



**UK & Lloyd's | Equine, Livestock & Aquaculture**

# Equine

We are a London market leader in Equine insurance. We offer a broad range of flexible cover designed with the needs of horse owners in mind – whether it's cover for one horse or a whole stable.

We're known for our risk management attitude on equine insurance to help meet the needs of our clients and protect their equine investment. Our team represents a perfect balance of different skills – logic, intuition, analysis and imagination. Our experience and know-how combined with an innovative and technical approach allows us to deliver bespoke solutions that fit today's demanding and changing world.

We recognize our clients want continuity, dependability and stability from the service and cover we offer.

## Coverage

Our products can provide specialist cover which may include:

- Equine mortality
- Theft
- Emergency life saving surgery
- Veterinary fees
- Loss of use
- Stallion permanent disability
- Stallion first season infertility
- Stallion availability
- Stallion loss of income
- Transits
- International travel 'stay behind' costs

Particular expertise for the following uses:

- Racing
- Breeding
- Rearing
- Dressage
- Showjumping
- Eventing
- Leisure/pleasure
- Western

**XL Insurance**





## Why choose us?

- One of the largest global providers of Equine insurance, with access to Company & Lloyd's capacity
- We have an established global distribution network with access to international expert advisers
- Our underwriters have over 100 years of combined underwriting experience to meet your needs and expertly protect your equine investment
- Innovative approach to offering new coverages
- Responsive and available to brokers at all times
- Equestrian specialists leading majority of high to low value business in Lloyd's
- Sophisticated and unique rate-modelling tools
- Access to our knowledgeable in-house claims team
- Easy to understand policy wordings
- Swift response to policy issues and claims

## Our claims promise

When you buy an insurance policy, you're buying a promise. Our promise is to deliver an exceptional claims experience. With AXA XL's global footprint, culture of service and unparalleled expertise, we'll be there for you – wherever and whenever you need us.

## Geographic focus

We offer cover worldwide. Our focus areas include the UK, Western Europe, Australia, New Zealand, and US.

## Sustainability at AXA XL

We are deeply committed to initiating conversations with our clients about sustainability and ESG (Environmental, Social, and Governance). If this resonates with your clients, we are eager to delve deeper into this topic.



# Contact

## Chris Williams

Global Head of Equine,  
Livestock & Aquaculture  
T +44 20 7015 0931

## Rachel Key

Underwriter  
T +44 20 7933 7891

## Rebecca Cole

Underwriter  
T +44 20 7933 7649

## Hugh Harris

Underwriter  
T +44 20 7015 0944

## axaxl.com

The information contained herein is intended for informational purposes only. Insurance coverage in any particular case will depend upon the type of policy in effect, the terms, conditions and exclusions in any such policy, and the facts of each unique situation. No representation is made that any specific insurance coverage would apply in the circumstances outlined herein. Please refer to the individual policy forms for specific coverage details.

This summary does not constitute an offer, solicitation or advertisement in any jurisdiction, nor is it intended as a description of any products or services of AXA XL. AXA XL is a division of AXA Group providing products and services through three business groups: AXA XL Insurance, AXA XL Reinsurance and AXA XL Risk Consulting.

Information accurate as of January 2026.

The AXA, AXA XL, AXA XL Insurance, AXA XL Reinsurance and AXA XL Risk Consulting trademarks and logos are registered trademarks of AXA SA. ©2026

For the latest news, analysis and insurance articles: