UK / Crisis Management & Special Risks
Security Risks | Keeping people and businesses safe

AXA XL’s Security Risks team have one objective – keeping people and businesses safe, whatever the risks they face and wherever they are in the world. We constantly review and update our products to help businesses keep pace with changing security threats, from war and kidnap to emerging risks such as cyber extortion and stalking. Our wide range of assistance, crisis management and insurance options are designed to ensure people can work and travel abroad with confidence. All of our policies are backed by expert crisis response services from our partner S-RM, or other key trusted partners, offering advice to help avoid a crisis – and practical help to get people through difficult or life-threatening situations when they happen.

What we offer

Kidnap and ransom
We offer comprehensive insurance cover and expert crisis management to help businesses deal with a wide range of security threats including: kidnap, ransom, extortion, product extortion, hijack, wrongful detention, disappearance, express kidnap, hostage crisis, child abduction, assault and workplace violence.
Client profile: Any company that sends employees abroad for work or has permanent operations abroad; high net worth individuals; high profile people and families.
Capacity: USD 100 million

Emergency security and disaster evacuation
When people are affected by a natural disaster, political situation or security crisis, we’ll evacuate them to a place of safety. Services include expert advice and planning, as well as practical assistance on the ground.
Client profile: Any company that sends employees abroad for work or has permanent operations abroad.
Capacity: USD 25 million

International crisis response
Our most comprehensive cover package protects people working overseas against a wide spectrum of risks from security threats to illness, accident and lost baggage. We’ll be there whatever assistance is needed and whatever the security threat.

Cover includes:
- Personal accident
- Comprehensive travel insurance, including emergency medical assistance
- Political and natural disaster evacuation
- Kidnap and ransom

Client profile: Any company that sends employees abroad for work or has permanent operations abroad.
Capacity: Varies by type of cover.

Corporate Crisis Prevention and Response (CPR)
We can offer clients immediate access to a global security expert in the event of 45 named crises that would impact a business’s assets, people, finances, property and reputation. Cover also extends to provide pre-crisis planning and training to minimise the threat of incidents wherever possible.
Client profile: Any company that may need emergency assistance in a crisis situation
Capacity: Up to 120 days of access to security experts (unlimited for some named crises)

Marine piracy kidnap and ransom
Specialist kidnap and ransom cover for commercial shipping that operates in high risk areas such as the Gulf of Guinea and the Indian Ocean. We offer flexible cover options from single journeys up to annual fleet policies.
Client profile: Ship owners, managers and charterers.
Capacity: USD 25 million

Security risk protection
We provide tailored cover for industries with specific security needs, from education to healthcare. Threats covered range from kidnap, extortion and cyber extortion to stalking, sexual assault and child or infant abduction.
Client profile: Clients in the education, financial, healthcare, hospitality and entertainment industries.
Capacity: US$100 million.

Workplace violence and stalking threat
We cover costs resulting from acts of workplace violence or stalking, including legal liability, business interruption and personal accident.
Client profile: North American businesses of any size.

Continued
Why choose AXA XL?

- We are one of the world’s leading insurers and one of the largest syndicate at Lloyd’s
- We can also write on our own company paper in London and Guernsey if required
- 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*
- We have the largest kidnap and ransom capacity in the market at US$100 million
- We offer exclusive access to world-leading crisis response experts S-RM
- We also offer exclusive access to our Global Security Insight (GSI) platform, a market leading security analysis tool

What we like

- Facility or affinity business: several of our products are ideally suited as add-ons for existing facilities or affinity schemes
- Cross-selling across classes: our security products can fit well with classes such as Financial Lines, High Net Worth, Specie, Energy, Terrorism and Accident & Health
- Reinsurance: we are always keen to support new local cedants who believe they can develop our products in their local market
- Anything unusual and innovative: we are always happy to consider new, innovative ways delivering our products to meet clients’ changing security 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.

Contact

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