

Provider	Aspen	Competitor 1	Competitor 2	Competitor 3
Capacity	\$25,000,000	\$25,000,000	\$25,000,000	\$20,000,000
Deductibles	None	\$25,000 and 7 days	To Be Quoted	\$2,500 / 3 days
Active Assailant Trigger	1 person required to cause bodily injury/physical damage to one other person	Injury/physical damage to 3 or more people	1 person required to cause bodily injury/physical damage to one other person	1 person required to cause bodily injury/physical damage to one other person
Threat and resultant BI	YES	YES	To a limited degree (see wording)	YES
Legal liability	Yes including employees of the insured	Not covered	Not covered	Yes but excludes employees of the insured
PD and Resulting BI	Indemnity Period: 18 months	Indemnity Period: 12 months	Indemnity period up to 180 days (additional 90 if required)	Indemnity period up to 180 days (additional 90 if required) - sub-limited to \$500k
Response Fees	24 hour security response from Garda World. 10% of overall limit	Not offered	Security Response fees up to USD 250k	Chosen by insured. 45 day post event response
Denial of Access	1 mile up to policy limit	500m / 25% of loss max. \$5M	1 mile	500m
Medical Expense	\$5M aggregate limit for all extra expenses	\$10,000 per person sub-limit	Not covered	\$250k
Brand Rehabilitation	\$5M aggregate limit for all extra expenses	\$100,000	\$250k	Unspecified
Child Care	\$5M aggregate limit for all extra expenses	Not offered	Not excluded	\$250k under misc.
Emergency Accommodation	\$5M aggregate limit for all extra expenses	As required	\$250k under misc.	\$250k under misc.
Forensic Clean-up	\$5M aggregate limit for all extra expenses	Not offered	\$250k under misc.	\$250k under misc.
Funeral Expenses	\$5M aggregate limit for all extra expenses	Not offered	\$250k under misc.	\$250k
Psychiatric Care	\$5M aggregate limit for all extra expenses	USD 10,000 per person sub-limit	\$250k	Not specified
Repatriation	\$5M aggregate limit for all extra expenses	Not offered	Not offered	Not specified
Weapon Definition	- Hand-held instrument - Explosive device - Drone - Vehicle - Material	- Hand held instrument - Hand held explosive (does not include remotely detonated bomb) - Vehicle	- Hand-held firearm - Explosive device only in conjunction with firearm - Moving vehicle (not a car bomb)	- Portable/handheld device/substance or instrument - Road vehicle
Security Consultants	GardaWorld	S-RM	Weber Shandwick	Firestorm