

Crisis Management Insurance: Q&A for Brokers

Thank you for joining us!

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Hello Everyone and Thank You For Joining Us!

My name is Ritchie Vener, I am the Chief Growth Officer at Distinguished Programs, responsible for developing and leading the marketing initiatives across Distinguished. I joined Distinguished in 2019. Prior to joining, I spent over 25 years in executive marketing positions at GE Capital and York Risk Services Group.



Host - Ritchie Vener

Chief Growth Officer
Distinguished Programs

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Please Note:

- We will be sending all registrants a copy of the slides, the webinar recording, and a PDF with the questions and answers from today's session.
- If anyone has a question during the presentation please use the Q + A button on the bottom of your screen.



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Distinguished Programs



Distinguished Programs is a leading national insurance Program Manager providing specialized insurance programs for Real Estate, Community Associations, Hotels, Restaurants, Cyber Liability, Fine Art and Collectibles, Inland Marine, Executive Lines, Crisis Management, Surety Bonds, Marine Cargo, Transactional Risk, and Environmental and Construction Professional insurance.

More information on these programs can be found on the Distinguished website.

Meet the Expert



Marcus Meredith

President,
Crisis Management Program



Expert Background

- Background in international politics and British Army service
- Served alongside U.S. forces in Afghanistan
- Inspired to serve after witnessing 9/11
- Transitioned into political violence risk analysis after military career
- 15+ years specializing in Crisis Management & Political Violence insurance

What is Crisis Management Insurance?

- Specialized coverage designed to address exposures tied to Political Violence and Active Assailant events
- Protects against financial losses from covered incidents
- Coverage can include:
 - Terrorism
 - Sabotage
 - Civil unrest
 - Strikes and riots
 - Active assailant attacks
- Helps fill gaps left by standard Property and Liability policies





Threats Facing the U.S. Today

- Active shooter incidents increased 70% from 2020–2024 compared to the previous five years ¹
- The FBI reported 24 active shooter events across 19 states in 2024, resulting in 106 casualties ¹
- More than 300 political violence incidents occurred across the U.S. between 2021–2024 — the highest level since the 1970s ²
- Nearly 30,000 protests took place across 2,900 U.S. cities and towns in 2023, impacting communities of all sizes ³
- Strikes, Riots and Civil Commotion (SRCC) caused over \$10 billion in insured losses globally over the last decade, including more than \$2.5 billion from the 2020 George Floyd protests alone ⁴

¹ Federal Bureau of Investigation, "FBI Releases 2024 Active Shooter Incidents in the United States Report" (2025)

² Reuters, "Nation on Edge: Experts Warn of 'Vicious Spiral' in Political Violence After Kirk Killing" (2025)

³ Counting Crowds Consortium, "2023 Trends in U.S. Protest Activity" (2024)

⁴ Business Insurance, "Civil Unrest Exceeds Terrorism in Terms of Insured Losses" (2023)

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Why Do Businesses Need Crisis Management Insurance?

- Events are becoming more frequent and severe across the U.S., increasing financial exposure
- Goes beyond property damage, especially when public safety is impacted
- Helps protect against business disruption and operational downtime
- Addresses liability risks involving customers or employees
- Covers property damage and extended business interruption losses





What Carrier Do You Use?

Lloyd's of London (AM Best rated A+)

**Are You Available in
All States?**

**Yes, available nationwide,
exclusively in the United States.**

Eligible Business Types

For Strikes, Riots, and Civil Commotion Insurance (Shield) and Active Assailant and Deadly Weapons Insurance (Halo):

- Ideal for businesses with foot traffic, such as
 - Hospitality
 - Retail
 - Entertainment

For Sabotage, Terrorism and Violent Acts Insurance (Paladin):

- Designed for a wide range of property risks
 - Real Estate
 - Residential
 - Municipal
 - Manufacturing
 - Industrial

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What Does Distinguished's Crisis Management Insurance Cover?

Sabotage, Terrorism and Violent Acts Insurance (Paladin)

- Limits up to \$150M per location
- Broad definition of Sabotage and Terrorism
- Coverage for both certified and non-certified acts
- Denial of access covered even without physical damage
- Ongoing Loss of Attraction coverage
- No deductible regardless of the underlying property policy
- Active Shooter coverage as standard

Optional coverages:

- Active Assailant coverage, including liability
- Increased cost of working
- Terrorism Liability
- Strikes, Riots, and Civil Commotion

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What Does Distinguished's Crisis Management Insurance Cover?

Strikes, Riots, and Civil Commotion Insurance (Shield)

- Limits up to \$150M per location
- Extra expense coverage for additional costs in excess of normal operating expenses while the property is repaired or replaced
- Coverage for both certified and non-certified acts
- Selective portfolio approach for customized coverage selection
- Losses arising from a listed political or social peril
- Denial of access coverage if an authority deems operations must cease
- Low deductible regardless of the underlying property policy
- Access to experts in Political Violence threat and risk analysis

What Does Distinguished's Crisis Management Insurance Cover?

Active Assailant and Deadly Weapons Insurance (Halo)

- Limits up to \$20M per location
- Primary liability
- Property Damage and Business Interruption
- Accidental death and dismemberment (sublimit of \$50,000 per person)
- Medical expenses (sublimit of \$25,000)
- Coverage against the threat of a deadly weapon attack
- Low deductible regardless of the underlying property policy

Optional coverages:

- Post underwriting review
- Action plan webinar
- Access to the deadly weapons protection portal

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How Much Does Crisis Management Insurance Cost?

The cost of crisis management insurance depends on several risk factors:

- Occupancy
- Location
- Accumulation of values in proximity
- Security
- Proximity to landmark buildings or infrastructure
- Emergency planning and staff vetting



TRIA vs. Paladin Coverage: What's the Difference?

Benefits of Paladin

- Covers Certified and Non-Certified Terrorism and Sabotage
- Separate standalone coverage structure
- Includes Property and Business Interruption coverage
- Optional Liability coverage available
- No certification requirement
- No deductible or minimum loss threshold

TRIA Limitations

- Certified acts coverage only
- Coverage activates only after major loss thresholds are met
- Individual location loss must exceed \$5M
- Coverage follows underlying Property/Casualty policy limits and deductibles
- No standalone Liability coverage

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Why Brokers Choose Distinguished's Crisis Management Program

- Backed by Lloyd's, an AM Best-rated A+ carrier
- High-capacity limits
- Experts in Political Violence threat and risk analysis coverage with over 20 years of Specialist MGA experience
- Customizable coverage to suit the financial requirements of the client
- No deductible on our Paladin coverage
- Flexibility on limit and what assets to insure
- Submit-quote-bind 24/7 on the Broker Connect portal for Paladin coverage

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How Do I Submit Business?

For Sabotage, Terrorism, and Violent Acts coverage (Paladin):

Submissions can be made through the Broker Connect portal. If the risk falls outside the requirements for the portal, please email one of our underwriters.

For Strikes, Riots, and Civil Commotion Insurance (Shield) and Active Assailant and Deadly Weapons Insurance (Halo):

Send risk details to crisismanagement@distinguished.com.

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Who Should I Contact If I Have Additional Questions?

Marcus Meredith, President
mmeredith@distinguished.com

T: +1 (212) 297-3142

Brice Chaney, AVP, Executive Underwriter
BChaney@distinguished.com

T: +1 (903) 357-8386

Kathryn Russell-Jones, Underwriter
krjones@distinguished.com

T: +1 (425) 732-6168




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Frequently Asked Questions

First, let's dive into some frequently asked questions, then we will go live to today's attendee questions.



Can These Policies Be Purchased Together?

Yes. Depending on your client's needs, they can purchase one, two, or all three products.

Do You Offer Coverage For Businesses With Multiple Locations?

Yes. We offer a selective portfolio approach that allows clients with multiple locations to choose which properties to insure and at what limits.

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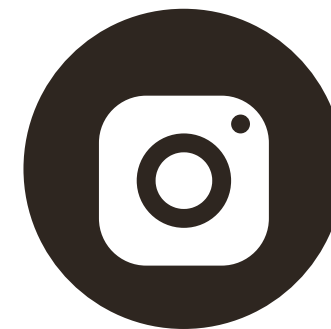
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LIVE Q&A | EXPERT INDUSTRY PANEL

Crisis Management Insurance

Thank you to everyone who joined us for today's webinar. Thank you for your time and have a wonderful rest of your day!

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