UK / Crisis Management & Special Risks

**Active Assailant, Loss of Attraction and Threat (ALT)**

As the threat of physical attack increases, so does the risk of subsequent non-damage business interruption. We offer specialist insurance and crisis management services tailored to the precise requirements of its clients. Our products will help to protect companies against the negative impacts posed both directly and indirectly by ever-changing global threats, as well as to ensure swift and full business recovery should an incident take place.

**Capacity**
$25million, €25million or £16.6million

**Target industries**
We accept clients from a wide range of industries and business sizes, from SMEs to large multi-nationals. Typical organisations include:
- Entertainment
- Hospitality
- Retail
- Real estate
- Transport
- Academic institutions
- Municipalities
- Healthcare providers
- Media and telecoms
- Infrastructure

**Extra expenses**
- Public relations costs
- Forensic accounting
- Increased cost of working

**Active Assailant coverage**
**Trigger**
Physical attack resulting in business interruption, property damage and/or bodily injury to people at an insured location
**Main coverage**
- Business interruption, closure of premises, denial of access
- Property damage and/or bodily injury
- Expenses incurred in management and recovery

**Loss of Attraction coverage**
**Trigger**
When an insured peril occurs within 1km of the insured premises, or at a pre-specified attraction property, causing a business interruption loss without any property damage to the insured’s premises
**Main coverage**
- Business interruption (6 months indemnity period)
- Expenses incurred in management and recovery

**Threat coverage**
**Trigger**
Threat of a malicious act to either physically damage property of the insured or cause bodily injury to personnel whilst at an insured location
**Main coverage**
- Business interruption (2 weeks/excess 2 hours) following evacuation, prevention of access or lockdown signed off by a relevant authority
- Security costs

**Why choose us?**
- Over 125 years combined global experience underwriting war, terrorism, and political violence perils
- We are the largest global commercial property and casualty insurer with a combined GWP of EUR 33.2 billion (2019).*
- We can offer global cover supported by local knowledge and experience
- We pride ourselves on our fast, efficient claims service
- Our strength and capacity give us the flexibility to tailor cover to suit specific client needs

**Crisis response services**
Our insurance is backed by expert advice from S-RM, a leading specialist risk and business intelligence consultancy. S-RM helps clients understand the security risks faced by their business and finds the most effective way to deal with them. Services include tailored risk assessments, security planning and active security management.

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*Continued ©*
AXA XL Insurance
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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* Based on the 2019 annual earnings report from AXA

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