

# WORKPLACE VIOLENCE

## vs GENERAL LIABILITY

# COVERAGES



LEGAL LIABILITY COVERAGES	GENERAL LIABILITY OR WORK COMP COVERAGES	WORKPLACE VIOLENCE COVERAGES
Public Relations Counsel	NONE	INCLUDED
Psychiatric Care	NONE	INCLUDED
Medical or Dental Care	Medical under Work Comp	INCLUDED
Employee Counseling	NONE	INCLUDED
Temporary Security Measures	NONE	INCLUDED
Rehabilitation Expenses	NONE	INCLUDED
Personal Accident Expense	NONE	INCLUDED
Business Interruption Expense for workplace violence or stalking threat	LIMITED to Property if purchased under that coverage and if there is property damage that interrupts the operations.	INCLUDED
Extra Expenses Coverage for hiring of additional staff	NONE	INCLUDED
Reward Money	NONE	INCLUDED
Consultant Expenses	NONE	INCLUDED
Exclusion for Vehicles, Employees, Terrorism	EXCLUDED other than some coverage for Terrorism if purchased and if qualifying by definition	NOT EXCLUDED
Victim Death Benefits, Funeral and Burial Expenses	NONE	INCLUDED
Off Site Incident Expense Coverage	NONE	AVAILABLE

- For any coverages to apply under a General Liability policy, negligence by the employer has to be present. This is the trigger for any General Liability covered claim.
- General Liability often excludes coverage, if the shooting/violence is by an employee.
- These policies are not standard and vary between carriers. This review is just an example of coverage.



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