



X Insurance

Protect & Assist

UK / Accident & Health





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Protect & Assist – insurance with a heart

AXA XL's aim is to deliver a proposition that not only provides insurance but proactively strengthens and supports your duty of care, protecting your greatest asset, your people, from unexpected risks in the workplace and when travelling for business.

In an uncertain world, protecting your people is an increasing challenge, both at home and when they travel and work abroad.

AXA XL's Protect & Assist proposition combines comprehensive personal accident and business travel insurance with a wide range of support and services to help keep your people safe, wherever they are in the world. The responsibility of managing people risks often spans numerous functions, from risk managers to HR and external travel suppliers.

Our tailored package solution supports you in the complex task of building a robust people risk management solution. Helping you to assess and mitigate risks in the face of a constantly changing people risk landscape – and proactively strengthen your duty of care – from risk identification to incident response and review.



Key benefits for your people and business



Reducing and mitigating risks

Expert planning, advice and services help you reduce the risks your people may face.

Travel with confidence

Practical help and support, including expert response services, to protect your people wherever they are in the world.

Protection if things go wrong

We'll protect your people if things go wrong with our personal accident and travel insurance.

Protect your finances and reputation

Reduce your exposure to criminal liability and help you avoid reputational damage from unforeseen incidents.

Get your people back to business quickly

By reducing risks and proactively managing situations when they happen, you'll avoid costly business interruptions and boost productivity.

Attract and retain top talent

Having this protection will help employees feel valued and protected, creating a culture that retains your best people and attracts top talent.

New: Rehabilitation Case Management and Plan

Protect & Assist now provides collaborative Rehabilitation Case Management in the event of a potential Personal Accident loss.

Through our third party provider and the agreement of the insured, Capore will develop a collaboration Rehabilitation Case Management approach which assesses, implements, coordinates, monitors and evaluates the services required to meet an individual's needs, our Case Managers remain outcome focused throughout.

Case Management services include:



Telephonic



Multi-Trauma



Specialist
Catastrophic



Identifying and assessing people risk



Our experienced team of underwriters and experts will help you to identify and assess risks, from medical issues to security threats, so that you can prevent a problem from becoming a crisis.

Support to implement prevention strategies

Preparation is key, before travel we can offer the following services to minimize risk of the unknown, including:

Travel risk policy

A guide to a best practice travel risk policy encompassing medical, security and wellbeing to help you prepare your people and meet your duty of care. There is also an opportunity to engage our expert consultants to tailor to your businesses individual needs.

Pre – travel assessment

For your most vulnerable people posted overseas for long periods, we offer pre deployment medical risk rating and assistance to provide wellbeing and appropriate medical support ensuring they can carry out their role for you safely.

Essential information storage

Your people can securely store essential travel and health information that may assist their care in the event of the unexpected.

Pre travel medical and security expert advice

Available on the phone and online.

Online travel safety learning

Access to eLearning modules providing interactive training to give your people expert travel safety tips, advice and the know-how to minimize and manage risk.

Detailed preparation reports

For current ‘high risk’ areas or perils.

Wellbeing support

Access to immediate emotional support for when times become uncertain, looking out for your employees emotional and psychological well-being.

Assistance when and where your people need it

Our response and assistance experts will be there for your people when things don't go to plan. We'll be ready to protect and assist with everything from evacuation due to a security or medical crisis, or just some practical help or advice. Services can include:

Expert medical and security crisis response and evacuation

We'll provide 24/7 emergency response, managed care and evacuation or repatriation assistance.

Home emergency response

If things go wrong at home in your absence, we can help find a suitable local contractor to fix the problem, allowing you to complete your business without interruption.

Corporate reputation protection

Engagement of crisis management consultant to help manage a crisis and safeguard your business's reputation.

Counselling and emotional support

24/7 access to qualified counsellors when things don't go to plan.

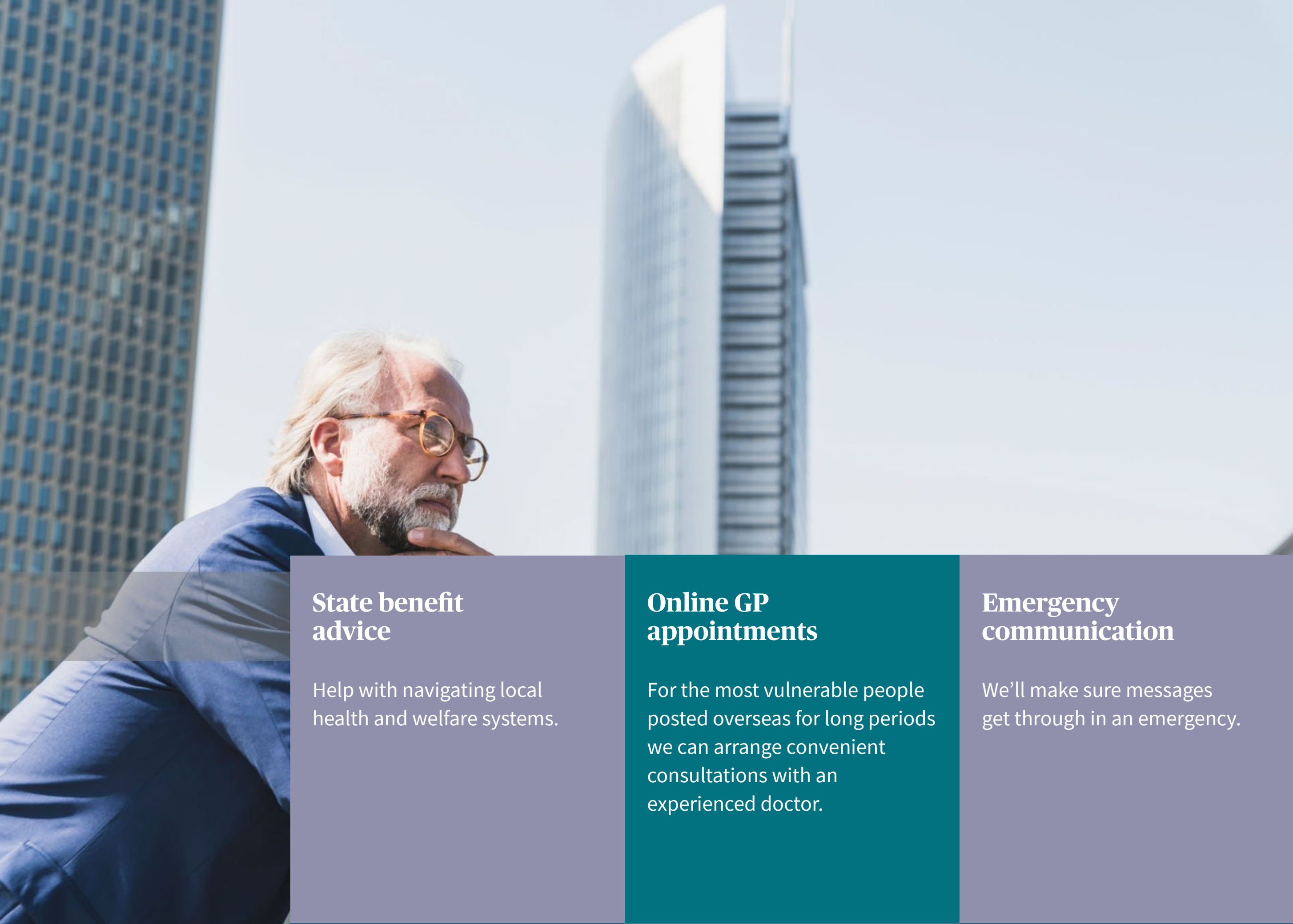
Identity theft helpline

Advice and help to minimise the impact of identity fraud, including assistance in reporting the incident to authorities.

Second medical opinion

Supported by telemedicine and radiology where necessary.





State benefit advice

Help with navigating local health and welfare systems.

Online GP appointments

For the most vulnerable people posted overseas for long periods we can arrange convenient consultations with an experienced doctor.

Emergency communication

We'll make sure messages get through in an emergency.

Family liaison officer

We will manage communications in a crisis ensuring all those affected are kept well informed.

Lost ticket and baggage location

Helping you find lost bags and tickets.

Emergency cash advance

In the event of an emergency.

Protection when things go wrong at home or abroad

Protect & Assist is underpinned by a comprehensive personal accident and business travel insurance solution.

Some of the key benefits and features include:

- Cover for death, permanent or temporary disablement tailored to the specific needs of your people and your business
- Cover all your employees, with no pre-existing conditions exclusion
- Cover for all trades, occupations or activities
- All countries included, even those in disturbed areas (except where we have to exclude a country by law)
- Evacuation cover following any cause, including terrorism and natural disaster
- No excess – unless we've specifically agreed one with you
- Claims settled quickly – small baggage and money losses usually settled within 24 hours
- Compliant global programmes, tailored to suit your business



Tailor your protection with additional services

You can enhance and tailor the protection you offer by choosing from a range of additional services.

Crisis and response planning

Expert advice to help you plan what to do in an emergency situation.

Journey management and close protection services

For higher risk destinations and executive travel.

High risk area preparation

We'll advise you on steps to take if you're sending employees to territories with a high security risk.

Travel awareness training

We can provide specialist courses to help employees prepare for particular risks they'll face abroad.

Concierge services

Local knowledge for your people abroad. Specialist traveller risk management. Specialist services for specific traveller groups, such as students or female travellers.

Travel tracking

Software that allows you to track where your travellers are and contact them urgently in an emergency.

Country medical reports

To help you assess the risk of illness and disease in a particular location.

Meet and greet

To help your travellers get their bearings when they first arrive.

Bespoke intelligence assessments

To help you understand and mitigate the risks to your people at a local level on specific travel itineraries.



Our support and response partners

We’ve joined up with some of the world’s top experts in travel and security risk management, assistance, crisis response and medical support services to make sure your people are protected – wherever they are and whatever the challenges they face.

Our partners include:

Healix International and International Medical Group Europe (IMGE)
Leading travel assistance, medical support and travel security providers.

CSA
Claims services specialists for the travel industry.

S-RM
Leading Kidnap and Ransom management providers.



Lessons learned

If things do go wrong we will work with you to understand what actions could have prevented the incident, circling back to the risk assessment stage and implementing changes to strengthen the support to your greatest asset – your people.





service.

Contact us

If you'd like to find out more about Protect & Assist and how it can help you go beyond your duty of care, please get in touch.

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¹ No. 1 declaration is based on 2021 revenues for AXA XL and AXA GI commercial business



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