Ascot Guard

Malicious Attack

Crisis Protection for People, Assets and Reputation

Active assailant risk is no longer theoretical. Ascot Guard provides a clear, people focused solution, combining broad, affirmative coverage with specialist crisis management expertise - supporting insureds not just financially, but operationally and reputationally, when it matters most.

Why Ascot Guard?

Ascot Guard – Malicious Attack is a key component in Ascot's Crisis Management's security insurance offerings, combining **affirmative insurance cover** with **embedded crisis response** and **access to advisory services.**

It is **modular** (six in total), allowing clients to select all or part of our insurance policy depending on their risk appetite and coverage requirements.

A – Response Consultants Costs	Always included
B – Legal Liability	Optional
C – Physical Damage	Optional
D – Business Interruption	Optional
E – Extra Expenses	Optional
F – Personal Injury	Optional

The focus is not solely on indemnity, but on **support before, during and after a crisis**, helping insureds protect people, stabilise operations and recover with confidence.

What the coverage provides?

Malicious Attack cover under Ascot Guard is designed to complement existing insurance programmes and typically responds to **threats and physical attacks** carried out by an assailant who is physically present and using a weapon.

Coverage may include:

- Property damage
- Business interruption (including non-damage BI) including:
  - Denial of access
  - Loss of attraction
- Legal liability
- Stalking and Threat
- Crisis management and reputational protection costs
- Medical expenses, counselling and trauma support
- Temporary relocation and additional security measures
- As well as a number of other extra expense items

Ascot Guard is intentionally structured to avoid unnecessary limitations **for vehicle based attacks, employee perpetrators or terrorism,** helping to remove uncertainty at the point of loss.

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 For more information, visit www.ascotgroup.com

Integrated crisis **support**

A key differentiator of Ascot Guard - Malicious Attack is access to **specialist crisis response partners**, providing practical, real time support alongside our insurance protection.

Services that can be provided include but are not limited to:

- Pre incident risk assessments and preparedness planning
- Physical Security Assessments
- Emergency Action Plans
- Persistent Threat monitoring
    - Insider Threat mitigation
    - Workplace Violence Protection
    - Corporate Liability
- Employee training and response scenario exercises
- Immediate mobilisation of crisis consultants following an insured event
- Ongoing support for leadership teams, employees and stakeholders
- Business Continuity

This integrated approach is designed to reduce loss severity and improve outcomes during highly complex and sensitive events. These services are discounted for Ascot policyholders. An added feature of Ascot Guard - Malicious Attack is **Free Risk Advisory** provided throughout the duration of your insurance policy by our chosen response company, Merrill Herzog. (www.merrillherzog.com)

The **risk** landscape

Premeditated violent attacks involving firearms, vehicles and other weapons continue to pose a material risk to organisations across a wide range of industries. These incidents, often indiscriminate, increasingly target **easily accessible locations** such as offices, retail venues, hospitality sites, healthcare facilities, schools and public events.

For many insureds, the most significant impacts extend beyond physical damage and include **business interrution, denial of access, reputational harm and employee trauma.** Traditional property, casualty and terrorism placements are often not designed to respond holistically to these outcomes.

Ascot Guard's Malicious Attack solution is built to address that vulnerability.

Target clients

Active assailant coverage is particularly relevant for organisations that:

- Have high public footfall or multiple locations
- Present large or concentrated workforces
- Are operationally sensitive to access restrictions
- Examples might include offices, retail, hospitality, schools/universities, houses of worship, healthcare and events

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