

UPDATE ACTIVE-SHOOTER POLICIES, RESPONSE PROCEDURES BEFORE SCHOOL STARTS

RISK MANAGERS – WITH THE SUPPORT FROM THEIR SCHOOL OR INSTITUTION – CAN MITIGATE RISK AND PREPARE FOR A WORST-CASE SCENARIO.

BY MATT WALSH AND KEITH HUMMEL

As students and faculty across the country return from winter break, there is no better time to reevaluate policies at the start of the calendar year. For risk managers, there are two items that should be at the top of their back-to-school list: updating active-shooter insurance policies and ensuring the proper response procedures are in place. From 2018 to 2019, 46 school shootings resulted in the loss of property, finances, and most importantly, hundreds of injuries and fatalities.

With no shortage of horrific events happening across the country, educational institutions have increasingly become targets of gun violence. From developing an integrated plan to holding on-site training, below are five risk management tips to best equip educational institutions – and all companies or organizations for that matter – to protect their people and property.

PROACTIVE RISK MANAGEMENT PROCEDURES

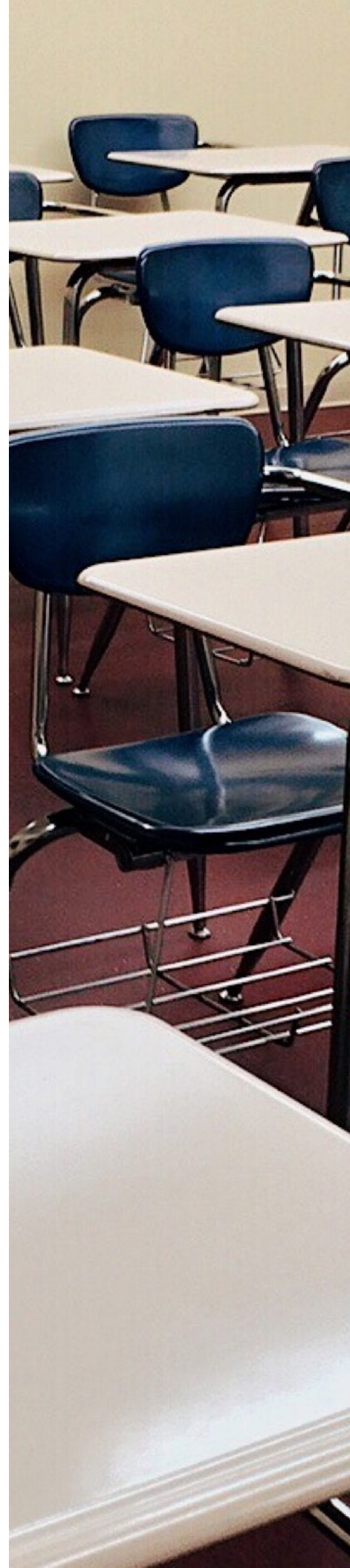
In order to check all the boxes and implement an effective active-shooter policy, a risk manager must build a comprehensive plan with the intention of continuous improvement. By taking proactive measures, risk managers – with the support from their school or institution – can mitigate risk and prepare for a worst-case scenario.

1. UNDERSTAND THE RISK INVOLVED BEFORE PLANNING:

In the aftermath of an active shooter event, courts consider a variety of legal liability factors, which directly impacts who is responsible for compensating victims. Liabilities such as performing timely security audits and complying with building and health codes are all taken into consideration. A proactive risk management plan starts with understanding all potential risks in order to cover the most ground.

2. ANALYZE THREATS, BIG AND SMALL:

In every business, there are internal and external threats. Noting any disgruntled employees or family members and recent vandalism or theft can help risk managers minimize risk and perform a vulnerability assessment. Should there be an active shooting incident, how should students and staff react, and how will the school continue operations? Similar to a fire drill, understanding building layouts, having a back-up plan, and educating students, are all necessary to minimizing risk.



3. ASK MANY QUESTIONS:

It can be challenging to know where to begin, but the following questions are a good starting point to ensure all vulnerabilities have been identified and considered:

What is your current security situation? How secure is your location? What is your current perimeter security? How structurally safe are you? What communication and IT Protection do you have? Is your equipment protected?

The answers to these questions allow you to translate any shortfalls into options, potentially saving lives, and filling in any gaps that may be exposed.

4. ENFORCE ACTION:

Once the risk manager has taken the necessary steps to create a comprehensive active-shooter risk management plan, the next (and sometimes most difficult) step remains: implementation. From security vendor selection to administering training exercises and drills, each task fulfills the obligation of preparing and ensuring the best safety and business practices.

5. DON'T BE AFRAID TO REWIND:

No plan is perfect. While a lot of time, effort and evaluation go into creating a comprehensive risk plan, reevaluating periodically and being open to improvements is equally as important. For example, one of the gaps identified by risk managers and law enforcement personnel is the lack of familiarity emergency responders have with a building's internal structures. To bridge that gap, planners have invited law enforcement, fire and EMS personnel the opportunity to tour their facilities and receive floor plans in digital and paper formats.

MAXIMIZE PROTECTION WITH INSURANCE PLACEMENT

In addition to following the best risk management practices, educational institutions should also ensure they have the best insurance placement prepared. It's important to understand the difference in coverage provided by traditional insurance policies versus active-shooter coverage, which allows risk managers to curate a tailored plan that protects their property, faculty and students.

Traditional insurance policies typically purchased by schools include workers' compensation, general liability and excess liability, property, executive protection and professional liability. While some of these traditional policies may be triggered or respond to certain costs or liabilities incurred by a school in the event of an active shooter event, standalone active shooter policies have been developed – and are becoming more prevalent – to best respond and provide key coverages to an organization in the unfortunate situation they are impacted by an active shooter event.

While this coverage was initially geared towards educational institutions, the increase in active shooter events across numerous industries and work environments has led to significant interest from all types of organizations and businesses. Active-shooter coverage goes beyond traditional insurance policies and can fill in the gaps and provide a more comprehensive insurance product for organizations to assist in their response to an active shooter event.

SOME KEY COMPONENTS AND COVERAGES THAT CAN BE INCLUDED:

- Primary third-party liability coverage, including defense costs to respond to lawsuits;
- Business interruption and extra expense coverage;
- Crisis management and public relationships consultants;
- Medical/death benefits for victims, including psychiatric care, counseling, and funeral and burial expenses;
- Hiring of temporary additional staff or security in the immediate aftermath of an event; and
- Employee job retraining/recruitment should employees be unable to continue working, an area of particular importance for any educational institution.

It's important for educational institutions and risk managers to assess risk as a whole, from legal to compliance to broader reputational risks.

By incorporating these five tips and putting a plan into action, along with a thorough review of insurance protections and organizational policies, risk managers can put safety top of mind.

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