



ForeFront Portfolio 3.0SM Workplace Violence Expense Insurance

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



Workplace violence—the second leading cause of work-site deaths in the United States, according to the Bureau of Labor Statistics¹—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.

According to the *Chubb 2013 Private Company Risk Survey*, 9% of private company executives said a workplace violence incident would cause *the most financial damage* to their company.

That’s why Chubb created *ForeFront Portfolio 3.0SM 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.

From 1992 to 2010, there were 13,827
homicide victims in the workplace—an average
of about 14 per week.
—Bureau of Labor Statistics (2011)

ForeFront Portfolio 3.0 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 CMI (where permitted).

Coverage for loss of business income following a workplace violence incident.

¹ Bureau of Labor Statistics' *National Census of Fatal Occupational Injuries in 2009*.

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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.
- 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 the United States and are experienced in a broad spectrum of industries.
- Where permitted, crisis management services to help prevent an incident and prepare for one should it occur.

Key Features

When you purchase Chubb's *ForeFront Portfolio 3.0 Workplace Violence Expense Insurance* policy, you also gain access, where permitted, to optional risk management services from **Crisis Management International (CMI)**. CMI 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 CMI *free of charge*, up to three times per insured per year, with a discounted rate on additional hours.

Why ForeFront Portfolio 3.0?

A long-time leader in providing insurance to private companies, Chubb created *ForeFront Portfolio 3.0 Workplace Violence Expense Insurance* as one of a suite of nine insurance coverage parts under *ForeFront Portfolio 3.0*.

The coverage parts in *ForeFront Portfolio 3.0* work as standalone policies or seamlessly together in order to minimize gaps and reduce overlaps in insurance coverage.

For more information, contact your insurance agent or broker or visit us online at www.chubb.com.

Why Chubb?

Since 1975, 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.



Chubb Group of Insurance Companies | www.chubb.com

Chubb refers to the insurers of the Chubb Group of Insurance Companies. Not all insurers do business in all jurisdictions. This literature is descriptive only. Actual coverage is subject to the language of the policy as issued. Chubb, Box 1615, Warren, NJ 07061-1615.

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