



**XL Insurance**

**2024 AXA XL's  
Vulnerable  
Customer's Guide &  
Contact Support**

# Table of Contents

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1.1 Purpose.....	3
1.2 Who is a Vulnerable Customer.....	3
1.3 What are the practices followed by AXA XL .....	3
1.4 Contact Us – Support for Vulnerable Customers.....	3



## 1.1 Purpose

The FCA has published [G21/1 Guidance for firms on the fair treatment of vulnerable customers](#) and set some standards which aim to ensure that vulnerable consumers experience outcomes are good as those for other consumers and receive consistently fair treatment across regulated firms and sectors.

AXA XL recognizes the importance of meeting these standards and we are sharing our vulnerable customers guidance.

## 1.2 Who is a Vulnerable Customer?

The FCA considers a vulnerable customer to be someone who, due to their personal circumstances, is particularly susceptible to harm - particularly when a firm is not acting with appropriate levels of care.

All customers are at risk of becoming vulnerable at any time and this risk is increased by characteristics of vulnerability. For example, a health condition, illness, or life events such as bereavement, or job loss may affect a customer's ability to carry out day-to-day tasks, or lead to further vulnerability such as low resilience.

It could also mean they are more likely to fall behind on premium payments or potentially limit their ability to make decisions or best represent their own interests.

## 1.3 What are the practices followed by AXA XL

As soon we think we may be engaging with a vulnerable customer, whether this is through our identification or they have approaching us with the information, we will:

- Make a record of this to ensure we provide the most appropriate and considerate service, always prioritizing the customer's privacy and adhering to data protection laws.
- Provide additional opportunities for them to ask questions about the information we have provided.
- Continuously seek confirmation that they have understood the information that has been provided.
- Ask if there is anybody with them who can assist. If not, and we believe this will be beneficial, we will make arrangements to continue with the subject matter at another time.
- Offer them the opportunity to complete the transaction after a period of further consideration.

## 1.4 Contact Us - Support for Vulnerable Customers

For more information on this or if you have a vulnerable customer and need assistance, please contact us at [consumerduty@axaxl.com](mailto:consumerduty@axaxl.com).

If you are a Coverholder, Third party Claims Administrator or Assistance service provider that has complaints handling authority on behalf of AXA XL and you have identified a vulnerable customer, please contact [axaxlukcomplaints@axaxl.com](mailto:axaxlukcomplaints@axaxl.com).

If you are a Coverholder, Third party Claims Administrator or Assistance service provider that has claims handling authority on behalf of AXA XL and you have identified a vulnerable customer, please contact [claimsregulation@axaxl.com](mailto:claimsregulation@axaxl.com).

Additionally, for more information on vulnerable customers, please visit our Consumer Duty page [here](#).



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