

Though not frequent, violent events do happen. Help your clients respond to and recover from the unexpected.

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

Coverage Limits

EMC offers multiple limit options up to \$1,000,000.

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. With more than 100 years of experience, customers know they can *Count on EMC*—and you can too.

This resource is intended to provide additional information to EMC agents and is not intended for distribution to policyholders.



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



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Contact Us

Contact your EMC marketing representative or underwriter for more information.

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