In today’s global business economy, kidnap, ransom, and extortion (KRE) situations are occurring at increasing frequency. These incidents are difficult to predict. And when they occur, they require a swift, organized and specialized response.

At AXA XL, we help companies navigate through dynamic, complex and ever-changing threats. We offer specialized knowledge to help clients manage the KRE risk landscape and offer a wide range of insurance coverages including:

**Coverages**
- Kidnap
- Extortion
- Hijack
- Wrongful detention
- Threat
- Disappearance
- Express kidnap
- Hostage crisis
- Child abduction
- Assault

**Client profile**
- Multinational companies
- Non-profits
- Higher education
- Manufacturers
- Oil, gas and mining
- Home office
- NGO’s
- High net worth individuals
- Hospitality

**Policy details**
- Limits available up to USD 100 million
- No deductibles
- Policy reimburses for indemnity loss but security consultant fees are paid by AXA XL on behalf of insured from first dollar
- 1-3 year policy term available

**AXA XL differentiators**
- S-RM: Dedicated Security Consultants to respond to each insured’s unique needs – available 24/7/365
- No country exclusions
- Travel, Expatriate Security, and Natural Disaster Evacuation Coverage available

Here’s how S-RM’s security expertise can benefit clients:
- 27 team members based globally, supported by 80+ regional analysts
- Collectively have managed over 1,000 kidnap, ransom, and extortion (KRE) cases across the globe
- Leader in the latest KRE methodologies leveraging its team’s experience from their former employment such as:
  - Law enforcement agencies
  - Federal Bureau of Investigations
  - Drug Enforcement Administration
  - Hostage crisis negotiation units
  - Global risk consulting companies
  - Corporate security experts
  - Advanced language capabilities including Mandarin, Cantonese, Spanish, French, German, Portuguese, Arabic, Russian, Hebrew, and Japanese

When a crisis event happens, AXA XL is ready to respond. We offer clients exceptional coverages and a single point of access to Crisis Management pre-event, response and post-event services. Because the world isn’t a perfect place.
Why choose AXA XL?

- **Top ranking for innovation.** #1 ranking on Advisen’s Pacesetters Index for insurance innovation for the last four years.
- **Financial strength you can count on.** AXA XL’s core operating insurance and reinsurance companies have one or more of the following financial strength ratings: A.M. Best A+, S&P AA-, Fitch- AA.
- **Global network.** One of the world’s largest providers of global commercial insurance programs, serving clients in over 200 countries and territories through owned offices and network partners, managing over 5,000 global programs.
- **One team.** Your team. Underwriting, claims, risk management and risk engineering experts together with global and regional leadership, work closely together to anticipate and respond to clients’ needs.
- **Empowered claims teams.** Over 1,200 highly experienced, locally empowered claims professionals manage covered claims in more than 200 countries and territories.
- **Loss prevention.** With a network of close to 400 Risk Consulting professionals worldwide, our team can help you build a more effective risk management strategy through customizable programs.

**Additional crisis management products**
- Sabotage and terrorism
- Strikes, riots, civil commotion, and malicious damage
- Full political violence including war
- Terrorism liability
- Workplace violence and stalking threat

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