



XL Insurance

Crisis Management and Special Risks

Active Assailant, Loss of Attraction and Threat (ALT)

As the threat of physical attack increases, so does the risk of subsequent non-damage business interruption. AXA XL offers specialist insurance and crisis management services tailored to the precise requirements of its clients. Our products will help to protect companies against the negative impacts posed both directly and indirectly by ever-changing global threats, as well as to ensure swift and full business recovery should an incident take place.

Capacity

USD 25 million

Target industries

We accept clients from a wide range of industries and business sizes, from SMEs to large multi-nationals.

Typical organizations include:

- Entertainment
- Hospitality
- Retail
- Real estate
- Transport
- Academic institutions
- Municipalities
- Healthcare providers
- Media and telecoms
- Infrastructure

Extra expenses:

- Public relations costs
- Forensic accounting
- Increased cost of working



Active Assailant coverage

Trigger:

Physical attack resulting in business interruption, property damage and/or bodily injury to people at an insured location

Main Coverage:

- Business interruption, closure of premises, denial of access
- Property damage and/or bodily injury
- Expenses incurred in management and recovery

Loss of Attraction coverage

Trigger:

When an insured peril occurs within 1km of the insured premises, or at a pre-specified attraction property, causing a business interruption loss without any property damage to the insured's premises

Main coverage:

- Business interruption (6 months indemnity period)
- Expenses incurred in management and recovery

Threat coverage

Trigger:

Threat of a malicious act to either physically damage property of the Insured or cause bodily injury to personnel while at an insured location

Main Coverage:

- Business Interruption (two weeks / excess two hours) following evacuation, prevention of access or lockdown signed off by a relevant authority
- Security costs

Crisis Response Services

Our insurance is backed by expert advice from S-RM, a leading specialist risk and business intelligence consultancy. S-RM helps clients understand the security risks faced by their business and find the most effective way to deal with them. Services include tailored risk assessments, security planning and active security management.

Why choose AXA XL?

- **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-.
- **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.

Contact

Morgan Shrubbs

Head of Crisis Management, Americas
Atlanta office +1 770 677 1730
Mobile +1 404 725 1255
morgan.shrubbs@axaxl.com

Clara Chan

Vice President - War, Terrorism, Political Violence & Active Assailant
Boston Office +1 617 478 4236
Mobile +1 617 755 2375
clara.chan@axaxl.com

Francisco Arias

Senior Underwriter – War, Terrorism, Political Violence & Active Assailant
Atlanta Office +1 404 348 5503
Mobile +1 305 905 3874
francisco.arias@axaxl.com

Greg Johnson

Senior Underwriter – War, Terrorism, Political Violence & Active Assailant
Los Angeles Office +1 213 239 2508
Mobile +1 747 257 1308
greg.johnson@axaxl.com

Robin L. Tkacz

Underwriter – War, Terrorism, Political Violence & Active Assailant
Chicago Office +1 312 876 7214
robin.tkacz@axaxl.com

Milena Russo

Underwriter – War, Terrorism, Political Violence & Active Assailant
New York Office +1 212 915 6653
Mobile +1 (347) 552 0309
milena.russo@axaxl.com

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