



Higher Education Institutions At Risk – On Campus Preparedness Essential

07.10.2017


Dawn H. Puro - Senior Vice President, Ironshore US Specialty Casualty

Higher education administrators facing the specter of on-campus violence are being challenged to uphold the integrity and safety of their institutions. The potential risk of an attack demands that today's educational institutions focus on preparedness measures driven by safety protocols to protect faculty, staff and students. Operational logistics should also be in place, enabling the institution to resume to normalcy as quickly as possible. Responsible, timely action by institutions victimized by acts of violence can form the foundation of sound risk management and influence long term risk mitigation.

School violence events are broadly considered to be any random criminal act or series of actions, including an active shooter, an attacker using a physical weapon, or the detonation of explosive devices that result in personal injury to administration, faculty, personnel and students. The latest report released by the FBI revealed that 2016 experienced the highest annualized average within a two year period for shooting acts where four more people were wounded or killed by the attacker. Those acts occurred in 26 states, with 7 out of the 10 incidents taking place in schools and businesses. The November 2016 attack with the assailant wielding a machete at Ohio State University represented the latest incident, following more than two dozen other events at educational institutions last year.



Educational institutions – considered to be soft targets – are increasingly vulnerable to attack. The U.S. Department of Homeland Security has instituted a training and preparedness program developed specifically for colleges and universities. The guidance sets forth the need to formalize plans for threat assessment teams, emergency notice protocol, training and notification systems, as well as social media platforms, to enable the educational facility to expertly manage campus safety and timely response. Preparedness, while a vast undertaking, can be a driving factor in risk mitigation, empowering the institution to withstand the repercussions of a violent act and to facilitate operational recovery.



Insurance coverage for financial loss exposure provides reimbursement for expenditures resulting from on-campus acts of violence that impact university operations. Expenses associated with campus events are unique to each situation, based on surrounding consequences. Costs to access and leverage the expertise of third party professional resources, such as security services, counseling support, and consultant fees can harness the immediate and longer term aftermath. Necessary evacuation requiring insurance coverage reimbursement is the deliberate and controlled relocation of the institution's students, faculty, staff and others on campus property. Expenses incurred for transportation, relocation, and office and resident housing alternatives often are integral for responsible post-event mitigation management.

An institution's plan of action to cope with on-campus violence can help subdue the fear of chaos amongst the various individuals impacted within the university community. Insurance coverage for reimbursement of related expenses offers educational institutions an additional level of peace of mind when faced with an unexpected tragedy on campus. Insurance protection reflects an institutional commitment to sound risk management mitigation by encouraging preparedness, timely response and a path to operational recovery.

Please visit ironshore.com for the full disclaimer

