Insuring you and your business against malicious physical attacks

Active Assailant
Meet AXA XL

From insurance to reinsurance, a changing world needs new answers. We’re here to find them. With an incredible blend of people, products, services and technology, we have the power to find innovative, creative solutions for your risks – from the most familiar to the most complex.

We offer global cover supported by local knowledge, and have over 100 years’ experience underwriting war, terrorism, and political violence perils.

Protecting you and your business

From school shootings to marauding attacks on our city streets, active assailant incidents are sadly becoming ever more commonplace. The perpetrators vary widely, from domestic and foreign assailants to those with a distorted sense of revenge. And with their methods, targets, motives and choice of weapons constantly evolving, attacks are hard to predict.

AXA XL offers specialist insurance and crisis management services to help organisations prepare for these complex, ever-changing threats and recover quickly if an incident happens.
What is an active assailant event?

An active assailant event is a premeditated, malicious physical attack carried out by an armed individual or group. The weapon can be anything from a knife or gun, to an explosive device worn on the body, a vehicle used as a ramming device or an altered hand-held weapon.

Active Assailant insurance

If an active assailant attack occurs on your premises, or within 350 feet, we’ll cover the cost of:
- Damage to your property
- Business interruption, up to 30 days of cover once your business reopens
- Lack of ingress/egress to your premises

Extra expenses to help your business manage and recover, including:
- Public relations consultancy costs
- Relocation expenses
- Counselling costs
- Medical expenses
- Employee retraining costs
- Replacement employee recruitment costs
- Security costs
- Any other expenses which we agree are reasonable

Cover
- We can cover up to USD 35m, EUR 35m and GBP 25m for any one risk
- As part of your policy, we’ll give you access to S-RM’s crisis management expertise (see page 11).

Who’s it for?

We provide cover to a wide range of clients in:
- Education
- Healthcare
- Hospitality
- Leisure
- Manufacturing
- Municipalities
- Real estate
- Religious institutions
- Retail
- Sports

What makes our cover superior?
- We offer broad coverage for non-terrorism related perils
- Your property doesn’t have to be damaged for cover to be triggered
- We cover you for active assailant events happening at your premises and in the immediate surrounding area
- Further benefits include medical and relocation expenses, to help you and your business recover
- AXA XL is consistently recognised by the industry for our fast and efficient claims service
In November 2016, a student at Ohio State University rammed a vehicle into pedestrians at the campus and then attacked bystanders with a knife, injuring 11 people before being shot and killed by a university police officer. Investigations later revealed that the assailant had expressed anger on social media over the treatment of Muslims in the US.
Why do you need protection?

Active assailant events are, by their nature, random and unpredictable. You don’t imagine it will happen to you. But if you are attacked, the impact on your business or organisation can be far reaching, including closure of premises, denial of access, business interruption and property damage.

An attack can also have tragic consequences for your people, including psychological trauma, injury and death.

AXA XL’s specialist insurance is designed to protect your people and organisation, helping you manage the fallout from an attack and recover quickly afterwards. We not only cover the cost of business interruption and physical damage, but also provide for medical care and counselling for employees, as well as security, relocation and recruitment expenses if needed. Through our partners, S-RM, we can also offer expert crisis management services (see page 11).

Where active assailants attack
The FBI Active Shooter Study (2013) examined 160 attacks which took place in the U.S. between 2000 and 2013. This graphic shows a breakdown of the attacks by location.¹

¹ How to Respond to an Active Assailant Incident® Information Handbook; S-RM
Our security risk management experts

S-RM is a leading global crisis consultancy that offers specialist advisory services designed to help improve the resilience of your business and reduce the risk to your staff. The company has 12 regional offices on five continents, and has supported clients in over 140 countries worldwide.

As part of your policy you’ll receive S-RM’s active assailant information handbook ‘How to Respond to An Active Assailant Incident’. You’ll also receive an introductory call to discuss potential threats to your business, and how to prepare for and respond to an incident.

You can also supplement your policy to include any of these bespoke consulting services:
- 24/7 crisis management support during and after an incident
- Active assailant workshops
- Online training
- Risk assessment audit
- Post-event review
In November 2015 three assailants, motivated by religious ideology and armed with automatic weapons and explosives, attacked patrons at the Bataclan concert venue, claiming the lives of 130 people and injuring hundreds more. The initial attack lasted 20 minutes, during which the assailants reloaded their weapons several times and threw grenades into the crowd. The attack was finally declared to be at an end almost three hours after it begun.
Our claims promise

Our promise is to deliver an exceptional claims experience. With AXA XL’s global footprint, culture of service and unparalleled expertise, we’ll be there for you – wherever and whenever you need us.

Our dedicated Crisis Management & Special Risks claims team has extensive experience handling the full range of claims – from attritional losses on high profile accounts, to complex major losses from newsworthy events.

We’ve handled numerous major losses across multiple jurisdictions including two high profile attacks: Mandalay Bay and London Bridge. In both cases, our policy responded to provide coverage for business interruption, denial of access, and extra expenses.

According to the Gracechurch London Claims Report, AXA XL is the insurer brokers in the London market would recommend most based on the claims service they received in 2018.*

* XL Catlin, now part of AXA XL, was recommended by brokers in the London market Gracechurch Claims survey in 2018.
In July 2016 a gunman opened fire in a fast-food restaurant in the Olympia shopping mall in Munich. Nine people were killed and 36 wounded, prompting authorities to evacuate the building. Munich’s transport network was temporarily suspended as a precaution and a state of emergency was declared in the city. The assailant was an 18-year old German of Iranian descent, who was later found with a self-inflicted gunshot wound to the head. He was reportedly a loner who had complained of bullying shortly before the attack.
Frequently asked questions

What’s the difference between this Active Assailant policy and a Terrorism policy?
A standard, stand-alone terrorism policy would not be expected to pay out in respect of recent assailant events. They are only triggered by property damage and cover is usually limited to damage, business interruption and specified extra expenses. Active Assailant insurance extends the range of incidents, triggers and costs covered, and applies regardless of whether the motive for the attack was terrorism or not.

Is an active assailant a terrorist?
No. Some active assailants have no association with a terrorist organisation. Many are lone-shooters or knife attackers. For our policy, it doesn’t matter whether the assailant is ideologically driven.

What will trigger my Active Assailant policy?
Cover is triggered if an active assailant event causes physical damage to your property, or bodily injury or death which affects three or more people present during the attack.

Does the weapon have to be a gun?
No. The weapon can be any other hand-held instrument or hand-held explosive device or explosive device worn on the body that is used to cause direct physical damage and/or bodily injury or death. We also include any road vehicle that is used by the active assailant to cause physical damage or bodily injury.

Does an active assailant event cover gang-related crime, organised crime or armed robbery?
No. These incidents are excluded from Active Assailant cover.

Let’s talk

We can help you manage your risks
Please email us on: terrorismlondon@axaxl.com
At AXA XL, we work closely together with other AXA teams around the globe to provide you and your client the most holistic service and relevant solutions.

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