

# Special Contingency Risks (SCR)

## Security Risk Management



### K-12 Public School Security Program

School security can no longer be ignored or taken for granted. Recent events have demonstrated that security and crisis management are at the forefront of the challenges faced by the education sector. Large-scale school violence, largely unheard of before the 1999 Columbine High School shooting, now looms as a major threat to children in our public schools.

Parental concerns are not limited to school budgets and the quality of education but now include the safety of children, whether they are on school grounds or off participating in school-related activities such as field trips. Recent shifts in patterns of school violence are causing administrators in even the safest of schools and communities to reassess the security risks they face, while staff members, students, parents, politicians, lawyers, and the media want to know what school officials are doing to ensure an effective response.



A high price is likely to be paid for failure to effectively manage a threat or crisis. Not only can a traumatic event emotionally affect a school and community for a long time, but lawsuits alleging negligence in the handling of an incident can consume time and money. Negative media coverage can be equally detrimental to a district's reputation.

Not immediately obvious are the financial costs of getting a district back into its everyday operation after a traumatic event. These costs include counseling for students and employees, extra security and extra transportation charges if a school building is unusable. The district may need additional substitute teachers. There are also students' or employees' medical expenses and EMT charges that may exhaust other sources. Moreover, schools may need to confront the question of who pays for the help needed by a grieving family that has lost a child or family member due to a violent act at the school. These costs, which can include extended counseling and other support, can easily amount to millions of dollars.

Efforts to improve a school district's ability to respond to a crisis are viewed much more favorably by staff members, parents, the media and a judge or jury if administrators have worked with experienced security and counseling professionals. When it comes to accountability in education, an administrator's willingness to open the school door to specialists will typically provide enhanced credibility and, potentially, reduced liability.



## SCR's Security Risk Management Program for Public Schools

The SCR Security Risk Management Program for Public School Districts builds upon a traditional Kidnap & Ransom policy to provide a new security and risk management tool geared to the specific threats and exposures faced by public K-12 institutions. The program not only addresses the financial and human challenges of such incidents and potential subsequent litigation, but also provides preventative and incident management advice from top experts in the field of security consulting. This program is designed to be used as a risk management tool for reducing potential lawsuits, insurance claims, and similar losses. It also provides a strong public relations tool when properly used by community and media-savvy administrators. While there is no guarantee that a violent or serious security-related incident will not occur, this program clearly demonstrates to the school and community that school administrators are genuinely concerned about school safety, are accountable, and have the best interests of the students, staff members and community at heart in managing a serious crisis. Moreover, these significant benefits are provided to schools for only a few hundred dollars per year.

### Covered Persons

- Insured Person wording provides coverage for students, staff, and volunteers regardless of their location as well as for visitors to the school premises

### Covered Events

- Assault against students or personnel resulting in death or serious injury and national media coverage
- Disappearance of student from campus, school activity or study-abroad program
- Threats to:
  - Kill or injure insured persons
  - Damage school property
  - Disrupt computer systems
  - Reveal confidential information about insured persons
- Extortion threats
- Evacuation due to political instability overseas
- Hijacking
- Hostage taking
- Abduction of a child from school premises

### Covered Losses May Include

- Legal liability
- Loss of revenue
- Fees and expenses of professional security consultants deployed within 24 hours worldwide
- Costs of increased temporary security measures

- Consultant costs and expenses for investigation into disappearance of an insured person
- Costs to evacuate insured persons to a place of safety due to political instability overseas
- Death or dismemberment benefit
- Ransom/extortion monies
- Additional covered expenses include:
  - Psychiatric and medical care
  - Legal advice
  - Reward monies
  - Travel and accommodation
  - Salary of victim's family and replacement staff
  - Personal financial loss of victim or family
  - Rest and rehabilitation
  - All other reasonable and necessary expenses

(Note: Not all covered losses will be applicable to each covered event. Please see policy form for full representation of coverage provided.)

### Preventative Consulting

- Periodic security awareness seminars for school safety officials
- Simulation exercises for those responsible for crisis management
- Access to the SCR 24-hour emergency line



# Incident Report

## January 2007 – Connecticut

A school assistant principal reported that a man tried to abduct a female third-grader during lunch recess. Her would-be abductor, who was said to be driving a red sport utility vehicle, exited his vehicle and asked her to enter his car. Police said the third-grader, fearful of the man, ran from the school parking lot where she and her classmates were playing. This was the third attempted abduction in the district in 30-day period. Police increased patrols in the area.

## October 2006 – New Mexico

Public school district administrators enhanced security measures at area schools following a threatening letter received by city officials by suspected extortionists. The letter said "bodies will fall on school yards" if city officials did not pay money demanded. School administrators temporarily called off recess for elementary students, while trying to keep all students inside school buildings as much as possible.

## September 2006 – Colorado

Taking six girls hostage at the high school in a mountain town, a gunman used them as human shields for hours before he shot and fatally wounded one of the girls and then killed himself as a SWAT team moved in, authorities said. The hostage situation started when the gunman walked into the school, announced that he had a bomb in a backpack and fired several shots inside a classroom.

## January 2006 – Florida

A 15-year-old male middle-school student was shot by a SWAT team after pulling out a gun in class, briefly taking another student hostage, and running through the school. The student, who police said was suicidal and threatening to kill himself, was isolated in a restroom where he was shot by the SWAT team after he reportedly pointed the gun at a deputy. The gun was later found to be a pellet gun fashioned to resemble a 9mm handgun, which is what the police believed he held, they reported later. The boy died from his injuries the next day.

## Contact Information

For additional information, visit our web site at [www.willis.com](http://www.willis.com) or contact program coordinator Mike Honeycutt at 704 344 4890, [mike.honeycutt@willis.com](mailto:mike.honeycutt@willis.com). For information on SCR and all SCR programs, contact Lisa Zanutelli at 212 804 0539, [lisa.zanutelli@scr-ltd.co.uk](mailto:lisa.zanutelli@scr-ltd.co.uk) or Derek Rogers at 212 804 0538, [derek.rogers@scr-ltd.co.uk](mailto:derek.rogers@scr-ltd.co.uk).

