



# AXA SME







# Here for you and your customers

We've improved our offer for you and your smaller business customers.

## More for you...

- **More ways to trade**  
online or with our specialist SME underwriters
- **A wider appetite**  
more sectors, professions, and occupancies
- **Dedicated support**  
from over 120 SME experts

## ...and more for your customers

- **Enhanced capacity**  
bespoke cover for larger, more complex risks
- **Smart risk management**  
tools and services to help SMEs reduce their risks
- **Fast payments**  
often within hours of a successful claim



# AXA at a glance

We pride ourselves on forming long-lasting relationships with our UK brokers based on integrity, honesty, transparency – and great service.



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## What you get from a market leader



- We're one of the **largest global commercial insurers**
- Our financial strength is **rated AA-** by Standard and Poors
- We have more than **450,000** UK commercial customers
- We have over **1,100 UK-based staff** dedicated to servicing and paying claims
- **We're a great employer:** Times top 50 employers for women 2022; Gold Award from Stonewall for commitment to LGBTQ+ inclusion
- We integrate **environmental, social and governance** factors across our business, to make sure we manage our activities effectively, ethically and sustainably





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## What you can expect from us



- **Responsiveness:** we'll pick up the phone and get back to you when we say we will
- **Genuine desire to help:** we'll consider every risk and do everything we can to help you win and retain customers
- **Expertise and experience:** we'll do the right thing for you and your customers
- **Clear ownership:** we'll explain our decisions clearly. We won't hide behind emails

- **Continued development:** we'll continue to use your feedback to improve our processes and grow our people
- **Continuous innovation:** we'll anticipate your customers' needs to make sure our products are fit for purpose



**Policy was digital and exceptionally easy to place and obtain documents**

Borland Insurance Ltd





# For however you want to do business

Whether you want the convenience of off-the-shelf packaged products you can quote and bind online, or need support to underwrite a larger risk, our SME team is here to help.

**We specialise in providing solutions for SME customers who typically pay up to £10,000 for their policy, ranging from sole traders to companies with real estate portfolios up to 20 properties, or fleets of 3 to 20 vehicles.**



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## Self-serve online

**We make trading online as quick and pain-free as possible. You can get fast, comprehensive, and competitive cover at the touch of a button and pick and choose from a menu of options, so your customers only pay for the cover they need.**

- Find products on our Extranet or leading software houses
- Instantly access policy wordings in AXA Clear Language
- Get quick indications of acceptance based on trade and postcode
- Create multiple quote versions and cost options easily and quickly
- Log on to 24 hour claims assistance with eServe
- Access trading, learning and account management support
- Receive underwriting support when you need it







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## Bespoke solutions



**Some customers and exposures require larger capacity, or a solution tailored to their specific needs. We can help you write this business and create cover that suits both you and your customer, for risks below £10,000 premium.**

Our team offers:

- More than 80 experienced underwriters who are empowered to make decisions
- Cover for a wide range of property, casualty, and motor risks
- More capacity to scale your business as your customers grow
- Expert advice from specialists to help customers manage their risks

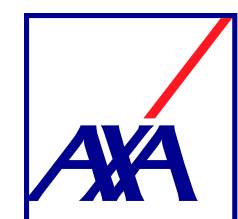
“

**I favour AXA above most insurers as your products are simple and easy to understand and your claims handling is very good**

”

Sutcliffe and Co.





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## How we trade



Products	SME Business Team	Self-serve online				
		AXA Extranet	Acturis	Applied	Open GI Commercial Lines SME	SSP
Business Choice/ Business Combined	✓	✓	✓			
Contractors Choice	✓					
Contractors Combined	✓					
Engineering Cover	✓					
Landlords/ Real Estate	✓	✓	✓	✓	✓	✓
Management Liability*	✓	✓	✓	✓		
Minifleet Choice / Mini Fleet	✓	✓	✓	✓	✓	
Offices and Surgeries		✓	✓	✓	✓	
Professional Combined / Professional Indemnity*	✓	✓	✓			
Retailers		✓	✓		✓	
Tradesmen and Professionals		✓	✓	✓	✓	✓



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## Our SME Products



**Our range of products are specially designed to safeguard SME businesses, allowing them to focus on their day-to-day operations – knowing they've got protection for what matters to them most.**

Click on the links below to find out more about each product, including policy wordings and documents, and our appetite.



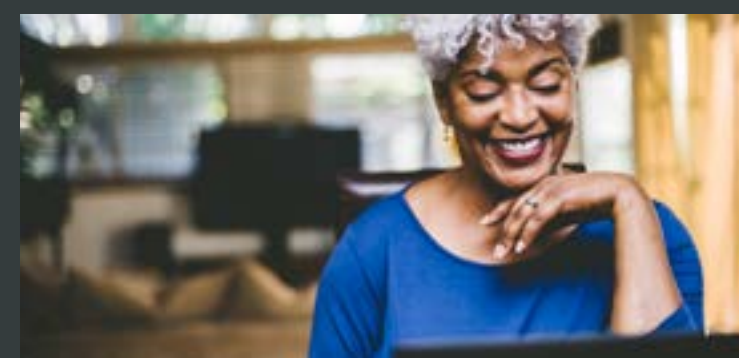


# For however you want to do business

Whether you want the convenience of off-the-shelf packaged products you can quote and bind online, or need support to underwrite a larger risk, our SME team is here to help.

## Self-serve online

Find out more about each product, including policy wordings and documents, and our appetite.



### Business Choice

You can trade commercial combined risks online, with up to 10 flexible options, so your customers can choose the cover they need.



### Landlords

Offers a range of cover for residential, commercial, or mixed portfolios, with up to 10 properties.



### Management Liability

Protection for directors and officers, company legal liability and employment practices liability under one policy.



### Minifleet Choice

Designed for UK-based sole traders, partnerships or companies with 3-15 vehicles – or up to 20 for mid-term adjustments and renewal – under one policy.

1/2





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### Offices and Surgeries

Provides a range of covers for more than 300 trades and customers who operate from up to 10 locations.



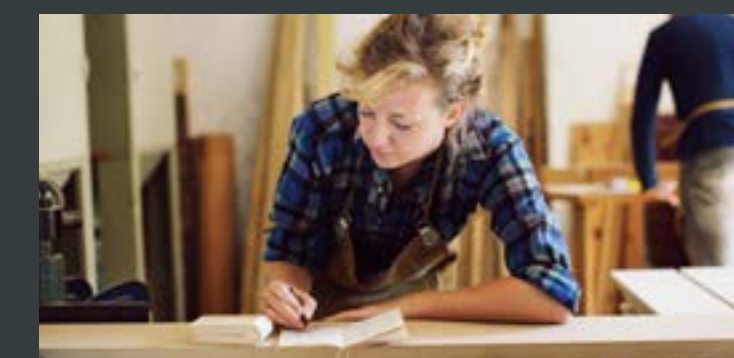
### Professional Combined

Professional indemnity cover for seven professional categories, with optional property and liability covers.



### Retailers

Suitable for customers with up to five shops and a maximum turnover of £2.5m, with a choice of seven optional covers.

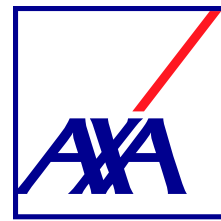


### Tradesmen and Professionals

For self-employed people with a turnover up to £500,000 and employ no more than eight people.

2/2





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## SME Business Team

Find out more about each product, including policy wordings and documents, and our appetite.



### Business Combined

Place commercial combined risks, with choice of up to 12 flexible options, so your customers can choose the cover they need.



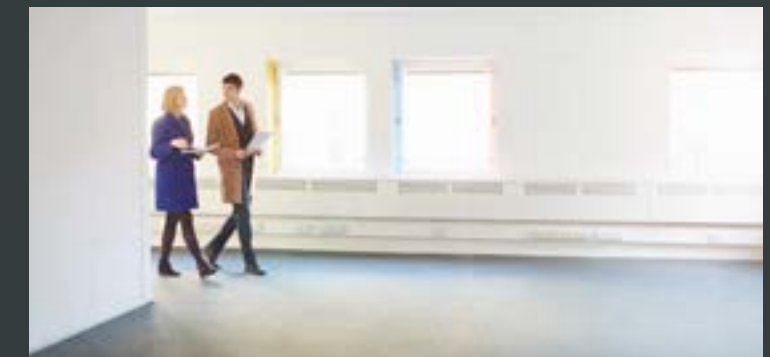
### Contractors Choice

Covers construction industry SMEs with a turnover up to £2m at new business and £3m at renewal, with a maximum contract value up to £1m.



### Contractors Combined

Suitable for the main contractor on a project offering a wide range of property and casualty cover.



### Real Estate

Caters for customers ranging from individuals who own one or two commercial properties, to large commercial organisations with extensive property investment portfolios.

1/2



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## SME Business Team



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### Mini Fleet

Flexible underwriting solutions for 3-15 vehicles – or up to 20 vehicles for mid-term adjustments and renewal – under one policy.



### Engineering Cover

Gives customers specialist cover for machinery, plant, or equipment.

2/2

“

**AXA came up with an accepted quote for the risk earlier than all other insurers and with the best terms. Full details of coverage pulled through on all our documents meaning complete clarity when communicating with customers**

”

Addingtonstone INS Solutions Ltd





# Protecting professional and management liabilities

As your customers grow, their risk of employment and third-party claims increases. AXA has this covered, with policies that help your customers to prevent risks from happening and cover their full liabilities if a loss occurs.



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## Management Liability



**Our management liability for SMEs is more than just insurance. It helps business owners to identify risks that could lead to claims and manage issues proactively to prevent them from happening.**

The cover includes access to **rradar**, a specialist litigation and commercial law firm, with a legal advice line for one-to-one guidance on how to prevent problems escalating into claims. The firm can also provide legal representation if your customers defend a claim.

**Our management liability policy also includes:**

- Cover for directors & officers, employment practices liability and corporate legal liability
- Cover for employment claims, circumstance investigation, contractual defence and pursuit and pollution claims
- Legal defence costs for all investigations and prosecutions
- No limit on the number of claims customers can make in one insurance period
- Innovative covers including Brexit, tax investigation, restrictive covenant, and property dispute pursuit





# Protecting professional and management liabilities

As your customers grow, their risk of employment and third-party claims increases. AXA has this covered, with policies that help your customers to prevent risks from happening and cover their full liabilities if a loss occurs.

## Benefits of the AXA radar service



- **Legal insight** to help customers stay compliant, manage, and prevent issues escalating before they become a costly claim
- **Added value** with access to risk management tools, including legal, business and risk document templates, checklists, guidance articles, letter examples, how to videos and step by step guides
- **A 24-hour crisis line** for emergency situations and legal representation to help protect against reputational, legal, and financial damage
- **Supports claims management** with advice on how to respond to claims and manage them effectively
- **Lower legal bills** with unlimited calls and emails to the legal advice line included in the policy



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## Professional Indemnity



**Our professional indemnity policy covers an individual's liability for loss or damage caused by the services they provide. Professions we cover include:**

- Accountants, tax consultants, payroll, and bookkeeping providers
- Architects and engineers, including project managers, town planners and consulting engineers
- Design and construction, including supervision, specification, or technical supervision
- Information technology including software consultants, software vendors and web designers
- Property surveyors from sole traders to larger property and construction consultants
- Business and management consultants (cover available online only)
- Non-traditional professions such as arbitrators, employment agencies, graphic designers, management consultancies and training consultancies.





# For more of your customers' needs

We recognise that your SME customers come in all shapes and sizes and that each one is unique. So, we've expanded our appetite to include a wider range of sectors, professions, and occupancies.



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## Our appetite: sectors and occupations

### Combined

- Manufacturing, including metal, machinery, building materials, plastics, paper, textiles, and wood
- Wholesale and retail, such as warehouses, high street shops and department stores.
- Hospitality and leisure, such as hotels, cinemas, restaurants, and cafes
- Professions, including IT and technology consultants, accountants, architects, business consultants and property specialists

### Contractors

- Building contractors, developers, and renovators
- Ceiling and partition erectors
- Electrical contractors
- Floor and wall covering contractors
- Joiners, carpenters, painters, and decorators
- Plasterers and shop fitters
- Property and facilities management consultants and property specialists

### Real Estate

- Single properties or small portfolios
- Commercial property including offices, retail
- Residential property

### Motor

- Fleets from 3-20 vehicles
- Agricultural and special vehicle types





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## Our appetite: risk

### Property and casualty

We are open to insuring any business that is:

- Well established and financially stable
- The sole occupier of purpose-built or well-converted buildings in a good state of repair
- Located in an area free from flooding
- Proactive in assessing and managing their health and safety risks

### Motor

We consider risks from businesses that:

- Are well established, financially stable with at least 3 years' confirmed claims experience
- Do not change insurers every 12 months
- Have vehicle schedules that aren't dominated by young drivers and/or high-performance vehicles



# Helping your business to grow

Our highly experienced SME team can help you win and retain customers. As well as underwriting and claims support, they provide a range of trading, learning and account management services to help you stand out from the crowd.





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## A dedicated team



We have more than 120 experts dedicated to serving SME brokers. Our teams are empowered to make decisions and have the underwriting authority to write business across property, casualty, financial lines and motor classes.

You'll be supported by:

- **Over 80 underwriters** with a proven track record insuring SMEs across a variety of industries
- Specialists in business combined, management liability, motor fleet, property owners and professional indemnity
- **Expert claims handlers** who make sure all valid claims get paid fast
- Marketing and operations staff who can help you **engage and service** your customers



# Helping your business to grow

Our highly experienced SME team can help you win and retain customers. As well as underwriting and claims support, they provide a range of trading, learning and account management services to help you stand out from the crowd.

## Expert support services



As well as writing SME cover, we can help you manage your business and customer relationships, with a range of support services, including:

- **Account management:** access to banking, credit control, Direct Debit and eSettlement services, and help with account settlement queries
- **Broker Learning Zone:** digital training solutions, tools and resources to help you grow your business and develop your people
- **Brokerwise:** online bitesize learning sessions to expand your broking skills
- **eServe:** view live claims updates for customers 24/7 on our web-based portal
- **Conduct risk support:** practical guides to help you manage various aspects of conduct risk
- **Document library:** a knowledge store to help your customers better understand and manage risks

**60%** of our SME team are accredited with the Chartered Institute of Insurance





# Supporting risk management

It takes a lot to run a successful business. Many SMEs don't have the resources to focus on risk management. That's where AXA can help with expert advice and information to help your customers reduce their risks.



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## Getting help and advice & building business resilience



### Our Risk Management Toolkit is packed with information and resources including:

- An introduction to **risk management**
- A risk survey to identify the risks your customers face
- Expert guides to help reduce workplace risks from fire, construction, asbestos, noise, manual handling, flood, hot work and working at height
- A business continuity guide
- A tenant risk checklist
- A guide to security risks

### You can also call on us for expert advice on how SMEs can build business resilience and recover quickly if a loss occurs.

Our network of 50 **business resilience** managers located throughout the UK includes 10 liability risk managers and two specialist sprinkler engineers.





# Supporting risk management

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## Specialist mitigation services



We have **partnerships with providers** that specialise in services that mitigate specific risks, including:

- Manual handling safety assessments
- Floor safety assessments and improvements to reduce the risk of slips and trips
- Protection services for unoccupied buildings
- Electrical inspections to assure safety and legal compliance
- Leak inspections to reduce water risks
- Commercial kitchen fire safety including extractor cleaning and fire suppression
- Building valuations to reduce the risk of underinsurance
- Fleet management and driver safety



# Paying claims promptly

We know how important it is for SMEs to get claims paid quickly so they can get back on their feet as soon as possible after a loss. We're dedicated to making the claims process straightforward for you and your customers.





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## Here when you need us



- **Faster payments:** we aim to pay quickly, often within hours of a successful claim.
- **eServe:** view live claims updates for customers 24/7 on our web-based portal.
- **Specialist support:** our specialist claims team are here to help you handle more complex claims.
- **Making Claims Clear:** we've created a library of documents to help you and your customers understand what to expect if you need to make a claim

# 350,000

telephone calls handled for our customers\*

# 200,000+

brokers self-served on eServe\*\*



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## Highly rated service



Our claims service received positive ratings in the 2021 IIC survey of commercial brokers. These are some of the comments we received:

“

Claims settled quickly.

Easy and smooth service.

Great staff attitude and knowledge.

We received regular communication.

”

**£720m**

Annual commercial claims spend\*

**Over 98%**

of all Commercial Claims paid out in 2022





# Get in touch

Our SME team is available to offer underwriting support and answer your queries every weekday 9am to 5pm.



## Self-serve online

 0800 051 8001

 [OnlineTradingCentre@axa-insurance.co.uk](mailto:OnlineTradingCentre@axa-insurance.co.uk)

## Financial Lines

 Management Liability:  
**03453 665 528**

 Professional Indemnity:  
**0161 958 2720**

## SME Business Team

### Property and Casualty

 New Business:  
**01892 500158**

 Existing Business:  
North **0345 600 3032**  
South **01473 337 177**

### Motor fleet

 New and Existing Business:  
**0345 600 3032**

 [axantc2.ins@axa-insurance.co.uk](mailto:axantc2.ins@axa-insurance.co.uk)

“

**Excellent service,  
friendly and  
knowledgeable staff**

”

WCN/John Henshall Ltd