



Assault & Battery

Protect Safeguard Plus





Protect Safeguard Plus

Acts or threats of violence often involve no weapon, yet assault and battery incidents remain among the most common and under-insured workplace exposures — leaving organisations facing injury claims, third-party liability, property damage and reputational harm. Exposure is broad: anywhere staff and the public interact closely, including retail, hospitality, healthcare and care settings, schools, transport hubs, leisure venues, places of worship and public-facing offices. Lenders, landlords and investors increasingly require assault and battery cover as a financing or lease condition, treating it as evidence of proper duty-of-care management and asset protection.

Our Assault & Battery extension broadens your Protect Safeguard Plus policy to cover claims arising from assault or battery, closing this gap while keeping your Active Assailant cover fully intact.

INSURED EVENTS

Assault

An intentional act or threat causing reasonable fear of imminent physical harm, where the actor has apparent ability to carry it out; contact isn't required.

Battery

Intentional, unlawful physical contact or force without consent, causing injury or offensive contact.

PROVIDES COVER FOR CONTAMINATED PRODUCTS

- Third-party bodily injury claims and legal defence costs
- Damage to property and contents
- Investigation, negotiation and settlement of claims
- Dedicated claims handling support

KEY BENEFITS



Extends cover to incidents of assault and battery that fall outside the weapon-based Active Assailant definition.



Adds legal liability and defence cover: we pay damages you are legally liable for, and investigate, negotiate and settle third party claims on your behalf.



Extends property cover to physical loss of, or damage to, your contents or property arising directly from assault or battery.



Issued on a primary basis for certainty of response, with your Active Assailant cover always preserved.



Addresses financing obligations imposed on property owners, all the while providing dedicated limits that sit outside general property and liability programmes.

Samphire Risk brings together experience and expertise to help you understand what is needed to protect your business, your people, your reputation and your balance sheet from malicious or hostile risks. To find out more, get in touch at underwriting@samphirerisk.com.

Please note that this document only provides a summary of the key features and exclusions of the policy wording which is described. It is for preliminary information purposes only, and cannot be relied on as being a contractual document in any way binding on Samphire. When any policy is agreed and issued, the full terms and conditions of cover will be found in the policy schedule and wording including any endorsements applicable. Samphire and Samphire Risk are trading names of Samphire Services Limited which is an appointed representative of Davies MGA Services Limited, a company authorised and regulated by the Financial Conduct Authority under firm reference number 597301 to carry on insurance distribution activities. Samphire Services Limited is registered in England and Wales number 13421262. Registered Office: 3rd Floor, 1 Ashley Road, Altrincham, Cheshire, WA14 2DT. Trading Address: 34 Lime Street, London, EC3M 7AT