



For more information, resources and marketing materials visit burnsandwilcox.com

CRISIS MANAGEMENT

Reimbursement up to \$25,000 per crisis event

- » Events triggering significant adverse regional or national media coverage
- » Types of Expenses:
 - Emergency Transport, Crisis Counseling, Funeral, among others
 - Rental of comparable substitute premises
 - Security services for up to 15 days
 - Compensation to temporary personnel hired to replace seriously injured employees
- » **Claim Example:**
 - Reputable contractor's employee, late to meet next client, causes multiple-fatality highway crash which garners negative media coverage

WORKPLACE VIOLENCE

Reimbursement up to \$25,000 per workplace violence incident

- » Intentional and unlawful acts or threats of deadly force which occur on the Named Insured's premises
- » Types of Expenses:
 - Independent security consultant for up to 60 days
 - Independent public relations consultant for up to 60 days
 - A counseling seminar for the insured conducted by independent consultants
- » **Claim Example:**
 - Disgruntled ex-employee intentionally crashes car through storefront of former employer's sandwich shop

EMPLOYEE DATA PRIVACY VIOLATION

Reimbursement up to \$25,000 per unauthorized access

- » Failure to secure an employee's private data or provide legally required notice after an unauthorized access
- » Types of Data:
 - Employee's driver's license ID number
 - SSN
 - Sensitive or protected financial, protected healthcare, or private personal information defined under applicable law
- » Types of Expenses:
 - Cost for public relations and data security breach consultant services
 - Notification and call center costs for credit monitoring, identity restoration, credit repair and related legal fees
- » **Claim Example:**
 - Financial services company's internal network is hacked and results in exposure of covered financial data for all 500 employees

AGGREGATE LIMIT & DEDUCTIBLE

- » \$50,000 endorsement aggregate
- » \$1,000 deductible per crisis event, workplace violence incident and employee data violation

**Available on excess liability policies only*

CONTACT:

For more information regarding Business Response Enhancement Endorsement, contact your local **Burns & Wilcox** office.