

The Advisor

Protecting your organization from workplace violence

In 2022, more than 500 people were killed on the job in a workplace violence incident. And every year, 2 million people are victims of nonfatal workplace violence, according to the U.S. Department of Labor.

Regardless of the type of business you operate, it's important to take steps to prevent workplace violence. The advisors at Schauer Group recommend establishing workplace violence policies and implementing additional hiring procedures to help keep your employees safe, along with reviewing your existing insurance coverages to understand the protections they will provide in the event of a crisis.

What is workplace violence, and who's at risk?

Workplace violence threats can come from inside or outside an organization. Broadly, workplace violence falls into four categories:

- Criminal intent: The violence is related to another crime and has no connection to the business
- Customer/client violence: A customer is committing violence against a worker
- Violence between coworkers: Coworkers threaten or attack other coworkers
- Personal relationship: A problem an employee is having in a personal relationship spills over into the workplace and leads to a violent incident

While any business can experience workplace violence, the U.S. Department of Homeland Security says factors that increase the risk of a workplace violence incident include businesses that operate in high-risk neighborhoods; are open to the public; have high-stress job positions; could be considered controversial; or have experienced a prior incident or threat.

In addition, businesses that operate late at night, exchange money, deal with the public, or have plans to reduce workforce or outsource positions also are more likely to have a violent incident occur, according to insurance company Chubb.



Establish workplace violence policies and implement additional hiring procedures to help keep your employees safe.

Best practices for prevention

There are several preventative steps businesses can take to reduce the risk of workplace violence:

- Conduct background checks for all employees, and if conducting reference checks, consider asking former employers whether the candidate posed any potential workplace violence concerns.
- For businesses that work with outside staffing firms: Be selective, ensure there is a formal contract in place, and make sure that your business is added as an additional insured on the staffing firm's insurance policies.
- Have a crisis response plan. The document should include contact information for your risk management advisor, your attorney, and a crisis communications firm. (The advisors at Schauer Group can help your organization develop and deploy this plan, if necessary.)
- Consider implementing additional security measures at your facilities (such as providing photo employee IDs or requiring a keycode to access certain parts of the building).
- Develop a system so people confidentially can report potentially violent behavior or other unusual or concerning behaviors.
- Make sure employees have access to counseling services or domestic violence support programs if needed.
- Have a documented zero-tolerance workplace violence policy that is communicated to employees and that clearly defines what is considered violence.

Workplace violence insurance coverage

In addition to taking precautions to help prevent workplace violence, it's also important to consider how the insurance policies your business has in place will respond in the event of a workplace violence incident.

Beyond any medical payments or liability costs, businesses often face additional soft costs following a workplace violence incident, such as counseling services for employees; additional workplace security in the days following the incident; crisis communications and public relations support; and lost revenue from days not worked.

While some business insurance policies do provide limited amounts of coverage for these expenses, Schauer Group recommends reviewing your existing policies with your risk management advisor to determine whether they provide adequate coverage for your needs.

If necessary, Schauer Group's advisors can help you secure more robust coverage through a standalone policy that will protect your organization in the event of a workplace violence incident. In some cases, these workplace violence policies offer wraparound crisis management services and even can provide access to experts who can intervene if a direct threat is made against an employee or your business.

Ultimately, what is appropriate for your business will depend on the number of locations and employees you have, along with the type of business you operate. Please reach out if you'd like to discuss this important topic further.

ABOUT SCHAUER GROUP

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SOURCES

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[DOL Workplace Violence Program, U.S. Department of Labor](#)

[Emergency Action Plan Guide, U.S. Department of Homeland Security](#)

[Preventing Workplace Violence, Chubb](#)