



**FOR IMMEDIATE RELEASE**

## **SIU Introduces Significant Expansion of Active Shooter Insurance Program**

**ATLANTA, February 7, 2017** – Southern Insurance Underwriters, Inc. recently introduced an innovative insurance product designed to protect educational institutions against the unfortunate effects of an active shooter incident on campus. The product is **now available to most businesses and facilities accessible to the public**, such as:

- Healthcare facilities
- Educational institutions
- Religious houses of worship
- Entertainment venues and events
- Retail (including but not limited to banks, restaurants, cinemas, shopping malls and stores within malls)
- Governmental and municipal facilities and parks
- Industrial and commercial locations

In addition, the definition of “weapon” is expanded to include **explosive devices, knives, medical instruments and corrosive substances, in addition to firearms**. The increasing incidence of deadly weapon violence in publically-accessible areas makes proactive risk management a high priority.

According to FBI statistics an average of 11.4 major active shooter incidents occurred during the 2000 – 2013 time frame, with an upward trend. Over 1,000 individuals were killed or injured in these incidents, which do not include situations involving other types of deadly weapons (which now are covered under the broadened insurance program).

SIU’s Active Shooter Protection coverage provides as standard: primary third party liability coverage with limits up to \$20 million each and every active shooter event including claims expenses with up to \$50 million in the policy aggregate, on-site risk assessment for insured locations, crisis management services, post event counseling services, funeral arrangements and \$500,000 of first party property damage. Furthermore the product can also now provide first party business interruption coverage which is a valuable coverage provision for entities where a loss in revenue/income is foreseeable post an active shooter event. Policies are issued by an insurer rated “A” by A.M. Best and are offered through independent agents throughout the United States.

### **About Southern Insurance Underwriters, Inc.**

Southern Insurance Underwriters, Inc. is a 53-year-old managing general agency located in the Atlanta, Georgia area. Insurance agents interested in marketing the product should contact the firm directly or through the website [www.activeshooterins.com](http://www.activeshooterins.com).

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