

Workplace Violence / Crisis Incident / Outside Aggressor

BUSINESSOWNERS Enhancement Endorsement to NIAC PROPERTY

Highlighted Features

- Aggregate limit \$30,000
- Covers loss of business net income incurred following an incident
- Covers extra expense incurred in period of recovery following an incident
- Covers cost of relocation to comparable location
- Covers cost of mandatory evacuation

Coverage in Action

At a nonprofit theatre, an active shooter aims recklessly at the audience. Fortunately, no one is injured, but a pipe is broken as a result of the attack, flooding the theatre. The building is deemed unsafe, and all staff and volunteers are evacuated to a new rented space. Under the nonprofit's Workplace Violence / Crisis Incident / Outside Aggressor under Additional Coverage, the costs of evacuation and relocation are covered.



The insurance policy, not this brochure, forms the contract between the insured and the insurance carrier. The policy may contain limits, exclusions, and limitations that are not disclosed in this brochure. Coverages may differ by state.

NIAC, ANI, and NANI are AM Best A IX (Excellent) insurers with 501(c)(3) status. Nonprofits Insurance Alliance® is a brand of Alliance Member Services®. © AMS. All rights reserved.

insurancefornonprofits.org