



XL Insurance

Leisure Protect

Comprehensive insurance
protection for visitor attractions



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Meet AXA XL

A changing world needs new answers – and we're here to help find them. With an incredible blend of people, products, services and technology, we have the power to find innovative, creative solutions to your risks – from the most familiar to the most complex. We know your business is unique and constantly changing, so we listen first and take the time to understand the specific risks you face.

In the event of a loss, we promise to investigate and resolve your claim quickly and fairly – so you can get back to business as soon as possible.

Protecting your business and reputation

Recent incidents highlight just how vulnerable visitor attractions, public events and the leisure industry have become to an ever-growing array of security threats. Safety also continues to command increased scrutiny.

At AXA XL, we combine leading crisis response experts, legal specialists and technologies to help you minimise risk. We'll help you prepare, so you're ready the moment an incident takes place. And our claims promise means you can count on us to help your business recover quickly.



Visitor attractions insurance

We'll be there to assist and protect you from the first moments of a major incident at your premises. Our visitor attractions insurance includes expert crisis response during the first 48 hours of an incident, when it's critical to protect visitors and minimise damage to your reputation.

We cover mid-to-large attractions of all varieties against terrorist attacks, kidnap, child abduction, hostage taking, workplace violence, serious security threats, denial of access and major incidents of ride failure causing injury. We'll pay towards the costs of:

- Damage to your property
- Business interruption, including lost revenue
- Loss of licence
- Any extra security measures or media consultancy needed through the first 48 hours
- Employers liability
- Injury or damage to third parties
- Public and products liability
- Professional liability
- Theft



Terrorism & Active Assailant insurance

Our Terrorism insurance offers extra protection for visitor attractions and event organisers, against the growing threat from individuals and groups intent on causing mass casualties and maximum disruption. We cover a wide range of losses and terrorism-related scenarios including;

Active assailant

Cover for bodily injury, damage to property and business interruption if your location is physically attacked by a lone assailant or group.


Loss of attraction

We'll pay business interruption costs if your operation must close because of an incident or threat within 1km of your location – even if there is no damage to your premises.

Threat

Cover for business interruption if your premises are evacuated or locked down by the authorities as a result of a threat to cause malicious damage or injury to your employees.





Response AXA XL First 48 hours

How you manage the first hours and days of a live incident or security threat is critical – not only for protecting your customers and employees, but also for safeguarding your business and reputation. Crisis response experts, Instinctif Partners, are ready 24/7 to guide and support you the moment an incident takes place.

Within 15 minutes of your call, a crisis consultant will get to work. They'll establish your response strategy and begin providing expert communications and press office support. Services include spokesperson coaching, live incident reviews, and media and social media monitoring.

If you need more support, through Instinctif Partners' network of specialists, we can arrange emergency call centre capacity; value-added technical services; trauma and stress counselling as well as providing expert security and cyber security advice. Everything you need to protect your people, boost your resilience and get back to business quickly.

Response AXA XL will also provide a free review of your crisis plan helping you to become more resilient. Summary of support available:

Communications expertise

Assistance on interpretation of media issues and advice on how to address these issues. Help with the development of key messages, holding statements, press releases, Q&As and employee announcements.

Media management

Press office support to field calls, manage deadlines, oversee interviews and placement of advertisements to help counter any adverse reputation.

Social media

Expert advice on social media response strategy.

Expert sounding board

Our crisis team will be on hand 24/7 to provide an objective experienced third party with whom to discuss any incident or crisis you may be experiencing.

Facilitate decision-making

Our consultants can become a 'virtual member' of your team to help facilitate discussions and enable a course of action to be set.




Tailored risk management and assistance

We've joined forces with specialists in digital leisure safety, Mobar Park, to support visitor attractions in improving and enhancing safety and security procedures.

Their leading-edge app gives you a bird's eye view of your operations, enabling you to take greater control of key safety, maintenance and security procedures, which reduces security errors, defects and lapses. It prompts your staff to carry out checks, and makes it easy for them to communicate and report, so you get real-time visibility through an easy to view web dashboard.

This helps to reduce the need for paper checks and provides you with a digital set of tools that has been designed to suit and enhance the workflows of your operations.

The Mobar Park system has been developed specifically to meet the needs of the international attractions industry. With a dedicated team of experts behind it, the mobile operations solution has been crafted for and tested thoroughly on attractions' safety and maintenance routines.



Legal and regulatory compliance advice and assistance

Through our expert legal partners, Horwich Farrelly, we can provide you with detailed advice on health and safety regulations and how to ensure compliance. This can help prevent incidents and also assist in providing evidence in a civil claim for compensation or regulatory prosecution.

Horwich Farrelly is a specialist insurance law firm with a track record of working with clients in the leisure sector, so you can rely on expert defence in the event of bodily injury and if your business faces prosecution.

Their dedicated team of lawyers specialise in defending claims, litigation and regulatory cases.

Additional tailored cover options



We offer a wide range of additional cover options, including:

Closure by competent authorities

For business interruption as a result of action by police or other authorities after an incident at or near your premises.

Directors & Officers – Fees for Intervention (FFI)

Covering the cost of action ordered by an inspector following a health and safety investigation.

Cyber

Specialist insurance and crisis management services to help your organisation prepare for and recover from fast-evolving and complex cyber threats.

Contingency

If your event is cancelled or abandoned. We also cover prize indemnity, non-appearance, weather-related risks and film producers' indemnity.

Livestock

For owners of high value exotics and aquatics, to minimise the financial impact of disease outbreaks, theft, natural catastrophes, accidents and other risks.

Environmental

For regulatory and third-party liabilities arising from historical pollution.

Product Contamination

Cover against accidental or malicious product contamination, and extortion.

Specialist claims service

When you buy an AXA XL insurance policy, our promise is to investigate, manage, and resolve your covered claim so you can get back to business as soon as possible.

- We understand your business and the importance of responding to a crisis quickly and appropriately
- We've handled numerous major losses in complex crisis situations, across multiple jurisdictions
- Our claims specialists are multi-skilled and have extensive experience in Lloyd's and company markets
- Based in London, they sit alongside our leisure underwriters, for a fully joined-up service and rapid response
- No.1 recommended claims service - The Gracechurch London Market Claims Report found AXA XL is the insurer brokers in the London market would recommend most based on the claims service they received in 2020 *



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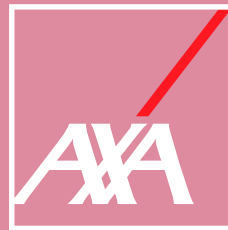
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* AXA XL was recommended by brokers in the Gracechurch London Market Claims Report 2020.



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