

Workplace Violent Event Response

Help your business respond to and recover from an unexpected violent event, which can severely affect employees and impact business operations.

Coverage Benefits

Most general liability and businessowner policies cover legal liability associated with a violent event; however, other potential expenses associated with such an event would not be covered. EMC offers this optional coverage on a no-fault basis for certain additional expenses such as:

- Death benefits
- Medical expenses
- Personal counseling
- Group counseling
- Funeral expenses
- Loss of income
- Wages of temporary personnel
- Rental of substitute premises
- Additional transportation expenses
- Security services
- Public relations consultant
- Media and communications costs

Reduce the Impact of Claims

EMC offers an array of valuable services to help your business keep claims to a minimum. We know the real measure of an insurance company is how well it responds to your needs at the time of a loss. So our primary goal—regardless of the size or type of your claim—is to handle it quickly, accurately and with as little interruption to your business operations as possible.



What Is a Violent Event?

A violent event is one that has all of the following criteria:

- Is caused by an intentional criminal act or series of acts
- Involves the use of a physical object or weapon, other than the human body, for the purpose of causing injury to any person
- Results in at least one or more persons, other than the perpetrator, sustaining a serious bodily injury or being held hostage
- Results in an imminent threat of deadly force involving the display of a deadly weapon on premises that could result in a serious bodily injury or being held hostage



Visit emcins.com to learn more about EMC and what we can offer your business.

Improve Safety, Control Losses

EMC has provided loss control services for our policyholders since 1926. Our experienced loss control professionals can give you suggestions and solutions that can lessen your risks, including:

Hazard Control Assessments to identify hazards that pose the greatest potential safety risks to your operations. We then recommend viable solutions to control or reduce these risks.

Online Safety Training to give your employees convenient access to short training segments, complete with quizzes to check for understanding. You can register, assign training and track your employees' training progress through our easy-to-use online training system.

Visit www.emcins.com/losscontrol to learn more and access our extensive collection of online safety resources.

Independent Agents, Local Expertise

When you work through your independent insurance agent, you can get a superior level of personalized service and expertise. That's why EMC distributes products solely through the independent agency system. Contact your local independent agent and ask about insurance from EMC.

Count on EMC®

EMC Insurance Companies is in the top 60 property and casualty organizations in the United States and is one of the largest in Iowa, based on net written premium. EMC is rated A (Excellent) by AM Best, the premier insurance credit rating organization that rates a company's ability to meet its obligations to policyholders.*

Organized in 1911 to write workers' compensation protection in Iowa, EMC Insurance Companies now offers property and casualty insurance products and services throughout the United States and writes reinsurance contracts worldwide. EMC is headquartered in Des Moines, Iowa, and has 19 offices strategically located across the country to deliver exceptional local service. With more than 100 years of experience, customers know they can *Count on EMC*—and you can too.

Commercial Policyholder Access

You manage all aspects of your business—and your insurance should be no different. With Commercial Policyholder Access on emcins.com, you have quick access to your insurance information at any time.

Depending on your access, you can:

- View policy, billing and claims information
- Manage payment preferences and paperless notifications
- Report and monitor claims
- Access loss control resources
- Find your agent's contact information

Visit www.emcins.com/businessins and select **Policyholder Access** to learn more about Commercial Policyholder Access.

Learn More

To learn more about violent event response coverage, contact your insurance agent.

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