UK / Crisis Management & Special Risks

Auto Terror Protect

Recent terrorist acts have shown a shift in the tactics and objectives of perpetrators, with the use of vehicles to cause maximum human casualties rather than focusing on property damage. The wave of recent attacks has shown ISIS inviting aspiring jihadis in the west to carry out attacks with vehicles. Their recent propaganda stated ‘though being an essential part of modern life, very few actually comprehend the deadly and destructive capability of the motor vehicle and its capacity of reaping large numbers of casualties if used in a premeditated manner’.

The devastating effect and relative ease of carrying out these attacks has led to increasingly complex liability exposures for clients with vehicle operations, or who deal with moving people, equipment or goods. AXA XL offers specialist insurance and crisis management services to help our clients’ businesses recover quickly from these calamitous, ever-changing incidents.

Coverage

Third party
Our Auto Terror Protect cover is umbrella insurance, designed to help protect insureds from claims and lawsuits arising from acts of terrorism. It can respond in two ways:
- Provides additional liability coverage above the limits of any Third Party Liability, Motor Liability and Employers’ Liability insurance policies. This protection is designed to react when any liability, from acts of terrorism, on these other policies has been exhausted.
- Provides coverage for claims that may be excluded by other liability policies, or take a primary position where no other auto terrorism cover is available.

First party
- Damage to property insured (own vehicles and goods in transit).

Additional special coverages to help insureds respond to an incident, including: public relations costs / relocation costs / counselling and/or psychiatric care costs / medical expenses / employee retraining and recruitment costs / security costs / travel costs / funeral expenses.

Capacity
We can cover up to USD50 million, EUR50 million or GBP40 million any one risk.

Target industries
We accept a wide range of clients, from SMEs to large multi-nationals. Typical organisations include:
- Fleet operators / Rental / Logistics / Haulage / Distribution / Removals

Why choose us?
- Over 125 years combined global experience in underwriting war, terrorism and political violence perils.
- We can offer global cover supported by local knowledge and experience.
- According to the Gracechurch London Claims Report, AXA XL is leading the London market for being recommended by brokers based on the claims service they received in 2018*
- Our strength and capacity give us the flexibility to tailor cover to suit client needs.

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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* AXA XL Insurance, formerly XL Catlin, was recommended by brokers in the London market Gracechurch Claims survey in 2018.

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