



- BENEFIT INFORMATION -

***Available Exclusively to Safety National's General Liability Policyholders***

**SAFETY NATIONAL CRISIS PROTECTION® NOTIFICATION EMAIL ADDRESS:**  
**[crisisprotection@safetynational.com](mailto:crisisprotection@safetynational.com)**

**SAFETY NATIONAL CRISIS PROTECTION 24-HOUR HOTLINE:**  
**(855) 887-3254**

***DEFINITIONS***

- A. Domestic Crisis Event** means a significant event occurring on your premises causing bodily injury to multiple persons or significant property damage arising from intentional acts including, but not limited, to bombing, explosion, arson, taking of hostages, mass shooting, terrorism (only if TRIA is purchased), building/equipment collapse, contamination of food/drink, or automobile accident. Safety National Casualty Corporation ("Safety National®") shall have sole independent discretion as to what qualifies as a Domestic Crisis Event for purposes of this benefit and if any other benefit may apply.
- B. You, Your and Yours** shall refer to a general liability policyholder of Safety National who has an inforce policy at the time of the qualifying event.

***YOUR BENEFITS UNDER SAFETY NATIONAL CRISIS PROTECTION\****

As a valued policyholder, Safety National has developed the Safety National General Liability Crisis Protection program as a complimentary benefit available to You. If a qualifying Domestic Crisis Event occurs that directly involves You, Safety National will pay to cover:

**Response Cost:**

- Reasonable and necessary expenses incurred by a public relations or crisis management firm, or incurred by You.
- Expenses for emergency psychological and/or related counseling services incurred by You to provide relief and/or support to those affected.

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\* Safety National Crisis Protection is a complimentary benefit for Safety National's general liability customers only and is NOT an insurance coverage or policy of any type.

Since Safety National has approved vendors for Domestic Crisis Events, You can contact them via the following 24-hour hotline as soon as the event occurs:

- **(855) 887-3254. Empathia** is the Safety National approved vendor for Crisis Management and Counseling and takes all incoming calls regarding Domestic Crisis Events. In the event You need to get in contact with another approved vendor for a Crisis Communication/Public Relations situation, Empathia will route Your call to the appropriate vendor. During Your initial call with Empathia, You must provide: (1) Your active general liability account name, (2) Your policy number and (3) the effective date of that policy.

Should you chose to use your own crisis management firm, Safety National will reimburse you for approved costs up to the annual aggregate benefit amount.

The benefit limit for any one Domestic Crisis Event is \$50,000 annual aggregate for any active general liability policy year.

This benefit will not apply to:

- Consultant services for physical improvements/alterations to your premises.
- Any costs covered elsewhere in any policy issued by Safety National.

### ***SCOPE OF BENEFITS UNDER SAFETY NATIONAL CRISIS PROTECTION\****

In order to take advantage of this benefit: (1) the Domestic Crisis Event must directly involve Your business and occur within the period of coverage provided by Safety National to You under an active and fully-paid general liability insurance policy; (2) the facts, circumstances, pre-existing condition(s) or situation(s) that lead up to the Domestic Crisis Event were not known to You in advance; and (3) the Domestic Crisis Event had not affected Your operation in any way before the current policy period began.

In addition to contacting a vendor, **You must notify Safety National within five (5) business days of any Domestic Crisis Event which may result in any benefits under Safety National Crisis Protection at the following email address: [crisisprotection@safetynational.com](mailto:crisisprotection@safetynational.com). Failure to do so may void this benefit and any payments or reimbursements by Safety National.** This email address is also listed at the beginning of this benefit information packet. Further written notification regarding specifics of the qualifying event must be made as soon as possible after the initial email notification. The written notification must include when, where and how the Domestic Crisis Event occurred, and the nature of the injuries or damages You have experienced to date as well as those You expect to experience as a result of the Domestic Crisis Event . **Any notice You provide to Empathia and/or Safety National under this Safety National Crisis Protection benefit program shall NOT be considered a notice of loss under any Safety National liability insurance policy.**

All invoices and receipts relating to any request for direct vendor payment and/or reimbursement to You under this benefit must be submitted to Safety National for payment within sixty (60) days from the original date they were generated. Any older invoices or receipts will not be paid by Safety National.

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