering from an incident of workplace violence is difficult, and the shorter the road back to normalcy, the better.
- Your company is at an increased risk of workplace violence if it:

- Deals with members of the public
- Exchanges money
- Delivers goods and services
- Works with unstable or violent persons
- Operates late at night
- Plans to reduce its work force or outsource functions or operations.

## **ForeFront Portfolio Workplace Violence Expense Insurance highlights:**

- Coverage for expenses arising from post-incident crisis management services, including consulting and mental health specialists
- Access to "Threat of Violence Management" consulting from R3 (where available)
- Coverage for loss of business income following a workplace violence incident

## **Reimburses expenses for:**

- Independent crisis management consultant and public relations consultants
- Crisis mental health specialists
- Independent forensic analysts
- Victim employees' salaries and replacement employees' salaries
- Rewards paid to informants who provide information leading to the arrest and conviction of responsible parties

ForeFront Portfolio

- Medical, cosmetic, mental health, and dental expenses of victims; rest and rehabilitation for insured persons and their relatives
- Expenses related to dealing with a stalking threat.

**Insureds include:**

- The company
- Directors and officers
- Employees, including seasonal, temporary, and leased
- Volunteers
- Guests on the company’s premises

**With additional advantages:**

- Our private company underwriters are positioned throughout Canada and are experienced in a broad spectrum of industries
- Where available, crisis management services to help prevent an incident and prepare for one should it occur

**Key Features**

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When you purchase Chubb’s ForeFront Portfolio Workplace Violence Expense Insurance policy, you also gain access, where available, to optional risk management services from R3 Continuum. R3 offers consulting on a wide variety of workplace violence loss prevention topics, including (but not limited to):

- Prevention through hiring practices, hostility management training, and threat notification systems
- Preparedness via a workplace violence policy, threat response team, provider assessments, security audits, domestic violence program, and post-crisis responses
- Where allowable, Chubb customers receive the first hour of “Threat of Violence Management” consulting from R3 free of charge, up to three times per insured per year, with a discounted rate on additional hours

**Why ForeFront Portfolio?**

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- A long-time leader in providing insurance to private companies, Chubb created ForeFront Portfolio Workplace Violence Expense Insurance as one of a suite of nine insurance coverage parts under ForeFront Portfolio.
- The coverage parts in ForeFront Portfolio work as standalone policies or seamlessly together in order to minimize gaps and reduce overlaps in insurance coverage

**Why Chubb?**

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- For over 30 years, we’ve devoted ourselves to helping to protect private companies like yours. We were a pioneer in providing privately owned companies with an integrated insurance solution to address their professional and management liability exposures
- We cultivate a deep understanding of private company needs through the biannual Chubb Private Company Risk Survey, the only survey of its kind in the industry
- Our reputation for experienced, fair claims handling and superior service offers you additional peace of mind
- Our financial stability and ability to pay claims rate among the best in the insurance industry

**Contact Us**

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For more information, contact your insurance broker or visit us online at [Chubb.com/ca](http://Chubb.com/ca)

**Chubb. Insured.<sup>SM</sup>**

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