



XL Insurance

Accident & Health Insurance



Contents



Welcome to AXA XL

We’re more than just an insurance company; we’re your partner in navigating risk.

Going beyond protection into prevention, we’re here to empower your business with cutting-edge technologies and insights so you can understand your risks at any time, not just during your policy renewals.

In an unpredictable, ever-evolving world, we’re dedicated to helping your business thrive. Our global insurance solutions are designed to support every aspect of your business, actively contributing to your growth and enabling you to overcome the unexpected with ease, so you can focus on what’s most important: your business and customers.

Built on a solid foundation, our team leads with innovation, adaptability, and unparalleled service. We offer customised solutions in Property, Casualty, Professional, Financial Lines, and Specialty—protecting what matters, wherever and whenever you need it.

Partner with us to move the world forward with confidence.





Accident & Health Insurance

With our Accident & Health offering, you can ensure your employees are well-cared for, allowing you to focus on what you do best: running your business.

We recognise that your employees are your most valuable asset. That’s why our Accident & Health services are designed to offer protection and peace of mind in the face of unexpected health issues or accidents.

Our comprehensive coverage solutions are tailored to meet the unique needs of your organisation, ensuring your team members receive prompt, professional, and compassionate care when it’s needed most.

Our offerings are backed by a robust global network of service providers, available around the clock to support your employees through challenging situations. With capacities up to USD 10 million for any one individual and USD 50 million for any event, our policies are extensive and include just some of the following:

- 24-hour protection, business travel, and occupational exposures
- Coverage for risks related to war, terror, and Natural Catastrophe
- Core cover such as accidental death and dismemberment, paralysis, emergency medical expenses, and more, including specialist medical plans for expatriates

These services are supported by our risk consultants, who deliver comprehensive risk management solutions aligned with your business priorities and goals.

Our benefits can be configured to suit your needs—whether as a flat amount, a multiple of earnings, a percentage of the principal sum, or expense reimbursement.

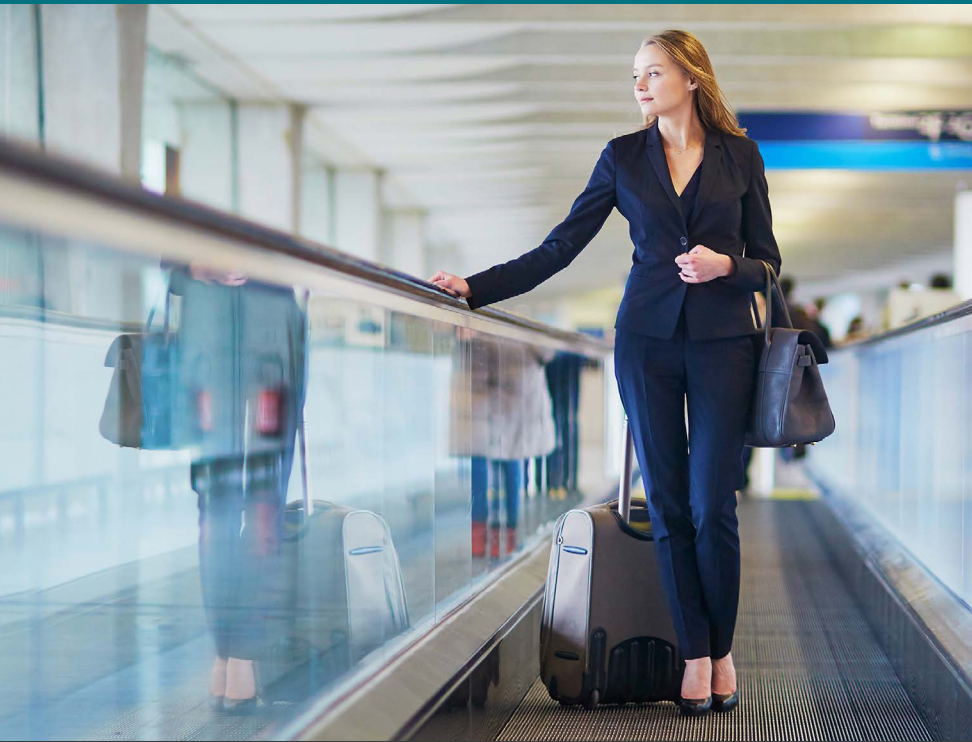
We cater to a wide range of client profiles, from multinational corporations and SMEs to associations and financial institutions, offering employer-sponsored group plans, key person protection, and more.

Please note that coverage availability may vary depending on the jurisdiction and AXA platform, and certain services are provided by third-party providers.

Protect & Assist

Protect & Assist merges personal accident and business travel insurance with a suite of support services to keep your team safe wherever they are in the world.

From risk managers to HR, we help you manage people risks effectively, adapting to the ever-changing landscape of people risks with a focus on prevention, from identification to response and review.



Our support and response partners:

Healix S-RM

Key benefits:

- **Risk mitigation:** Expert advice and planning to reduce potential risks to your employees
- **Confidence in travel:** Our personal accident and travel insurance, combined with our practical support and expert response services, offers worldwide protection and reassurance
- **Financial and reputation protection:** Safeguard against financial losses and reputational damage
- **Business continuity:** Quick response to incidents avoids interruptions, maintaining productivity
- **Attracting talent:** Show your commitment to employee well-being, attracting and retaining the best
- **Rehabilitation case management:** Personalised recovery plans in case of personal accidents, ensuring comprehensive care

Assistance when and where your people need it:

- **Risk assessment:** Our experienced team of underwriters and experts will help you identify and assess risks, from medical issues to security threats, to prevent a problem from becoming a crisis
- **Pre-travel support:** We offer customisable guides and assessments to prepare employees, including medical and security advice, eLearning modules, and well-being support
- **In-event assistance:** Access 24/7 response for medical or security crises, home emergencies, and more, including evacuation, counselling, second medical opinions and crisis management consultation

Comprehensive cover:

- Coverage for all employees in all trades, occupations, and activities without excluding pre-existing conditions
- Cover includes death, disablement, and evacuation in case of crisis
- All countries included (worldwide)
- No excess
- Quick claims settlement
- Global compliance, tailored to fit your business needs

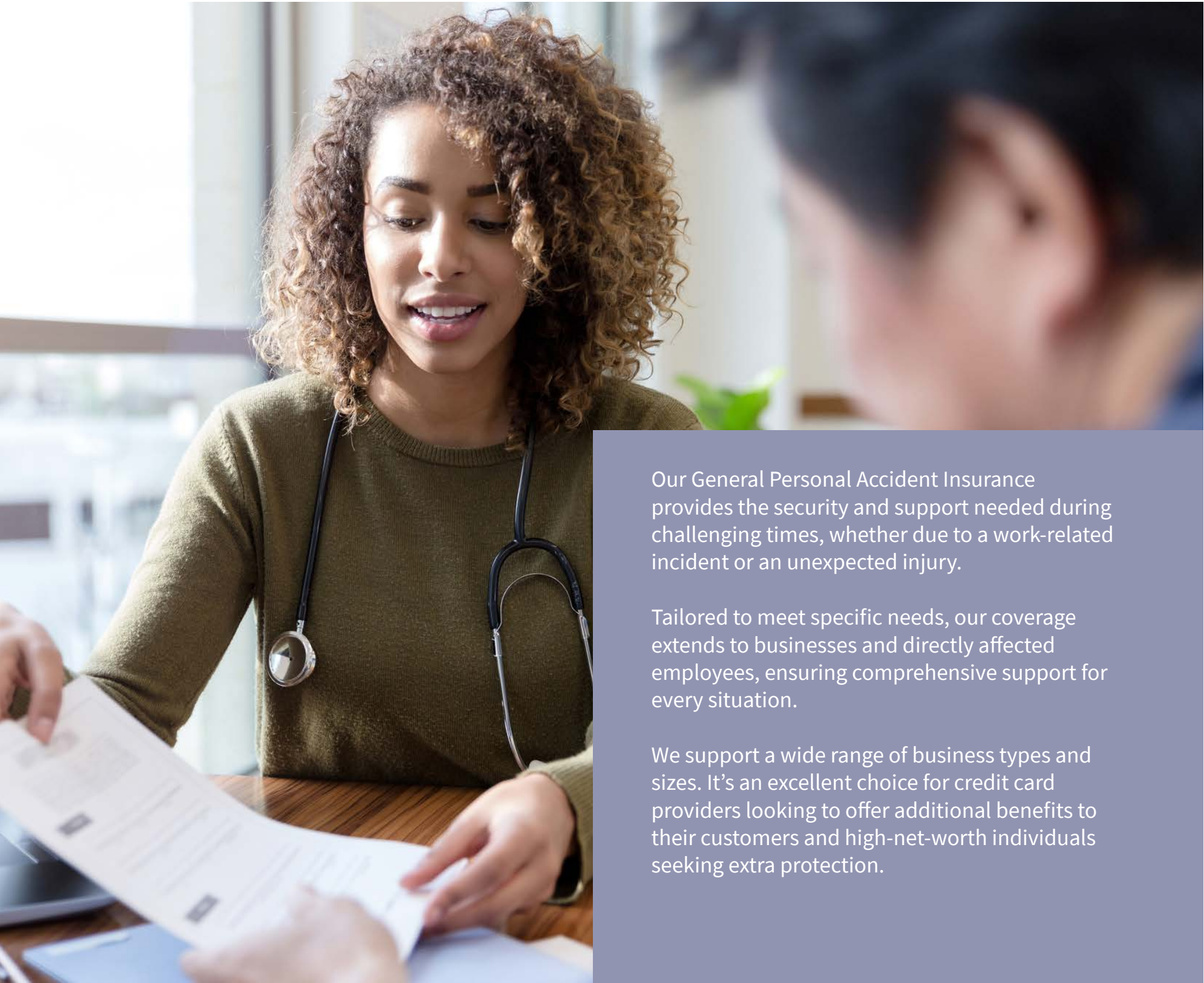
For your covered employees, our services include:

- Guidance on local health and welfare systems
- Online appointments with doctors for those overseas for extended periods
- Ensuring emergency messages are delivered
- Managing crisis communications through a family liaison officer
- Assistance in locating lost tickets and baggage
- Providing emergency cash advances

Tailor your protection with additional services

You can customise your protection with additional services like crisis planning, journey management, concierge services, travel tracking, intelligence assessments and country medical reports, among others. Our global network of partners ensures expert support in any situation.

General Personal Accident



Our General Personal Accident Insurance provides the security and support needed during challenging times, whether due to a work-related incident or an unexpected injury.

Tailored to meet specific needs, our coverage extends to businesses and directly affected employees, ensuring comprehensive support for every situation.

We support a wide range of business types and sizes. It's an excellent choice for credit card providers looking to offer additional benefits to their customers and high-net-worth individuals seeking extra protection.

Key benefits:

- **No-fault compensation:** We provide payouts regardless of who is at fault for the accident
- **Flexible coverage options:** Our policies can be customised to include accidents occurring at work, outside of work, or during specific activities like business trips
- **Tailored benefits:** Coverage and benefits can be medically underwritten and adjusted based on the severity of the injury, ensuring that you or your employees receive the most appropriate support and compensation

Comprehensive cover:

- Protection against total or partial loss of limbs or eyes, and partial loss of other body parts
- Coverage for permanent total inability to work, tailored to individual circumstances
- Income replacement for temporary disabilities, ensuring financial stability
- Reimbursement for hiring temporary replacements for injured employees so you can maintain business operations
- Coverage of medical expenses arising from accidents, offering peace of mind
- Hospital cash benefits to ease the financial burden during recovery
- Specialised coverage for business travel accidents, safeguarding your employees wherever their work takes them
- Optional standalone cover for permanent or temporary disabilities, catering to large businesses, hazardous roles, and individuals

Medical Expenses

Navigating health concerns in a foreign country can be daunting. Our Medical Expenses Insurance offers peace of mind to those working away from home, providing comprehensive coverage for the costs of medical treatments or surgeries resulting from illness or injury.

Tailored for expatriates, yacht and commercial shipping crews, our insurance ensures your employees receive the care they need, when they need it, across the globe, including emergency evacuation and repatriation services.

Key benefits:

- Optional cover for pre-existing medical conditions within group schemes, ensuring broad coverage
- An optional hospital cash plan offering a streamlined range of benefits for those seeking an alternative to full medical expenses cover

Comprehensive cover:

- Specialised plans for expatriate groups, individuals, and yacht and commercial shipping crews
- Individual schemes tailored to meet specific needs
- Comprehensive reimbursement for medically necessary treatments, surgeries, inpatient and outpatient care, and medication

Reinsurance solutions:

- We also offer medical reinsurance products designed to support insurers and organisations with:**
- Specific person and aggregate stop loss reinsurance, providing a safety net for excessive losses
 - Portfolio excess of loss reinsurance tailored for medical insurers
 - Dedicated reinsurance for evacuation and repatriation, ensuring critical support in emergencies

Marine Crew - Commercial Ship & Luxury Yacht

We understand the crucial role that your crew’s health and well-being play in successful business operations. Our comprehensive plans serve as a key tool for attracting and retaining top crew talent, demonstrating a tangible investment in their well-being and securing the future of your maritime operations with confidence.

We partner with maritime insurance specialists to protect your most vital human assets, adhering to Maritime Labour Convention standards and beyond.



Commercial Ships Crew and Family Medical Plan

Our plan provides extensive medical coverage for crew members and their families for accidents and illnesses that first manifest in the insured person’s home country.

Key benefits:

- Ensures crew health before service, enhancing operational readiness
- Boosts morale of crew members as they know their families are looked after whilst they are at sea
- Exceeds the Maritime Labour Convention’s minimum requirements, where applicable
- Meets contractual obligations under Collective Bargaining Agreements, maintaining compliance

Comprehensive cover:

- Medical expenses in the crew member’s home country, up to USD \$100,000 per person
- Support from specialist third-party administrators for hassle-free claims
- Options to customise products to meet specific needs
- Possibility to extend coverage to include death in service of a crew member

Luxury Yacht Crew Death, Medical, and Disability Plan

This plan offers year-round, worldwide coverage for personal accidents, medical benefits, and crew replacement expenses, encompassing both occupational and non-occupational risks.

Key benefits:

- Recognised by Protection & Indemnity (P&I) clubs as a primary cover, facilitating cost savings
- Ensures compliance with the Maritime Labour Convention where applicable
- Specialised administrators support the Captain/Owner in the management of medical emergencies, easing logistical burdens.

Comprehensive cover:

- Comprehensive medical expenses for accidents and illnesses
- Temporary and permanent disability coverage
- Necessary evacuation/repatriation
- Death in-service benefits, with limits up to USD \$800,000 per person
- Flexibility in product design to fit unique requirements

Aircrew

We are acutely aware of the daily risks faced by professionals in the airline industry.

Our specialised insurance solutions are crafted to provide essential support and financial stability for aircrew facing serious illness or work-related injuries, ensuring their well-being and peace of mind.



Aircrew Loss of Licence

The aviation career is as rewarding as it is uncertain. Illness or injury could abruptly end flying duties, leaving aircrew in need of support as they transition to ground roles. Our loss of licence insurance offers a financial safety net during this pivotal time.

Key benefits:

- Flexible policy options for employers, employee groups, and individuals
- Accessible through unions, associations, or affinity groups
- Option for medically underwritten cover tailored for individual needs
- Aids in recruiting and retaining top-tier staff by providing added security

Comprehensive cover:

- Salary protection during temporary loss of licence
- Inclusive coverage for air traffic controllers and compensation for lost flight instruction fees at aviation training schools

Aircrew Death in Service

In the unfortunate event of an aircrew member’s death during their term of employment, our death-in-service cover ensures their loved ones are financially supported.

Aircrew Personal Accident

Our personal accident insurance for aircrew provides a lump sum payment for severe injuries or death resulting from work-related accidents, offering additional security for aircrew and their families.

Key benefits:

- Supports airlines in fulfilling their duty of care in a high-risk environment
- Customisable cover based on work hours, with options for 24-hour, occupational, or flight risk-only policies
- Available as employer-paid policies, group cover for employees, or affinity plans, with benefits tailored to specific needs

Comprehensive cover:

- Cover for all types of disablement, including temporary, permanent, total, or partial
- Includes coverage for serious illnesses, such as irrecoverable loss of sight in both eyes
- Medical expenses and repatriation coverage
- Hospital cash benefits



Our claims promise – Get back to business fast

We understand that purchasing an insurance policy is more than a transaction—it’s a trust placed in us to protect and support you when it matters most.

We promise to deliver an exceptional claims experience backed by our global footprint, culture of service, and unparalleled expertise. We’re dedicated to being there for you, wherever and whenever you need us, ensuring you can get back to business as quickly as possible.

Global Reach, Local Empowerment

Our claims professionals offer uncompromising service levels, and we’re equipped to handle covered claims across more than 200 countries and territories. We’re not just global, though; we’re local, too. Understanding the unique challenges of different jurisdictions, we’re empowered at a regional level to resolve claims swiftly and fairly, ensuring a smooth process no matter where you are in the world.

Personalised Service, Proactive Partnership

We take a personalised approach to service, engaging closely with our clients and brokers and taking the time to understand your business and share insights proactively. Your feedback is invaluable, helping us gauge our performance and continually improve our service. We’re not just your insurer but your proactive partner, committed to accountability and continuous enhancement based on your input.

Specialised Expertise, Resolution-Focused

Our commitment to excellence is at the heart of everything we do. Our claims professionals are not only experienced but also specialised by line of business, industry, and region. This expertise allows us to be resolution-focused throughout the claims lifecycle, putting our knowledge to work for you and ensuring we always aim for the most effective outcome.

When you choose AXA XL, you’re not just getting insurance; you’re gaining a partner dedicated to getting you back to business fast after an unexpected event.



Engage with us

Discover more about the Accident & Health Insurance products we offer – visit: axaxl.com/insurance/products/accident-and-health-insurance

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