



Vantage

Made for the mid-market





Introduction

At AXA Commercial, our mission is to give businesses the confidence to thrive, today and tomorrow.

For our Vantage mid-market clients, with annual premiums between £10,000 and £250,000, this means flexibility and an individual approach.

Across our 13 regional trading branches, we have experts in a wide range of industry segments who can bring together the best of Vantage mid-market to tailor programmes that are fit for the future.

We have experienced underwriters, market-leading in-house and specialist supplier business resilience services, and bespoke claims management.

All supported by the strength and depth of the global AXA group.



Insurance

Construction

Hotels, Hospitality and Leisure

Manufacturing

Motor Fleet

Motor Trade

Real Estate

Services Industry

Wholesale and Retail

Insurance

Vantage mid-market is built around 8 industry sectors, with flexible cover designed around each sector's specific risks.

Our locally empowered expert underwriters have a broad risk appetite, with a focus on UK domiciled companies with well-managed risk exposures.

Alongside the core Vantage insurance cover, we can also access a wide range of products from across the AXA group, including solutions from AXA XL and AXA Health.

Helping create a robust programme of insurance cover, protecting your clients from both existing and emerging risks.





Insurance

Construction

Our risk appetite

What we offer

Bespoke sector cover

Helping clients reduce risk

Hotels, Hospitality and Leisure

Manufacturing

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Real Estate

Services Industry

Wholesale and Retail

Construction

Our risk appetite

- Building contractors
- Building developers and renovators
- Ceiling and partition erectors
- Cladding – fascia and guttering installation
- Electrical contractors
- Fencing contractors
- Floor and wall covering contractors
- Glazing and double glazing installers
- Heating and air-conditioning installation engineers
- Insulation contractors – acoustic and thermal (excluding cavity)
- Joiners and carpentry
- Landscape contractors
- Painters and decorators
- Plant hirers
- Plastering contractors
- Shop fitters





Insurance

Construction

Our risk appetite

What we offer

Bespoke sector cover

Helping clients reduce risk

Hotels, Hospitality and Leisure

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Real Estate

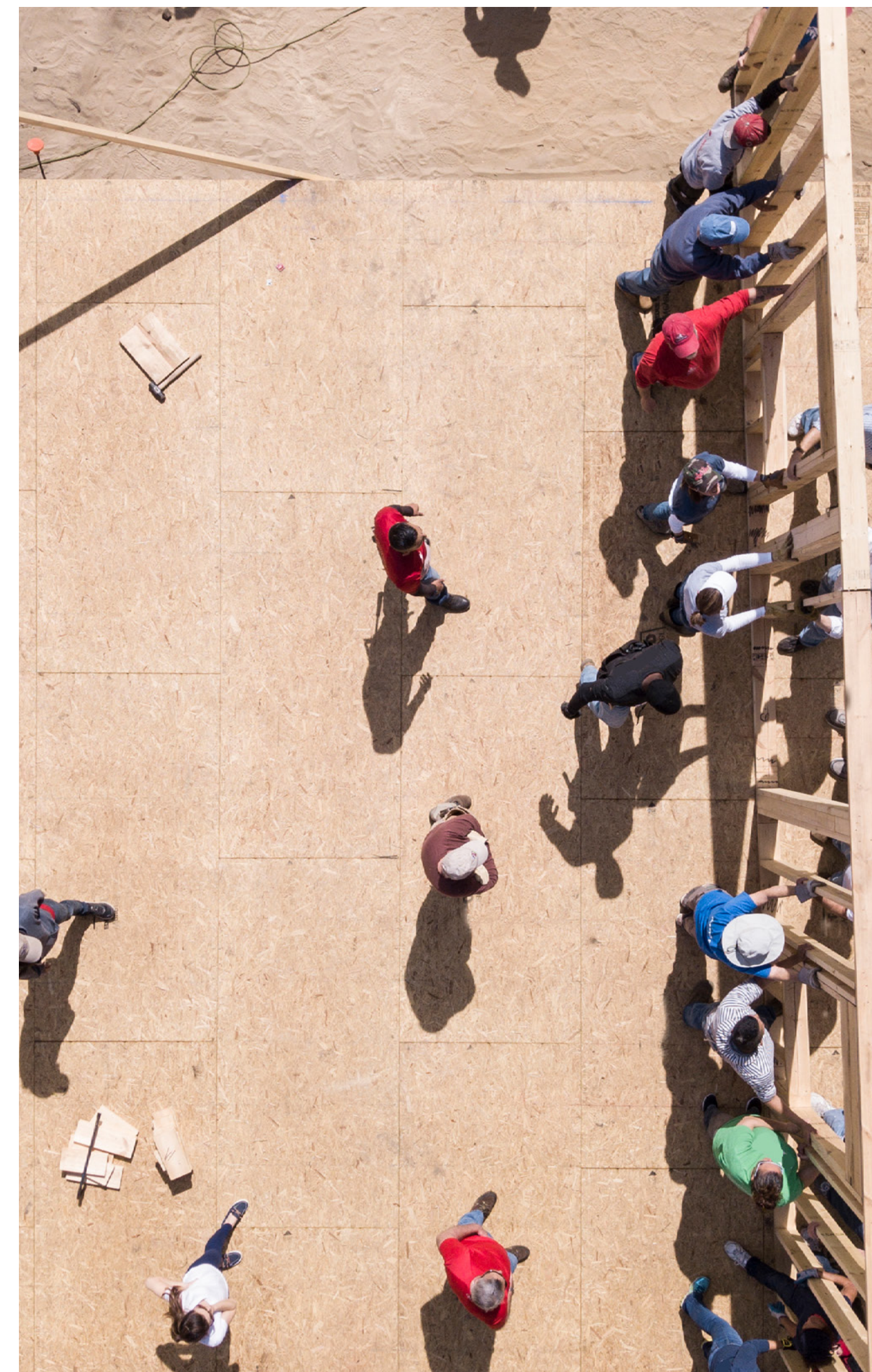
Services Industry

Wholesale and Retail

Construction

What we offer

- Contractors All Risks
- Public Liability
- Employers' Liability
- Financial Loss Liability
- Single contract or annual contract





Insurance

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Bespoke sector cover

- Own and hired-in plant
- Speculative building
- Loss of keys for plant
- Plant roll-on, roll-off
- Temporary JCT 6.5.1.
- DE3 as standard, with DE4/5 as optional
- Off-site storage
- Part Products cover
- Showhomes and contents cover





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Construction

Helping clients reduce risk

Our in-house team of 45 UK-based business resilience experts have extensive experience in construction risk management.



Building valuation service:

We work with Kroll to reduce the risk of underinsurance and remove the 'Average' condition for buildings.



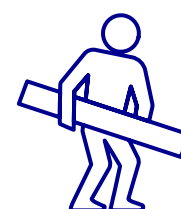
Unoccupied buildings:

Our exclusive agreement with First Response Group provides access to specialist protection services.



Site safety:

Guidance with on site health and safety matters.



Manual handling:

We work with Pristine Condition who observe and assist with manual handling assessments and requirements.





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Hotels, Hospitality and Leisure

Our risk appetite

Risk characteristics

- Demonstrate a proactive approach to risk management and risk control
- Operate from modern non-combustible premises
- Have kitchen fire suppression fitted to their cooking ranges
- Have clear emergency evacuation procedures

Hotels:

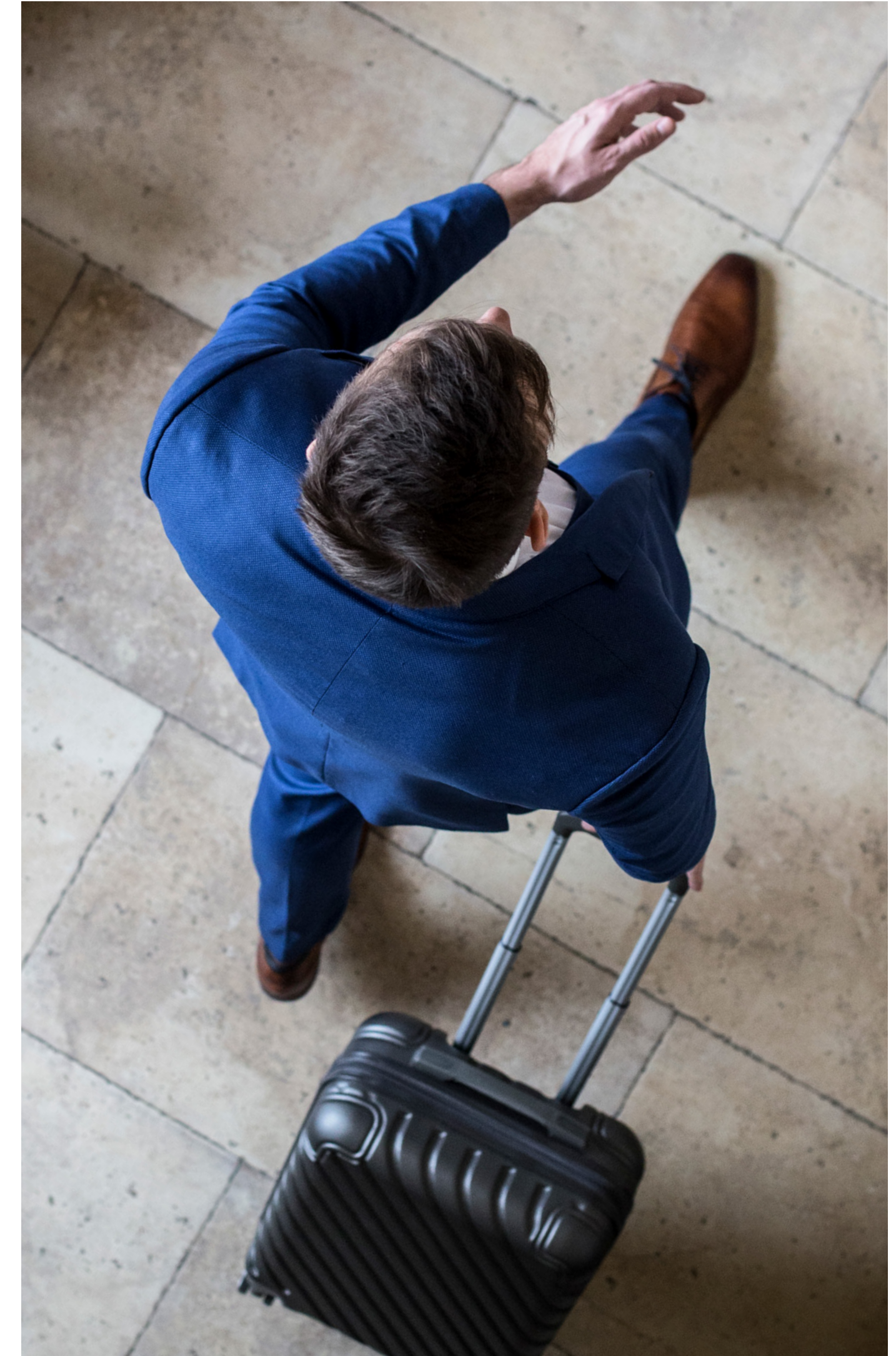
- Purpose-built hotels and conference centres with non-combustible construction, hotel management groups
- Hotels based in urban locations

Hospitality:

- Restaurants, coffee houses, cafes

Leisure:

- Cinemas/multiplex





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Hotels, Hospitality and Leisure

What we offer

- Property Damage
- Business Interruption
- Public & Products Liability
- Employers' Liability
- Money & Personal Accident Assault
- Financial Loss Liability
- Legal expenses
- Goods in Transit





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Hotels, Hospitality and Leisure

Bespoke sector cover

- Chefs' knives
- Outside catering
- Restaurant wine stock
- Cups, trophies and memorabilia
- Customers and visitors
- Loss of wedding and civil partnership licence
- Freezer contents
- Legionella





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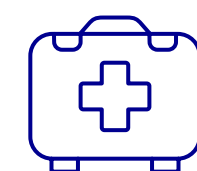
Services Industry

Wholesale and Retail

Hotels, Hospitality and Leisure

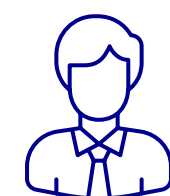
Helping clients reduce risk

Our in-house team of 45 UK-based Business Resilience experts have extensive experience in all aspects of hotels, hospitality and leisure risk management.



Health and safety:

Our Risk Management team can provide valuable, practical advice on preventing injuries from knives, musculoskeletal disorders from manual handling and dermatitis from contact with cleaning products.



Business continuity planning:

Interruption to business impacts this sector greater than most given the 'just-in-time' delivery of service to the public. Our Risk Control engineers are Business Continuity Institute qualified.



Ansul Kitchen fire suppression:

Clients can benefit from a 15% discount on the cost to supply and fit new Ansul kitchen fire suppression systems. Please note, this doesn't extend to the ongoing maintenance requirements.



Food hygiene:

We have in-house Business Resilience Managers qualified in food hygiene risk management who can assist with assessment requirements.



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Manufacturing

Our risk appetite

Food:

- Soft drinks, bottlers and canners

Electronic and optical

- Components, consumer electronics, domestic appliances, instruments for measuring, lighting and signs, motors, generators and transformers

Metalworkers:

- Fixings and fastenings, hardware and hollowware, precision machining, light metal packaging, tool makers, wire goods

Building materials:

- China and pottery, bottles and jars, sanitary fixtures, glazing units

Machinery equipment

- Bearings and gears, hydraulic and pneumatic equipment, pumps and compressors, power tools, machine tools, vending machines

Plastics and rubber

- Extrusions, plastic moulded products, moulded sheet or tube

Textiles:

- Household textiles, clothing and tailoring

Paper and printers:

- Stationery, printing, print finishers

Wood:

- Builders joinery, cabinet makers, furniture



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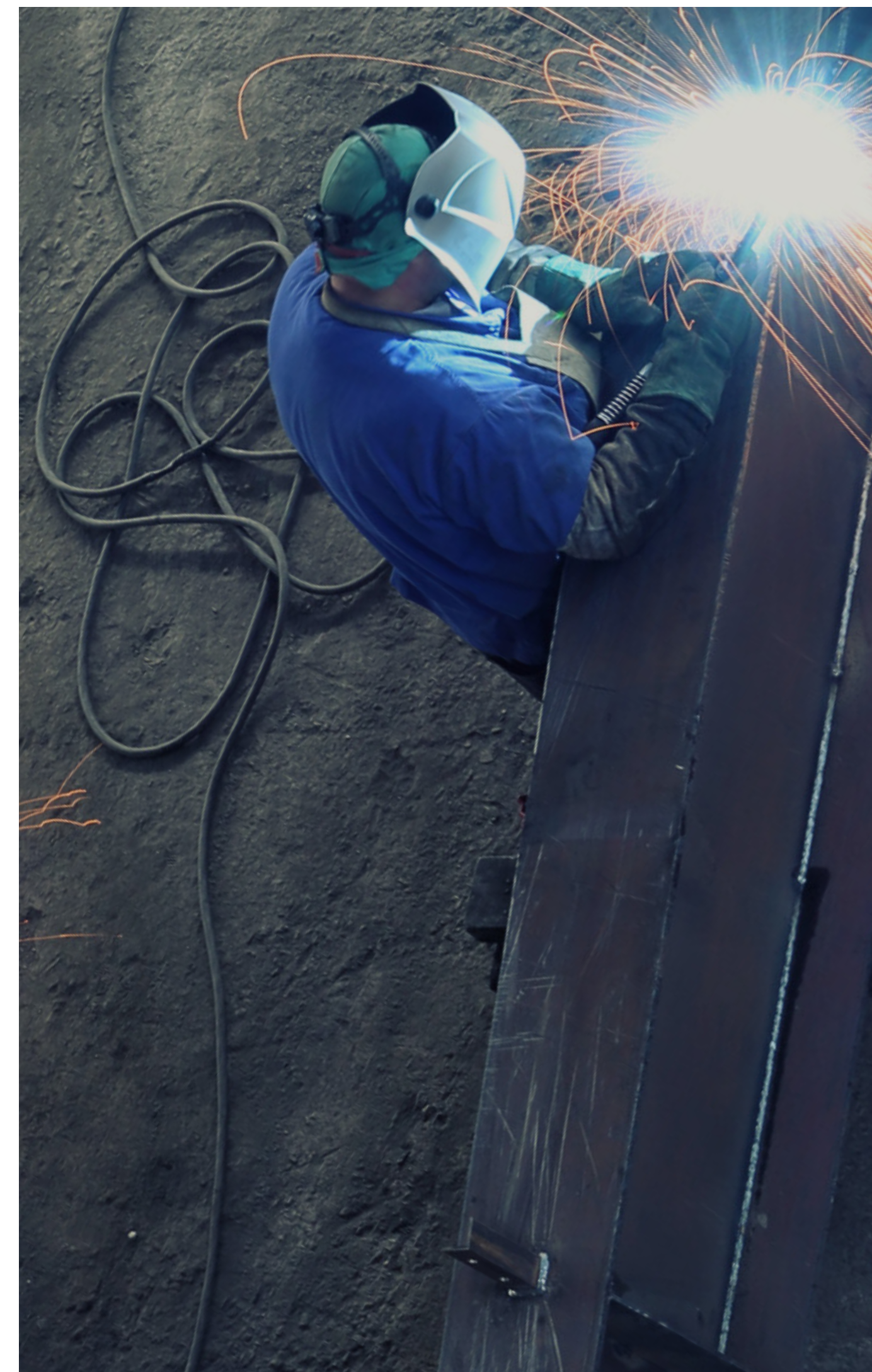
Services Industry

Wholesale and Retail

Manufacturing

What we offer

- Property Damage
- Business Interruption
- Public Liability
- Financial Loss Liability
- Employers' Liability





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Bespoke sector cover

- Unanticipated variation in the cost of raw materials
- Machinery recalibration expenses
- Molten metal breakout
- Research and development expenses
- Unspecified customers and suppliers
- Bookbinding and print finishing
- Product recall (excluding food manufacturing)





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Manufacturing

Helping clients reduce risk

Our in-house team of 45 UK-based Business Resilience experts have extensive experience in all all aspects of manufacturing risk management.



Building valuation service

We work with Kroll to reduce the risk of underinsurance and remove the 'Average' condition for buildings.



Unoccupied buildings

We have an exclusive agreement with First Response Group who offer specialist protection services.



HSE POWER (Provision and Use of Workplace Equipment Regulations)

Our Business Resilience Managers can assist with guidance relating to the use of machinery.



Electrical inspections

We work with Guardian Electrical to ensure legal compliance and protection for employees and property.



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Motor Fleet**Our risk appetite**

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Our risk appetite

We're keen to write more business which:

- Demonstrate a proactive approach to risk management and risk control
- Packaged with other commercial insurance products
- Motor fleet risks consisting of more than four vehicles with a broad risk appetite

We're less keen to write:

- Passenger transport – bus and coach
- Self-Drive Hire
- Hazardous waste transportation fleets
- High performance vehicle fleets





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What we offer

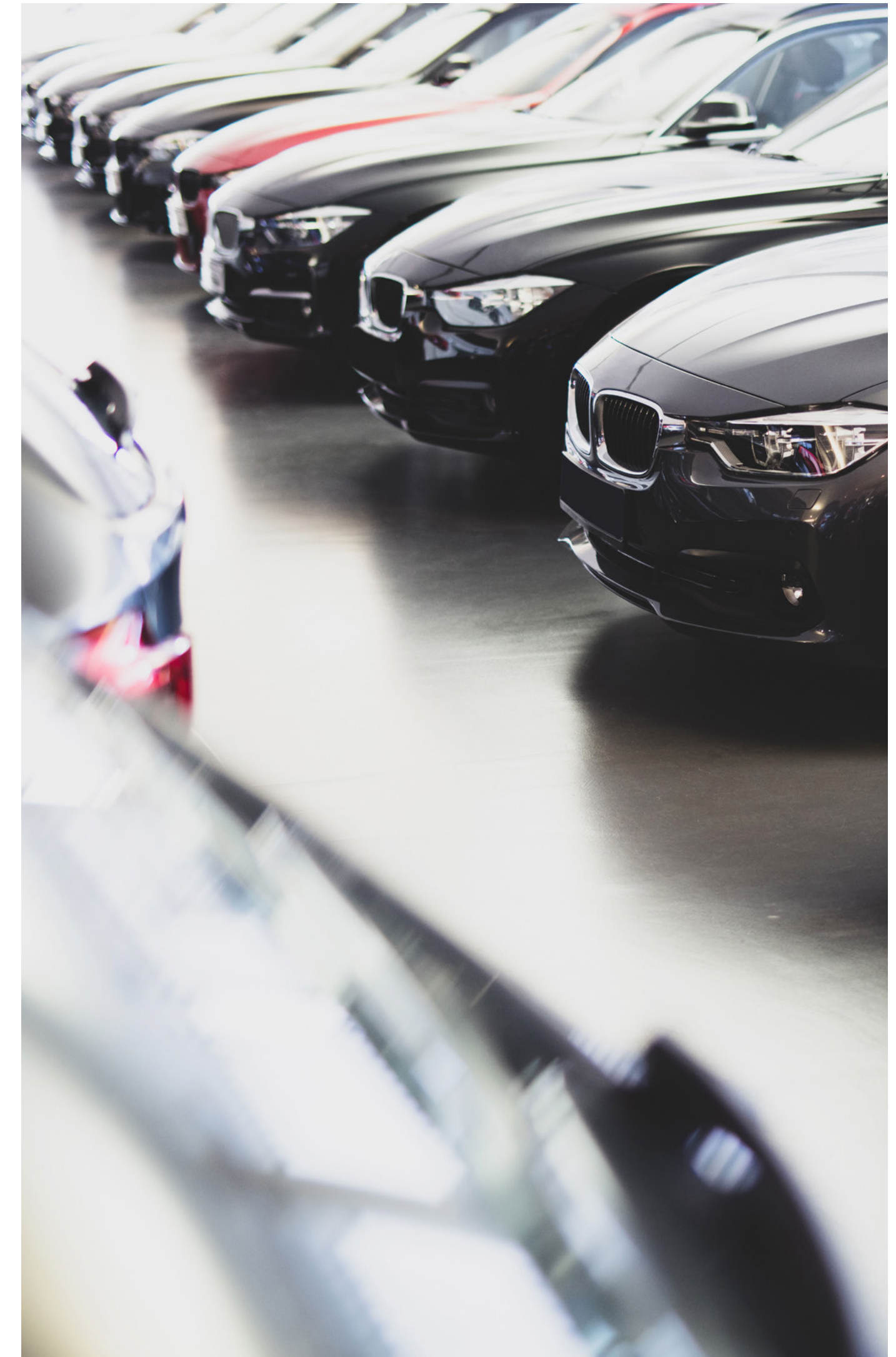
- Legal Liability to Third Parties
- Loss of or damage to your vehicle
- Indemnity to principals
- Unauthorised movement
- Contingent Liability
- Cross Liabilities
- Trailers and disabled vehicles
- Personal injury to your driver

Levels of Cover

- Comprehensive – All policy sections of cover apply
- Third party only – Legal Liability
- Legal Liability
- Third party fire and theft – Legal Liability and damage caused to an Insured vehicle by lightning, explosion, fire, self-ignition and theft

Features and Benefits

- Medical expenses
- Personal belongings
- Geographical limits





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Bespoke sector cover

- New for old replacement on GCV's up to 7.5t GVW
- New vehicle of the same make and model or market value of the vehicle if the same make and model isn't available
- Child seat cover
- Personal accident cover
- Vehicle breakdown and recovery service (pay on use)
- Uninsured loss recovery

Cover for electric vehicles

- Definition of accessories to include charging cables, adapters and connectors
- Cover for loss of or damage to EV chargers (wall mounted or posts). This extends to EV chargers at employee's home if supplied with an EV by the insured
- Third Party section extended to clarify cover for liability arising from use of vehicle when being charged

Please get in touch with your local branch to discuss EV fleet business.





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Our in-house team of 45 UK-based Business Resilience experts are experienced in all aspects of motor fleet risk management.



Fleet Business Resilience Managers:

Ignition are 24 in-house specialists delivering motor fleet surveys.



Online driver risk assessment and e-training

DriverMetrics® is the world's leading behavioural driver safety programme.



Driving licence checks:

Safe2Drive provides a licence checking service for businesses.



Fleet Safety Programme:

A P Safe Transport solutions include safety policies, driver communication, driver recruitment, risk assessment and control.



Smartphone telematics:

Brightmile is a software based fleet risk management solution that helps clients to reduce fleet claims and operational costs.



In-vehicle technology:

VUE motor is a data analysis telematics solution.



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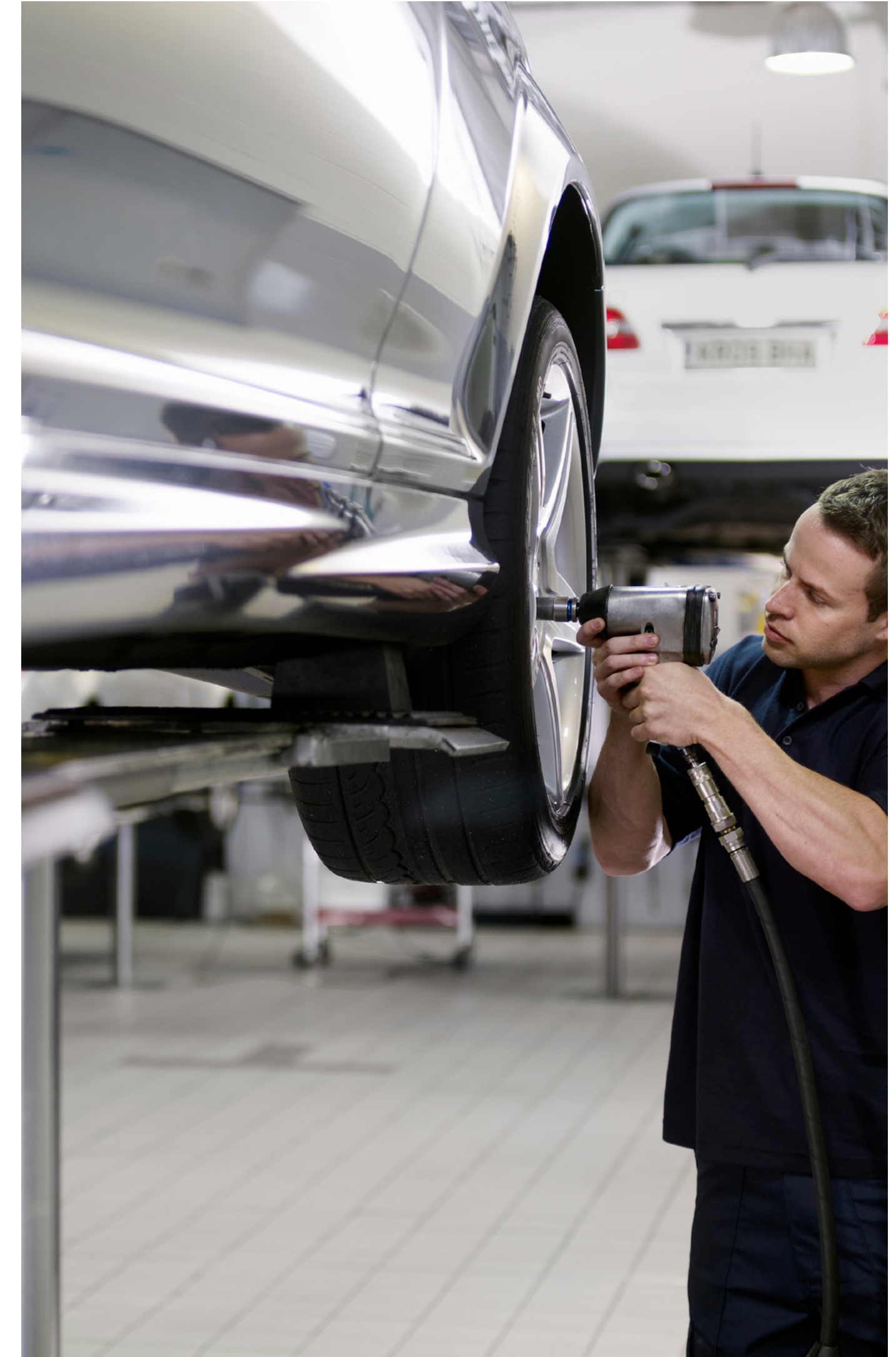
Services Industry

Wholesale and Retail

Motor Trade

Our risk appetite

- Bodywork repairers
- Franchised dealers
- Windscreen/sunroof fitting specialists
- Classic/vintage/veteran car specialists
- Mechanics/auto-electricians
- Specialist fitters (clutch, gearbox, brakes and exhaust)
- Car/motorcycle/small van sales/ service/repairers
- Motorcycle franchised dealers
- Tyre, battery and/or exhaust fitters
- Commercial vehicle sign writing
- MOT testing stations
- Car supermarkets and vehicle sales only
- Vehicle alarm/security systems specialists





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What we offer

- Material Damage
- Road Risks
- Public & Products Liability



Our dedicated guide takes a closer look at the all the benefits of AXA Motor Trade



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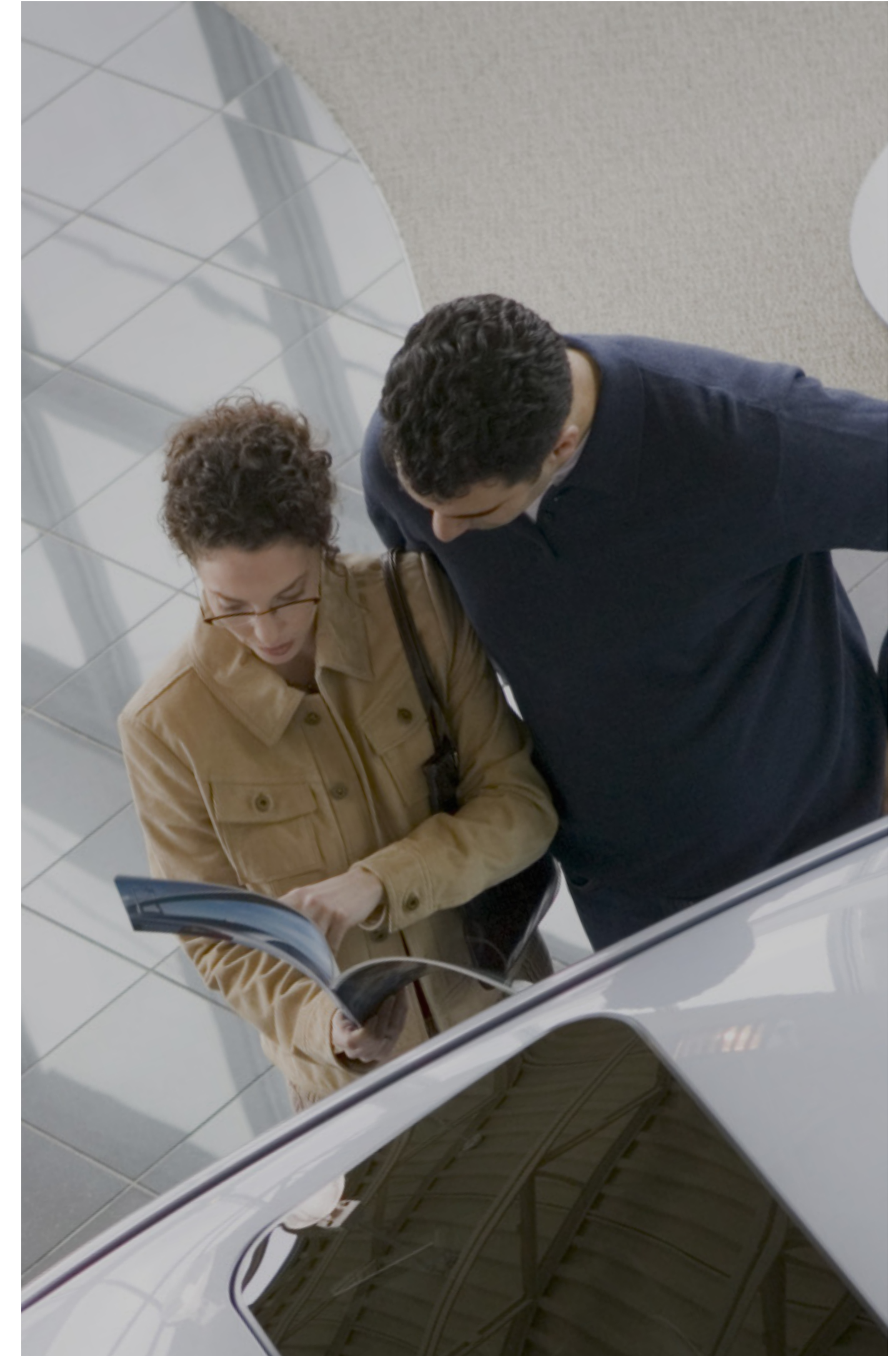
Services Industry

Wholesale and Retail

Motor Trade

Bespoke sector cover

- Optional full theft cover not restricted to forcible and violent entry
- Commercial loads of customer vehicles
- Contents of customer vehicles
- Exhibitions
- Suspension or withdrawal of MOT testing license
- Theft of vehicles stolen with keys
- Automatic seasonal increases for vehicles during peak registration periods
- Financial losses on damaged new vehicles
- Theft of motor vehicles by deception
- New vehicle replacement for own and customers' vehicles
- A complete range of driving and use options





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Helping clients reduce risk

Our in-house team of 45 UK-based Business Resilience experts are experienced in all aspects of motor trade risk management.



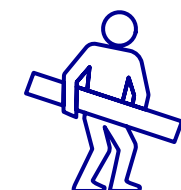
Guidance on security of vehicles and tools

Including key storage.



Vehicle flood risk management:

Fleet Risk Review is AXA's free online motor fleet risk management health check.



Manual handling

We work with Pristine Condition Services who assess manual handling exposures and procedures.



Slips and trips

We work with Slip Safety Services assisting with prevention of slips and trips associated with volume of people traffic.



Vetting business activities

We're able to establish activities of the Insured to counteract fraud potential and operational costs.



Building valuation service

We work with Kroll to reduce the risk of underinsurance and remove the 'Average' condition for buildings.



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Our risk appetite

- Offices
- Retail
- Residential
- Sprinkler protected premises
- Commercial property owners





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What we offer

- Buildings
- Rental income
- Public Liability
- Alternative residential accommodation
- Employers' Liability
- Terrorism
- Bespoke sector cover





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Bespoke sector cover

- Eviction of squatters expenses
- Fly tipping costs
- Illegal cultivation of drugs
- Capital additions
- Removal of vermin
- Additional management fees following damage
- Additional metered water charges following damage
- Archaeological discoveries
- Contract works
- Contractors interest
- Liability under Landlord and Tenants
- Covenants Act 1995 (Privity of Contract)
- Landscape gardens





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Real Estate

Helping clients reduce risk

Our in-house team of 45 UK-based Business Resilience experts are experienced in all aspects of real estate risk management.



Building valuation service

We work with Kroll to reduce the risk of underinsurance and remove the 'Average' condition for buildings.



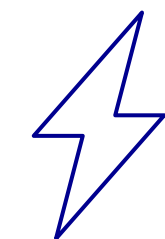
Unoccupied buildings

We have an exclusive agreement with First Response Group who offer specialist protection services.



Escape of water

We work with LeakSafe to keep premiums down by reducing claims frequency and severity.



Electrical inspections

We work with Guardian Electrical to ensure legal compliance and protection for employees and property.



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Services industry

Our risk appetite

Professional Services:

- Property professionals (non-valuing)
- Accountants
- Architects
- Engineers
- Miscellaneous professions
- Business and Management Consultants
- A large number of non-traditional professions

IT & Communications:

- Software consultancy
- Hardware consultancy
- Web design
- Developer/publisher
- System installation
- A large number of other technology professions

Support Services (Facilities Management):

- Property Managers
- Facilities Managers





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- Public Liability
- Alternative residential accommodation
- Employers' Liability
- Terrorism





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Bespoke sector cover

- Property damage
- Business Interruption
- Public and Products Liability
- Employers' Liability
- Selected All Risks on specified items
- Computer insurance
- Theft by employee insurance
- Commercial legal expenses
- Professional Indemnity and Management Liability

We offer specific wordings for:

- Construction professions
- IT professions
- Business and Management consultants
- Property professions
- Other professions including: accountancy, architects, Information Technology, engineers and surveyors





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Helping clients reduce risk

Our in-house team of 45 UK-based Business Resilience experts are experienced in all aspects of services risk management.



Building valuation service

We work with Kroll to reduce the risk of underinsurance and remove the 'Average' condition for buildings.



Unoccupied buildings

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Escape of water

We work with LeakSafe to keep premiums down by reducing claims frequency and severity.



Electrical inspections

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Wholesale and Retail**Our risk appetite**

What we offer

Bespoke sector cover

Helping clients reduce risk

Wholesale and Retail

Our risk appetite

- Warehouses for storage of non-combustible goods (i.e. steel stockholding, machinery and equipment, ironmongery and ceramics)
- Chains of high street shops
- Concrete floored department stores

Warehouses that:

- Are purpose built and of non-combustible construction
- Have fully operational sprinkler systems designed to an appropriate specification for the goods stored
- Have low piled storage (up to 4 metres)
- Benefit from caging for items that are highly desirable
- Have robust business continuity planning





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- Financial Loss Liability
- Money & Personal Accident Liability
- Employers' Liability
- Goods in transit
- Legal expenses





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Bespoke sector cover

- Seasonal stock increases
- Exhibitions
- Denial of access
- Essential employees
- Unspecified customers and suppliers
- Unspecified storage sites
- Undamaged stock





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Wholesale and Retail

Helping clients reduce risk

Our in-house team of 45 UK-based Business Resilience experts are experienced in all aspects of wholesale and retail risk management.



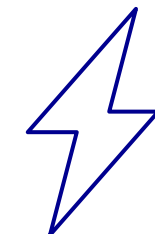
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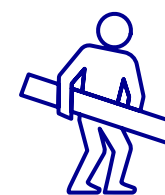
Unoccupied buildings

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Electrical inspections

We work with Guardian Electrical to ensure legal compliance and protection for employees and property.



Manual handling

We work with Pristine Condition Services who assess manual handling exposures and procedures.



Slips and trips

We work with Slip Safety Services assisting with prevention of slips and trips associated with volume of people traffic.



Business resilience

Expert in-house team

Approved specialist suppliers

Property & Casualty

Motor

Business Support

Business Resilience

Our business resilience solutions combine extensive in-house expertise with handpicked specialist services, with coverage across the UK.

And they're all designed around the philosophy of strengthening a client's business by helping them manage their risks and reduce their claims.

We're confident that this combination offers clients the best available business resilience solutions, based around strong individual relationships.





Business resilience

Expert in-house team

Approved specialist suppliers

Property & Casualty

Motor

Business Support

Expert in-house team



45
business resilience experts



All home-based to provide the
best coverage across the UK

Including:



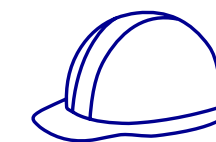
10 Chartered Safety
Practitioner Casualty Surveyors



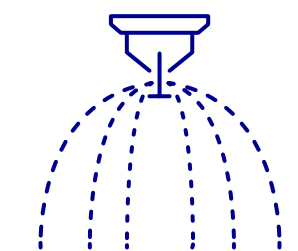
6 professionally qualified
Fleet Risk Managers



12 Property Business Resilience
Managers with advanced sprinkler
capability



2 engineers holding Business
Continuity Institute qualifications
aligned to ISO 22301 (BC Management)



3
Sprinkler Engineers



Specialists in Property,
Construction, Liability,
Motor Fleet and Motor Trade



Business resilience

Expert in-house team

Approved specialist suppliers

Property & Casualty

Motor

Business Support

Approved specialist suppliers

We have a suite of AXA vetted third-party suppliers available to Vantage clients.

These arrangements are designed to support our mid-market clients and don't provide any additional income to AXA.



Property & Casualty



Motor



Business Support





Business resilience

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Property & Casualty

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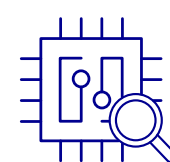
Business Support

Property & Casualty



Asset Valuations

Kroll: Desktop and site valuation for property and machinery.



Electrical inspection

Guardian Electrical: Electrical inspection and testing for legal compliance.



Facade fire safety

FR Consultants: Surveying and reporting services relating to the safety of a building's external wall systems, from the cladding to the glazing.



Fire and security services

First Response Group: A wide variety of solutions to protect against fire and security risks.



Forklift Safety

VUE Forklift: Desktop and site valuation for property and machinery.



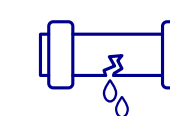
Slip Safety

Slip Safety Services: Trip and slip analysis and mitigation.



Manual handling training

Pristine Condition International: A unique approach so things like zero handling incidents are no longer an aspiration.



Leak prevention

Leaksafe: A comprehensive leak prevention and detection system applicable to many businesses and property types.



Kitchen fire safety cleaning

Swiftclean: A kitchen grease extract system cleaning and compliance.



Business resilience

Expert in-house team

Approved specialist suppliers

Property & Casualty

Motor

Business Support

Motor



Driver checks and training

Safe2Drive: Driver licence checking service.



Driver safety

Drivermetrics: Behavioural driver safety programme.



Driver wellbeing

DriveIQ: Online driver safety and wellbeing programme.



Fleet safety programme

A P Safe Transport: 7-step programme to improve driving skills and attitude of drivers and line managers.



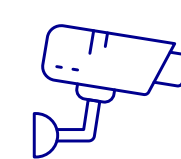
Driver skills profiling

E-Training World Online: Driver profiling system.



Online driver profiling training

DriverMetrics: Clients can see a profile of risk across their company drivers quickly and easily.



Vehicle CCTV and telematics

VUE Motor: Visualise, analyse and improve both fleet and driver performance.



Smartphone telematics

Brightmile: App-based motor driver management.



Business resilience

Expert in-house team

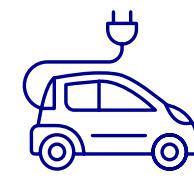
Approved specialist suppliers

Property & Casualty

Motor

Business Support

Business Support



Electric vehicle charging

Pod Point: An end-to-end charging service for homes and workplaces across the UK.



Business continuity

Business continuity: Planning software solution.



Legal help

Legal service provision: Digital and personal engagement on all legal matters. Included with MLP purchase.





Claims

Property & Liability

Motor Fleet & Motor Trade

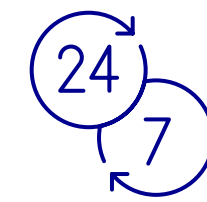
Claims

Our focus is on the prompt settlement of valid claims and helping clients return to normality as quickly as possible, and we provide a range of services that help deliver this.



Large Loss Expertise

Our team of 29 specialists manages high-value claims exceeding £300,000 - guiding our customers through the claims process with empathy, efficiency, and professionalism, taking ownership from notification to settlement.



eServe

Our online claims portal, eServe, offers 24/7 access for ongoing claims management, providing essential information, increasing efficiency and transparency, and empowering customers to take an active role in managing their claims.



Faster Payments

Our Faster Payments system ensures rapid processing and disbursement of funds, with money reaching customers' accounts within 2 hours of authorisation, accelerating claim resolution and streamlining the settlement process.



Counter-Fraud Unit

Our award-winning Commercial Fraud Unit is committed to detecting and preventing fraud, to protect our honest customers. Their expertise and use of innovative technology enables them to combat fraudulent claims, resulting in £50.46M in fraud savings in the last year (rolling 12).



Claims

Property & Liability

Motor Fleet & Motor Trade

Property



One & Done

We aim to settle valid minor damage claims, up to £5,000 in value, within 24 hours of notification with as few touches as possible.



Desktop Validation

Our desktop handlers use the 'OneXperience' app to remotely assess and scope property damage via video technology and convenient virtual appointments. This removes the need for our customers to obtain estimates or quotations.

Liability



Claims Inspectors

AXA has an in-house BS132000 accredited Claims Inspector Team, demonstrating our commitment to best practices and compliance in investigative services.

This expert team plays a key role in maximising defence prospects - securing information and evidence, providing liability opinions and recommendations, and offering guidance on risk prevention.



Claims

Property & Liability

Motor Fleet & Motor Trade

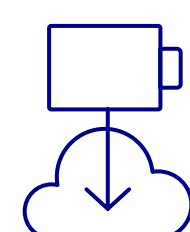
Motor Fleet



Approved Repairers

Our repair partners – S&G Response, Motor Repair Network and Vizion are all BS 10125 BSI accredited.

This ensures the highest quality repairs with a lifetime guarantee for work undertaken (for as long as our customer owns the vehicle). All have nationwide coverage and EV and HGV capabilities.



Technology

We use digital tools, underpinned by AI technology, to quickly assess whether a vehicle is a total loss or repairable.

Our Intelligent Vehicle Inspection (IVI) uses vehicle information and damage images uploaded by our customers to make that decision in less than 60 seconds (on average).

With an accuracy rate of approximately 86% it ensures vehicles are routed correctly early on and streamlining the claims journey.

Motor Trade



Specialist Claims Unit

Our specialist claims team is expert at handling motor trade claims, aiming for good outcomes for our customers. They can offer tailored support, guidance, and specialised advice throughout the claims journey.



AXA Group

One AXA

ESG & CSR

AXA Group

**As one of the largest global insurers,
our purpose is to act for human progress
by protecting what matters.**



Present in
50 countries



147,000
employees



94m
clients





AXA Group

One AXA

ESG & CSR

One AXA

Access to a wide range of solutions

Our core One AXA value means that across AXA we act as one team to pull together the best resources and expertise for each client.



One AXA

Commercial
Retail
Health
Partners
XL

Expert teams working together for you.



AXA Group

One AXA

ESG & CSR

ESG & CSR

Taking a leading role

Acknowledging the impact the AXA Group has on society at large, we strive to integrate social and environmental issues into our governance, risk management processes, and investment strategy.

Our environmental, social, and governance (ESG) performance is evaluated by various organisations, including rating agencies serving the research needs of the socially responsible investment (SRI) market.

We also monitor our own sustainability development through the '**AXA For Progress Index**'.

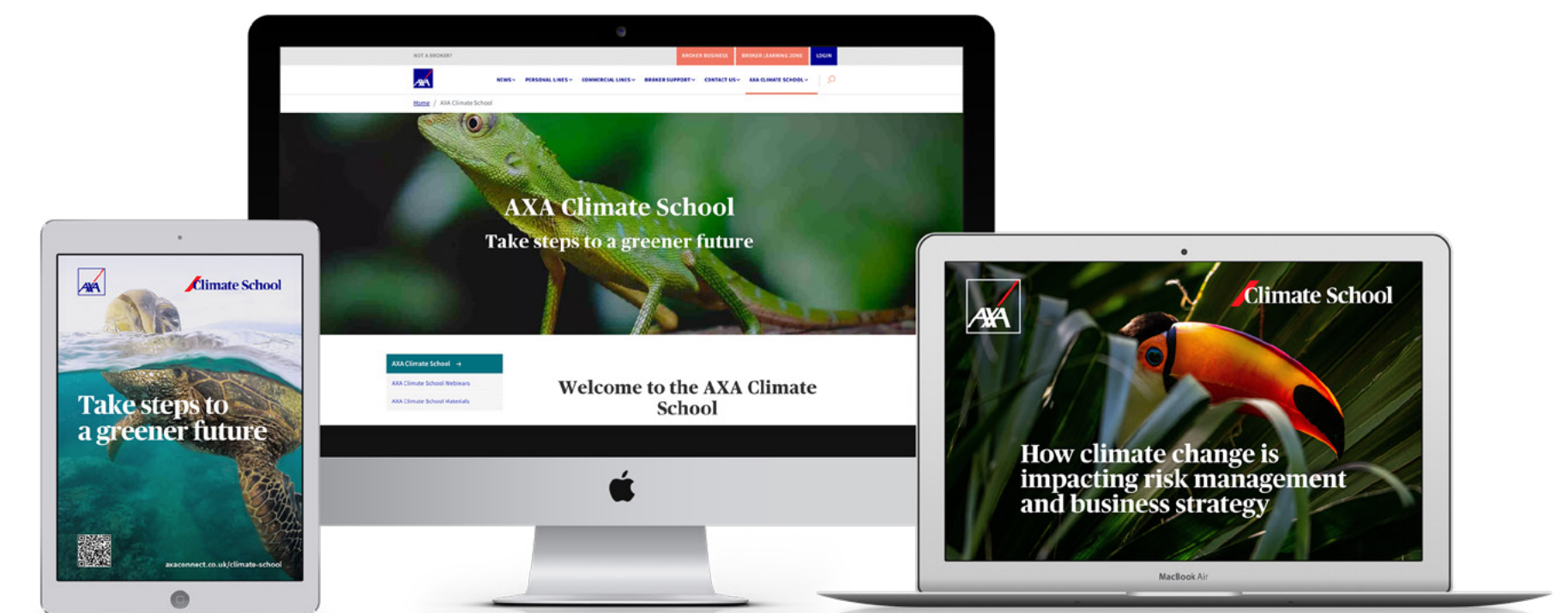
Climate School

Helping brokers and clients take steps to a greener future

AXA invests heavily in understanding climate risk, including climate science and education.

To share this expertise, we've made AXA Climate School available for free to our UK brokers and commercial clients.

This online learning experience explains climate change, and how to reduce its impact, through engaging, bite-size, training modules.





Contact Us

Get in touch

Get in touch with your AXA representative.



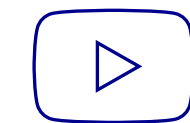
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Vantage

Made for the mid-market

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