



XL Insurance

Active Assailant

Insuring you and your business against
malicious physical attacks

AXA XL UK & Lloyd's
War, Terrorism & Political Violence Underwriting Team

Welcome to AXA XL

We're more than just an insurance company; we're your partner in navigating risk.

Going beyond protection into prevention, we're here to empower your business with cutting-edge technologies and insights so you can understand your risks at any time, not just during your policy renewals.

In an unpredictable, ever-evolving world, we're dedicated to helping your business thrive. Our global insurance solutions are designed to support every aspect of your business, actively contributing to your growth, and enabling you to overcome the unexpected, so you can focus on what's most important — your people and your business.

Built on a solid foundation, our team leads with innovation, adaptability, and unparalleled service. We offer customised solutions in Property, Casualty, Professional, Financial Lines, and Specialty, and we have over 95 years of combined underwriting experience underwriting war, terrorism, and political violence perils —protecting what matters, wherever and whenever you need it.

Partner with us and move the world forward with confidence.

Protecting you and your business with our Active Assailant cover

In today's world, active assailant incidents are sadly becoming ever more commonplace. These tragic events can occur anywhere, from schools to urban areas, profoundly impacting lives and businesses. The motives and methods behind these incidents are diverse and unpredictable, making them a challenging threat to navigate.

At AXA XL, we're dedicated to offering specialised insurance that provides peace of mind in the face of such uncertainties. Our coverage is designed to support you through the potential of a violent incident and assist in your recovery should one occur. We offer robust crisis response services that prepare you to face these complex situations effectively and help your business resume normal operations swiftly after an incident.

Moreover, we understand the deep emotional impact these events can have on individuals. Our critical incident trauma management team supports your team members through their psychological recovery, recognizing the importance of mental well-being and physical safety.

Our goal is to safeguard what matters most to you — your people and your business.





Our Active Assailant Insurance explained

At AXA XL, we classify an active assailant event as a deliberate, physical attack by one or more individuals using weapons—ranging from firearms and knives to explosives or vehicles intended to cause harm.

While no insurance can fully alleviate the fear such incidents evoke, we've redefined our protection and are committed to offering the most comprehensive and compassionate coverage available.

Our Active Assailant Insurance supports you:

Before an incident:

- We collaborate with local law enforcement to reduce your risks, including security enhancements and monitoring potential threats through social media and the dark web
- Threat management costs covered, and extra funding for security measures to reduce and deal with threats

During an incident:

Should an attack occur on or near your premises, our policy covers:

- Property damage
- 180 days Business Interruption Cover, plus an additional 30 days cover once reopened
- Access issues to your premises within 1750 feet

After an incident:

We cover extra expenses to help your business manage and recover, including:

- Trauma support and crisis response services
- Costs related to employee retraining, funerals, and medical care
- Public relations, relocation, and recruitment expenses
- Enhanced security and eco-friendly upgrades
- Other reasonable costs, as agreed

Coverage limits:

We offer coverage up to USD 35m, EUR 35m, and GBP 25m per risk. From the start of your policy, you gain access to S-RM's crisis management expertise and our dedicated hotline, available 24/7 in the event of an incident (see page 5). Post-incident, you can also access our critical incident trauma support network (see page 6).

Who's it for?

We provide cover to a wide range of clients in:

- Education
- Healthcare
- Hospitality
- Leisure
- Manufacturing
- Municipalities
- Real estate
- Religious institutions
- Retail
- Sports

Why choose us?

Not only are we renowned in the industry for quick and efficient claim handling, our cover:

- Extends beyond terrorism-related incidents
- Activates even without physical property damage
- Provides broad area coverage, including for credible threats
- Offers 24/7 crisis response and comprehensive support for your employees and their families
- Includes medical and relocation expenses

Why do you need protection?

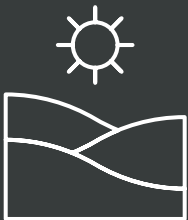
Active assailant incidents are unpredictable and can happen anywhere, often when least expected. While it's difficult to imagine such an event affecting your business or organization, the reality is that the repercussions can be severe, including the closure of your premises and loss of access, significant business disruptions, and property damage.

These incidents can also have a profound human impact. Beyond physical injuries, the psychological trauma experienced by individuals can be deep and lasting, affecting not just the victims but their families as well. Unfortunately, this aspect of the aftermath often remains overlooked, with many left to navigate their recovery on their own.

Our specialist insurance is crafted to protect your organization and its people, helping you manage the immediate effects of an attack and supporting a quicker recovery. We cover not only business interruptions and physical damages, but also provide crucial support for medical care, trauma management, and psychological support. Additional provisions include covering security enhancements, relocation, and recruitment expenses if necessary.

Partnering with S-RM, we extend expert crisis management services to ensure you're prepared and resilient in the face of such challenges.

Active Assailant attacks in the US: [The Gun Violence Archive](#) reported 656 mass shootings in 2023.



58.3%
Open space



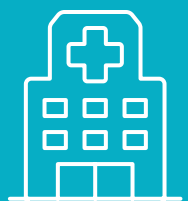
29.1%
Commerce

Breakdown of attacks by location

The graphic shows an [FBI Active Shooter](#) report breakdown of the attacks by location.



2.1%
Residence



4.2%
Health Care



6.3%
Education



Our crisis response experts: S-RM

Our partnership with S-RM ensures that you are not only financially protected but also well prepared to handle and recover from incidents with confidence and efficiency.

With 12 regional offices spread across five continents and experience in over 140 countries, S-RM is a leading global crisis management consultancy that offers specialist advisory services designed to enhance your business's resilience and ensure the safety of your staff.

As part of your policy, you'll receive immediate access to the dedicated active assailant hotline and S-RM's online risk analysis platform. You'll also receive an introductory call to discuss potential threats specific to your business and learn how to effectively prepare for and respond to incidents with tailored security measures and an initial action guide.

S-RM services included in our Active Assailant Insurance:

- Comprehensive threat assessments and actionable advice on enhancing security for your personnel and facilities
- Mapping of key stakeholders
- Coordination with law enforcement and government bodies
- Continuous monitoring of situations and risks
- In scenarios involving a siege, you'll receive guidance on negotiation tactics and expected responses from law enforcement
- Advice on communicating with individuals in hiding during an attack
- Post-incident management advice to effectively handle the aftermath of an event
- Recommendations on mitigating future risks and applying lessons learned from past incidents
- Strategies for managing reputational impacts, media relations, and ongoing communication with authorities

Optional enhanced services:

- Active Assailant preparedness workshops
- Online training programs
- Comprehensive risk assessment audits
- Detailed post-event reviews



Our trauma management and support experts



MBL are specialists in rapid response, on-site and post-event trauma counseling, supporting everyone affected by incidents—not just employees. In many cases, the psychological aftereffects of active assailant events go unmanaged and unaddressed, leaving a significant human cost that often remains unnoticed and untreated.

With a global presence in 14 incident offices and operations across 190 countries, using 72 different languages, MBL is well-equipped to offer essential support. Its vast network of over 50,000 professional psychologists and clinical social workers is ready to assist wherever needed.

Our partnership with MBL ensures that you can provide comprehensive support to help your people cope with the immediate and lasting impacts of traumatic events, ensuring they do not have to face the aftermath alone.

Services provided our trauma management and support partners, MBL:



Onsite and remote counseling

Depending on the situation, counseling services can be provided directly at the site of the incident or remotely to accommodate those who are not onsite.



Support for families

Counseling is also available to the families of the victims, acknowledging the ripple effect that such traumatic events can have.



Immediate professional response

For larger incidents, MBL can set up a nearby location to coordinate a rapid response, ensuring that trauma professionals are on-site as quickly as possible.



Our claims promise – Get back to business fast

We understand that purchasing an insurance policy is more than a transaction — it's a trust placed in us to protect and support you when it matters most.

We promise to deliver an exceptional claims experience backed by our global footprint, culture of service, and unparalleled expertise. We're dedicated to being there for you, wherever and whenever you need us, ensuring you can get back to business as quickly as possible.

Our tried and tested Active Assailant claims service has paid claims to a variety of Insureds, ranging from hospitality industry clients to global marketing and communications firms.

Global Reach, Local Empowerment

Our claims professionals offer uncompromising service levels, and we're equipped to handle covered claims across more than 200 countries and territories. We're not just global, though; we're local, too. Understanding the unique challenges of different jurisdictions, we're empowered at a regional level to resolve claims swiftly and fairly, ensuring a smooth process no matter where you are in the world.

Personalised Service, Proactive Partnership

We take a personalised approach to service, engaging closely with our clients and brokers and taking the time to understand your business and share insights proactively. Your feedback is invaluable, helping us gauge our performance and continually improve our service. We're not just your insurer but your proactive partner, committed to accountability and continuous enhancement based on your input.

Specialised Expertise, Resolution-Focused

Our commitment to excellence is at the heart of everything we do. Our claims professionals are not only experienced but also specialised by line of business, industry, and region. This expertise allows us to be resolution-focused throughout the claims lifecycle, putting our knowledge to work for you and ensuring we always aim for the most effective outcome.

When you choose AXA XL, you're not just getting insurance; you're gaining a partner dedicated to getting you back to business fast after an unexpected event.



Frequently asked questions

What is the difference between an Active Assailant policy and a Terrorism policy?

An Active Assailant policy covers a wider range of incidents and costs than a standard Terrorism policy, which typically only pays out for property damage related to terrorist acts. Our Active Assailant insurance applies whether or not the motive behind the attack is terrorism, covering various types of attacks that might not involve property damage.

Does this policy cover gang-related crime, organised crime, or armed robbery?

No. These incidents are excluded from Active Assailant cover.

Is an active assailant considered a terrorist?

Not necessarily. Active assailants might be lone individuals using firearms or knives without any ties to terrorist organizations. Our coverage focuses on the nature of the incident rather than the motivation behind it.

Does the weapon have to be a gun?

No, the weapon can be any handheld item—including knives or explosive devices (as well as explosive devices worn on the body) or a vehicle used to inflict harm.

What triggers an Active Assailant policy?

This policy is activated when an incident involving an active assailant results in physical damage to your property or causes bodily injury or death to people present during the event.





Engage with us

For more information or to discuss how we can help protect your business please email us on:

terrorism london@axaxl.com

For the latest insights, news and thought leadership, keep in touch:

[FAST FAST FORWARD](#)

Follow us and our team

