



**Commercial Claims**

**Motor Trade Proposition**







# Introduction

Our mission is to give businesses the confidence to thrive, today and tomorrow.

We know the claims journey can be daunting, which is why we blend our technical expertise with genuine empathy, providing a human touch that truly makes a difference.

At AXA Claims, we go beyond delivering exceptional service; we support our customers with navigating the complexities of commercial motor-trade claims, allowing them to focus on what truly matters; their growth & success.



**Every day, we speak to customers juggling busy workshops, tight schedules and high expectations. We know how important it is to keep things running smoothly. That's why we make the claims process one less thing to worry about, with clear updates, quick action, and a specialist motor-trade team that genuinely cares.**

**Victoria Coulson**  
Head of Commercial Claims Operations



## Motor Trade Operation

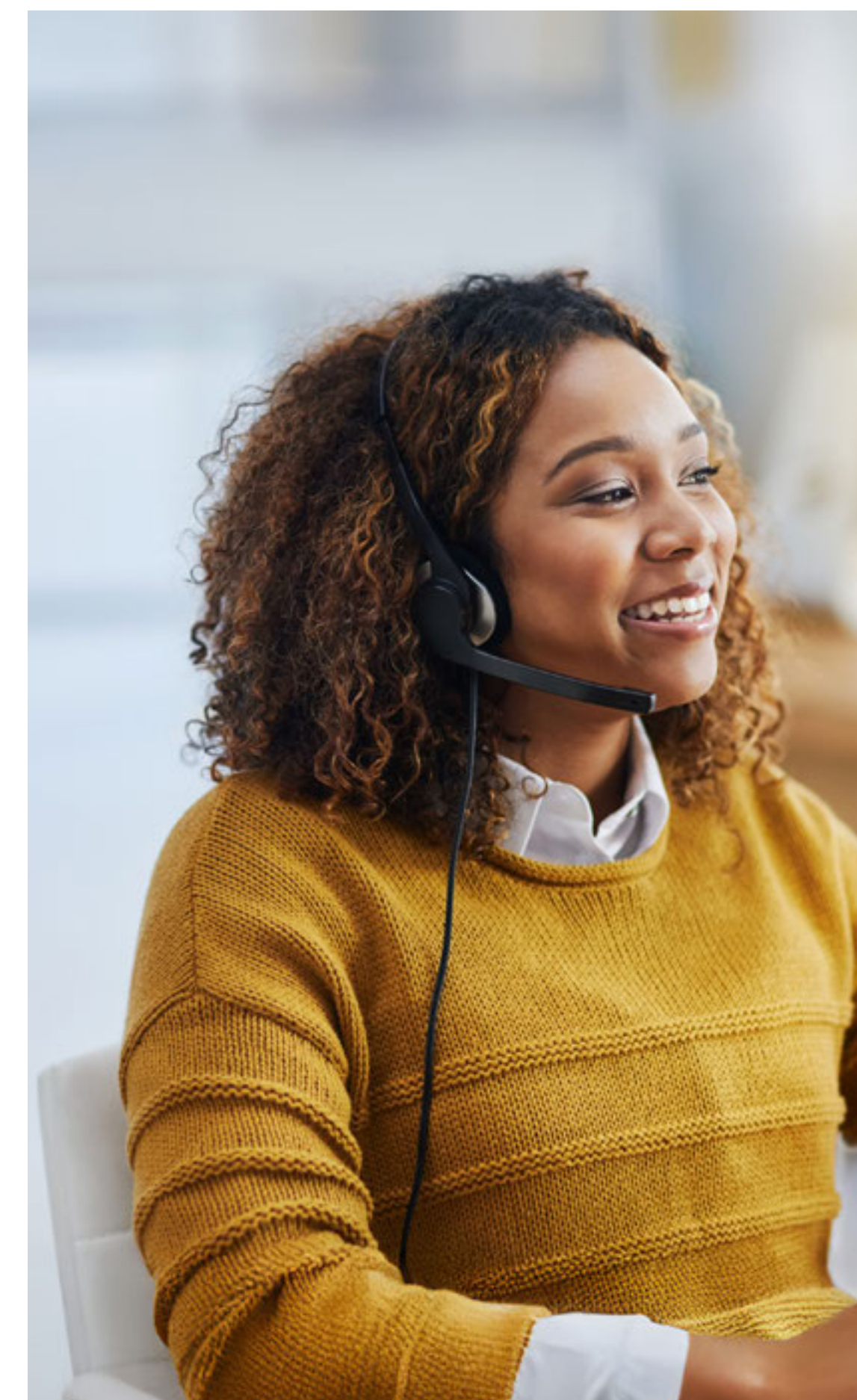
Motor Trade businesses face unique risks and operational pressures that need a fast, coordinated claims response.

From forecourts and workshops, to fleets and customer vehicles, every element is critical to keeping operations running smoothly.

Our motor trade claims proposition is built around these needs, with a specialist team in Bolton managing motor and property claims. Injury-related cases are seamlessly handled by our casualty claims unit, also based in Bolton, ensuring a joined-up approach and access to the right expertise across all claim types.

Key areas of focus include:

- **Vehicles in care, custody or control** – sensitive, efficient handling of claims involving non-owned or third-party vehicles
- **Stock and tools** – protecting high-value assets, including parts, equipment, and showroom vehicles
- **Workshop dependency** – minimising downtime to help avoid lost revenue and missed customer commitments
- **On and off-road risks** – quick, effective handling of incidents both at the premises and out on the road







## Motor Claims Expertise

When vehicles are central to business operations, speed, quality and clear communication are vital during the claims process.

Our claims team manages incidents across a wide range of vehicles, including motorcycles, HGVs, specialist machinery and fleet risks.

Whether damage occurs on-site, during a test drive, or at the roadside each case is handled with sector-specific expertise and efficiency.

Downtime is minimised through partnerships with trusted repair networks, providing nationwide coverage and quick access to advanced technologies, supporting fast, high-quality repairs that keep our customers moving.





## Motor Claims

# Approved Repairer Network

We work with three trusted repairer networks: S&G Response, Motor Repair Network (MRN) and Vizion. All are BSI PAS10125 accredited, and every repair is backed by a lifetime in-ownership guarantee.



Offers smart allocation tools to route vehicles quickly to the nearest available repairer, helping reduce congestion at busy urban sites and dealerships.



Combines strong commercial vehicle capability with technology enabled, transparent repair management.



Brings scale and service consistency, with a convenient online system for instant repair bookings, image uploads and real-time repair tracking.

**By working with multiple networks, we ensure strong national coverage and fast access to services – even during periods of high demand.**

**This also gives us access to a broad range of repair technologies, essential for tackling the complexities of modern vehicle repairs.**





## Motor Claims

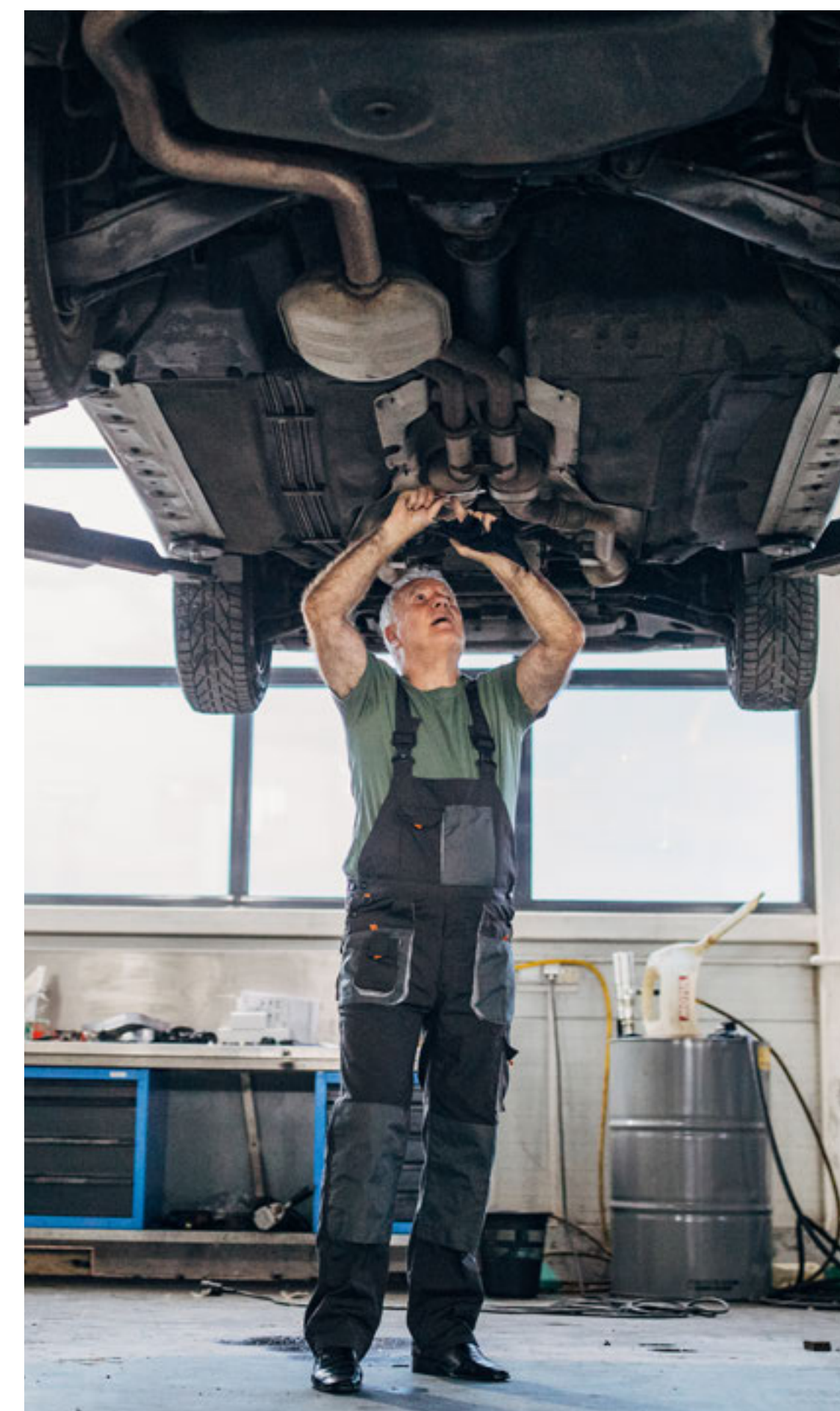
# In-House Engineering

Our in-house engineers bring expert insight to more complex or high-value claims, giving customers extra confidence when it matters most.

Our engineers:

- Review estimates for accuracy, fairness and repair suitability
- Support decision making on specialist, electric or high-spec vehicles
- Help resolve queries around repair methods or liability
- Work closely with our approved repairer networks to maintain consistent standards

Their involvement helps ensure repairs are accurate, cost-effective, and carried out to the high standards our policyholders, and their customers, expect.





## Motor Claims

# Windscreen Claims

Windscreen damage can disrupt customer service, delay test drives or take essential vehicles off the road.

We partner with Autoglass, to deliver quick, high-quality repairs that help keep motor trade businesses operating smoothly.

- Over 1,000 mobile technicians and 93 fitting centres across the UK
- Fast turnaround for commercial, fleet and prestige vehicles
- Flexible repair options; ideal for forecourts, service bays or roadside support
- Safety-first repairs meeting BSAU24b standards
- 'Repair first' philosophy reduces downtime and environmental impact

To ensure even greater availability and coverage, we also work with National Windscreens and Auto Windscreens – both trusted, nationwide providers.

This multi-partner approach increases flexibility, reduces wait times, and gives customers more choice about how and when repairs are carried out.







## Property Damage Expertise

We understand that motor trade operations often depend on specialist premises, high-value tools and customer-facing environments.

Our expert claims team provides targeted support for losses involving stock vehicles, tools and on-site equipment, ensuring accurate assessment and minimal disruption.

Where third party-owned vehicles are damaged on site, whether during servicing, valet or vehicle movement, we deliver clear, sensitive claims handling to help maintain operational stability for our customers and protect their reputations.







## Property Claims

# Loss Adjuster Panel

For complex or high-value property claims, we work with a panel of trusted loss adjusters, including Sedgwick, Questgates and Crawford, to deliver fast, expert support with minimal business interruption.

Each partner brings complementary strengths, supporting everything from workshop damage to large-scale forecourt incidents with the right expertise from day one.



Experts in complex and high-value property losses, including business interruption and major rebuilds. Their experienced adjusters provide clear, confident guidance throughout high-pressure claims.



Well resourced for structural losses, with teams that include loss adjusters, engineers and surveyors. Their technology helps speed up assessments and keep all parties informed.



Offer exceptional support no matter the size of the claim, with a user-friendly digital platform for instant repair bookings, image uploads and real-time repair tracking.





## Property Claims **Surveying Services**

We work with trusted surveying partners, including Davies and Crawford Validation Services, to ensure timely, accurate property assessments that keep forecourts, workshops and business premises safe, operational and compliant.

Their expertise supports:

- Early visibility of damage and repair requirements
- Coordination with contractors to maintain momentum during repairs
- A strong focus on minimising business disruption

Our in-house surveyors add further technical depth on complex or high-sensitivity cases, offering:

- Independent repair specifications and oversight
- Direct input on policy interpretation and claim resolution
- Risk insight to support more resilient, long-term decisions

This combined model ensures the right technical expertise is in place from the start – so our customers can get back on track as quickly as possible.







## Property Claims

# Trusted Contractor Network

Our panel of trusted contractors – including Evander, DASA and Polygon – supports efficient property repairs, particularly where our customers may not have repair providers in place themselves.

Key benefits:

- Vetted professionals ensure safe, timely and cost-effective work
- Strong oversight keeps repair standards and timelines on track
- Reduces admin for our busy customers – no need to source and manage trades

This hands-on support means repairs can get moving quickly, helping to minimise disruption to premises, showrooms and customer-facing areas.







## Liability Claims Expertise

Motor trade businesses work in fast-paced, hands-on environments where accidents can happen, whether it's staff, customers, or members of the public.

That's why we have a specialist team focused on injury claims. They act quickly to take control, communicate clearly, and guide each case toward a fair and well-informed outcome.

Our claims inspectors understand how motor trade businesses operate. They carry out thorough investigations and provide expert advice, helping protect reputations and support confident decision-making throughout the claims process.







## Liability Claims

# Claims Inspectors

Our in-house **claims inspectors team (ACIT)** supports effective, early resolution of liability claims.

With a strong understanding of how motor trade businesses operate, our inspectors provide:

- Prompt, flexible claim investigations – on-site or remote
- Clear, evidence-based liability assessments
- Advice to help defend, settle or mitigate claims confidently
- Risk insight to support better future outcomes

Our inspectors hold recognised qualifications in health and safety, counter fraud and insurance practice, giving them the technical knowledge and professionalism to handle sensitive situations with care.

Their early involvement helps reduce disruption, protect reputations and support faster, fairer decisions.





## Liability Claims **Legal Expertise**

To help manage employer's and public liability claims effectively, we work with a trusted panel of specialist law firms – who have experience with the specific risks motor trade businesses face.

This allows us to match the right legal expertise to the unique nature of each claim.

What sets us apart is the close collaboration between our solicitors, claims handlers and field inspectors and this joined-up approach means that we can:

- Respond quickly and confidently to complex or disputed liability claims
- Defend unfair or exaggerated claims while treating genuine claims with care and respect
- Keep our customers informed and supported throughout the process

Our panel solicitors are chosen not only for their legal credentials but because they understand the commercial realities of the motor trade, including the importance of early resolution, reputational protection and fair outcomes.

**CLYDE&CO**  
Successful risk navigation







# Get in touch

New and existing claims:

 0370 900 1753

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