Protecting your people, protecting your business

We understand that protecting your business means protecting your employees. Whether they travel for business regularly, or they’re based overseas, you have a complex duty of care to protect their security and wellbeing. The solution requires more than a basic insurance policy. You need to ensure you’re providing ample protection for your business by prioritising your people working on the ground, no matter where in the world they are.

The right people to look after your people

We live in a world that never stands still. From natural disasters like tsunamis, earthquakes and wildfires, to political or civil unrest, war or terror attacks, to outbreaks of infectious diseases, your employees face risk every day. Sometimes those threats escalate to a level that means companies need to evacuate their employees and their dependents to protect them from harm, whether they are business travelers, expatriate staff and their families or local staff.

No matter the cause, getting your people out of danger as quickly and as safely as possible is no easy task. It requires an expertly executed, swift and organised response. In these high-intensity situations your employees need to trust that someone with the right experience is making the decisions to keep them safe and avoid costly mistakes for the organisation too.

Our specialised knowledge and wide range of insurance cover options enable you to effectively manage your risk landscape. We work with experienced evacuation and crisis management specialists to ensure your employees are in the safest of hands. And if you do suffer an incident, our crisis consultant services will be available immediately.
Case study: Student evacuation during violent protests

Our consultants successfully coordinated a full relocation of 34 visiting university students and staff from areas in the Middle East affected by violent protests.

Initially, details were limited, but it became clear that the students were spread across several sites where clashes had recently broken out.

Our consultants had a team based at the sites of the protests to provide accurate information. Initial advice was for the students to stay where they were if they were safe. However, as the situation developed, our consultants decided they needed evacuating. In case a scenario like this arose, our consultants had developed an extraction plan. Because of this, they were able to safely move and monitor the students before flying them home.
Increasing risk in a global economy

Businesses are sending employees and contractors into new and less developed markets. Aid workers often go into extreme situations. And even tourists are increasingly looking for more unconventional experiences. This means that travellers are now more exposed to hazards and circumstances that can change with startling speed.

When your overseas travellers, expatriates and their families need to evacuate, you need to make sure you have the right plans and procedures in place and access to the right expertise.

Why choose AXA XL?

- We’re committed to providing a fast and efficient service
- Our underwriters have full authority and are based in Guernsey, Hong Kong, London, Singapore and Sydney
- Our strength and capacity allow us to be flexible, and tailor cover to fit your needs
- We offer access to world-leading evacuation experts
- Our clients have access to our GSI platform, a market-leading security analysis tool

Policy benefits

- $25m capacity
- Cover for expatriates, dependants, travellers and local nationals
- A broad range of triggers, including Pandemic
- Evacuation out of country, and hibernation within country
- Pre-emptive removal and impending natural disaster triggers
- Pre-incident training and evacuation planning provided
Case study:

Political unrest following regime change

A country in Northern Africa was experiencing political upheaval following the overthrow of the established political regime. Our client had employees located in the capital city, where the conflict was escalating. As the situation deteriorated, the client’s embassy advised them to evacuate all staff from the city.

Our expert consultants assessed the situation. Their crisis support and analytical teams immediately reviewed the political and security situation, and evaluated the various risks associated with the possible road, sea and air evacuations. Their security team on the ground were then able to escort the employees to the airport, where they were then evacuated on a chartered flight.
Having immediate access to the right resources to assist with the planning and execution of a successful evacuation is absolutely key. At AXA XL, we work with a panel of experienced evacuation assistance providers to make sure an individual client’s requirement are met.

Our consultants are supported by in-house crisis management, risk analysis and security teams; a global network of local partners, subcontractors and independent advisors; and experienced specialist service providers such as air evacuation and medical advisors.

Our broad response and evacuation capability are available 24/7 through our operations centre – giving you immediate access to advice and guidance, no matter what the situation.

**Services provided include:**
- 24/7 phone access to a crisis management operations response centre
- Expert on-demand response and crisis management advice
- Deployment of specialist consultants to support client incident management
- Access to a global network of responders, security providers and logistics specialists
- Arrangement of evacuation services, including secure ground transportation and dedicated air charters
- Access to risk analysis and informed opinion on incidents and emergencies
- Advice on the development of evacuation and crisis management plans
- Liaising with, and managing third-party medical providers, external PR firms and media managers
- Advice on physical security services for the protection of business-critical assets
Risk transfer

Covered events:
- Emergency political evacuation
- Natural disaster evacuation
- Evacuation of an insured person declared persona non grata

Covered expenses:
- Crisis consultants costs
- Evacuation costs
- Travel and accommodation costs
- Return of deceased remains
- Salaries of evacuated employees
- Costs of restoring evacuated persons back into the country

Associated products:
- Kidnap & Ransom
- International Crisis Response
- Education Security Risk Protection
- Entertainment & Production
- Security Risk Protection
- Hospitality Security Risk Protection
- Healthcare Security Risk Protection
- Financial Institutions Security Risk Protection
- Workplace Violence
Case study: Natural catastrophe

Following a tropical storm in a Caribbean country, our client needed eight employees evacuating. Ports and airports were closed due to the storm and the country’s infrastructure was struggling to cope. The situation was unfavourable and deteriorating.

Our consultant and crisis support specialists agreed to evacuate the employees over the border into a neighbouring country. A route was identified, and vehicles were sourced for the evacuation. The crisis response management centre immediately initiated response protocols to evacuate the individuals.

The response was comprised of several operations, including the crisis support specialists identifying a charter service and arranging flights, as well as confirming that helicopters had been deployed and that road evacuations were underway.

Once the employees safely arrived over the border, the management centre arranged their hotel accommodation and flights home.
We can help you manage your risks
Let’s talk

We can help you manage your risks
Please email us on: KRLondon@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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