



Press Release

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XL INSURANCE ADDS DISASTER RESPONSE COVERAGE TO COMMERCIAL UMBRELLA LIABILITY POLICY

NEW YORK, May 4, 2009 – XL Insurance, XL Capital Ltd's (NYSE: XL) global insurance operations, today announced that it has added a Disaster Response Coverage Endorsement to its Commercial Umbrella Liability Policy in the US.

This new endorsement indemnifies the insured for a variety of expenses that may be incurred when businesses are faced with managing a catastrophic event. Coverage is triggered when the insured notifies XL Insurance within 24 hours of a disaster event and hires a Disaster Response Advisor. It may also cover other potential expenses that may be incurred during a crisis situation such as medical, funeral, psychological counseling, travel and temporary living expenses. A sub-limit of \$250,000 applies in addition to policy limits.

"In the event of an emergency, a company that is adequately prepared to respond to inquiries from the media, authorities, customers, etc. can help assure that its reputation remains intact and can minimize potential damages that might result from the event," Diane Amodeo, Chief Underwriter, Excess Casualty Americas commented. "We live in a world where news coverage is instantaneous--24 hours a day, seven days a week. This new endorsement helps our insureds respond immediately by providing the financial support to enlist appropriate public relations advice."

The Disaster Response Coverage Endorsement is underwritten by XL Insurance America, Inc. and Indian Harbor Insurance Company and will be available on all lead umbrella policies where state regulations permit.

About XL Insurance

"XL Insurance" is the global brand used by member insurers of the XL Capital Ltd (NYSE: XL) group of companies. More information about XL Insurance is available at <http://www.xlinsurance.com>. Through its operating subsidiaries, XL Capital Ltd is a leading provider of global insurance and reinsurance coverage and services to industrial, commercial and professional service firms, insurance companies, and other enterprises on a worldwide basis. More information about XL Capital Ltd is available at www.xlcapital.com.