



## Welcome to our Coronavirus Update

The spread of the COVID-19 virus and its effects on the insurance sector has made it clear that there is a growing need for increased communication between insurers and brokers.

This is the first in what will be a series of weekly updates providing as much clarity and guidance as possible to brokers in four main areas:

- AXA's underwriting decisions and stance
- AXA's claims-handling strategy and management
- Business support for brokers and clients
- AXA's operational capability and stability

We can't address every issue and question immediately and we have chosen those areas we feel are most relevant to brokers and clients.

We are creating a COVID-19 hub at [www.axaconnect.co.uk](http://www.axaconnect.co.uk) where the content from this and all future communications will be stored and be readily available.

The hub will go live today and it will be updated regularly - in fact from today it will address over 20 other issues that have already been raised by brokers.

We appreciate we won't have answered all your questions in this first edition. We will address different issues in each communication.

If you would like guidance on any specific topic please submit your request to [covid19@axa-insurance.co.uk](mailto:covid19@axa-insurance.co.uk) and, if possible, we will cover off in future.

Finally, although this is a very business focussed communication, it should go without saying, that I wish you and your families, the best of health.

Regards,

**Jon**





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## 1. Underwriting

In this section today we describe our stance on unoccupied premises and give some sector specific guidance on business resilience. We explain how we will treat situations where the insured is unable to meet terms, conditions and warranties attached to their policies. We also answer a number of the questions we have received from brokers on how we are managing renewals.

### 1.a Unoccupied premises, due to COVID-19 restrictions

Temporary business closures have increased the number of buildings which are unoccupied. These are normally at much higher risk of damage/loss than when occupied, from water damage, arson, theft etc.

The standard AXA policies would define a building as unoccupied if empty, or not being fully utilised for business purposes, for a period in excess of 30 days (please check policy wording for full details).

In response to the current situation we've extended this period to a minimum of 60 days for premises that have become unoccupied due to COVID-19 restrictions. This means a client will not have to inform us that the premises are unoccupied, or be subject to any of the policy requirements in respect of unoccupied buildings.

At the end of that period the client must inform us if the premises are empty and we'll work with them to manage the unoccupancy in the most suitable way. We'll be as flexible as possible to ensure our client's premises are suitably managed. If current restrictions on normal activity are still in force as we approach the above 60 day deadline AXA will seek to publish advice on our ongoing requirements.

These guidelines override any existing policy condition, and apply to any premises that are temporarily closed or mothballed due to restrictions on business or working practices resulting from COVID-19, and will be in force until 30th June 2020.

These guidelines would not, and do not, extend to any premises unoccupied before the 16th of March 2020, nor where premises become permanently vacant – in these circumstances please contact AXA in line with the existing policy terms and conditions.

If premises do become vacated we would recommend the following actions, and that you always speak to an AXA underwriter if there are specific circumstances that make the recommendations unachievable.

All activities must only be undertaken in line with the current guidance issued by HM Government.

[www.gov.uk/coronavirus](http://www.gov.uk/coronavirus)

Further guidance can also be found at:

[www.abi.org.uk/products-and-issues/topics-and-issues/coronavirus-qa/](http://www.abi.org.uk/products-and-issues/topics-and-issues/coronavirus-qa/)

- Site Security – check perimeter fences and gates are in good state of repair and operational
- External lighting – check lighting and that any associated movement sensors are operational
- Building Physical Security – check that window and door locks, and any security shutters, are operational. The use of external key safes should not be used
- Access Control – check to ensure this is operational and maintained
- CCTV – check to ensure this is operational and maintained, including recording and any remote monitoring
- Intruder Alarm – check to ensure this is fully operational and maintained, including offsite remote monitoring. Any reduction in Police response or keyholder availability needs to be advised to us.
- Where no CCTV or Intruder Alarm exists, consider temporary systems – we've arrangements in place with First Response Group to assist ([axa@firstresponsegroup.com](mailto:axa@firstresponsegroup.com) or 03300 415 008)



# Coronavirus Update

Advice and resources for brokers

- Automatic Sprinkler protection – this should remain fully operational and maintained. Weekly testing should continue, with guidance sought as to whether this can be supported whilst adhering to social distancing
  - Automatic Fire Alarm – check to ensure the system is fully operational and maintained, including offsite remote monitoring
  - Fire doors – ensure all internal fire doors and shutters are closed
  - Letterboxes should be sealed
  - Where large car parks are vulnerable to incursion and potential fly-tipping, additional denial of access security measures should be considered, including provision of 4.5 ton concrete blocks – we've arrangements in place with First Response Group to assist ([axa@firstresponsegroup.com](mailto:axa@firstresponsegroup.com) or 03300 415 008)
  - Inspections – where the site is operational with limited staffing, an inspection should be carried out at the beginning and end of the working day. Where the site is temporarily closed, where possible arrangements should be made for a weekly internal and external site inspection, with guidance sought as to whether this can be supported whilst adhering to social distancing
  - Waste – internal and external waste to be removed from site with external storage located a minimum of 10m from the building
  - Utilities (electrical, water, heating) – shutdown and isolate / drain any non-essential utility services that are not required for operational reasons, maintaining minimum temperatures to prevent freezing, or for protection
  - Unattended Processes – other than unattended processes already notified to AXA, other processes or machinery should not be run unsupervised. Where this needs to be considered, please supply details to us.
  - Hot Work – non-essential hot work activity should cease unless a continuous fire watch can be maintained during and for at least 1 hour after the work ceases.
  - Maintenance – the ongoing planned preventative maintenance regimes should continue especially for critical plant and machinery, utilities and protection equipment.
  - Adjustment to maintenance or servicing may be appropriate (i.e. increased time between kitchen extract duct cleaning due to less use)
  - Tenants should be advised to contact their own business insurers to understand any specific measures that they wish to be taken.
  - No money should be left on the premises unless kept in an approved safe
- Trade specific guidance is also available.

## Inspection of empty buildings

Completing empty building inspections personally (or by an employed person) should not be undertaken. Our advice is to get a vacant building security company to do it. Our preferred supplier is First Response Group ([axa@firstresponsegroup.com](mailto:axa@firstresponsegroup.com) or 03300 415 008) - they can complete this competently and not put others at risk.



## 1.b Business Resilience

### Non Essential Retail Premises

All activities must only be taken in line with the current guidance issued by HM Government.

[www.gov.uk/coronavirus](http://www.gov.uk/coronavirus)

During the current crisis all non-essential retail premises are required to close for some weeks. The following is some guidance that may help with this:

- Ensure food and combustible waste is removed and that the premises are clean, with fire and intruder alarms set and access/egress secured.
- Before leaving, it is worthwhile finding out if it's possible to view internal and external CCTV remotely to avoid visiting premises during the period of restricted movement.
- Check loading bays and loading bay shutter doors are locked and isolated.

### Hospitality Guidance

All activities must only be undertaken in line with the current guidance issued by HM Government.

[www.gov.uk/coronavirus](http://www.gov.uk/coronavirus)

It is likely that all Hotels/Hospitality/Restaurants/Leisure sites, if not already closed, will be shutting down due to changing restrictions. Here is some guidance to follow in the event of a complete shutdown being implemented:

#### Plant Rooms

- Boiler plant, HVAC Systems and any other specialist plant i.e. jacuzzi, saunas, steam rooms, etc isolated. (May be auto dosing systems in place)
- Swimming pool filtration and dosing of pool water - left running for water cleanliness and avoidance of Legionella.
- Calorifiers and hot water systems need to be maintained at a constant temperature to prevent Legionella Growth over a prolonged period. If this is not possible should be dosed sufficiently to limit bacterial growth.

#### Kitchens

- All spoilable food needs to be removed
- Frozen foods, freezer alarms set.
- Food waste must be removed.
- All food preparation surfaces cleaned down and sanitised.
- Pest control measures in operation.
- Gas/Electricity isolated.

#### Passenger Lifts and Escalators

- Locked off/Isolated.

#### Bars and Cellars

- All spirits/wines etc removed to secure spirit store.
- Beer and co2 Gas lines turned off and cellar secured.
- Mixer Chillers operational.
- Bar grilles locked/secured.

#### External

- Outdoor furniture/Parasols securely stored.



## Construction Sites/Contracts Guidance

All activities must only be undertaken in line with the current guidance issued by HM Government.

[www.gov.uk/coronavirus](http://www.gov.uk/coronavirus)

It is likely that all Construction sites, if not already closed, will be shutting down due to changing restrictions on travel. Here is some guidance to follow to make construction sites safe in the event of a complete shutdown being implemented:

### Excavations

- Securely fenced
- Sides battered/benched.
- Open manholes sewer interventions closed.
- Attenuation tanks sealed.
- Pile caps sealed
- Caissons sealed

### Scaffolding

- Secured and checked.

### Plant Security

- High Rise Cranes secure and slew brake free.
- Mast Climber secure.
- Excavation Plant secure and immobilised.
- Small plant items off hired/removed from site.

## Lone Working

All activities must only be undertaken in line with the current guidance issued by HM Government.

[www.gov.uk/coronavirus](http://www.gov.uk/coronavirus)

Lone working and checking of vacant premises must not currently be undertaken in accordance with current Government Policy and Emergency Guidance which prohibits travel to places of work for all but essential workers.

Some additional guidance as follows:

- Physically Inspecting/ Checking Premises vacated during the current Pandemic, is not realistically possible by employees during the currently imposed restrictions. In some situations it may be possible to check the external aspects of the property by viewing CCTV live feeds/footage and this may be the only option under the current restrictions.
- When restrictions are relaxed, you may have to enter the premises. Do not touch door handles or keypads without wearing disposable gloves and follow current NHS guidelines on washing hands/ sanitising hard surfaces.
- AXA have exclusive arrangements in place with First Response Group ([axa@firstresponsegroup.com](mailto:axa@firstresponsegroup.com) or 03300 415 008) who are able to provide services for building inspection, security guarding (static and patrols), alarm protection and keyholder response. The private security industry has been confirmed as critical workers and FRG can continue to offer these essential services.



## Premises still operating

If the premises are considered critical, and are still operational but with reduced employees with social distancing, it is important to consider the following points:

- Unattended Processes – other than unattended processes already notified to AXA, other processes or machinery should not be run unsupervised. Where this needs to be considered, please supply details to AXA.
- Hot Work – non-essential hot work activity should cease unless a continuous fire watch can be maintained during and for at least 1 hour after the work ceases.
- Maintenance – the ongoing planned preventative maintenance regimes should continue especially for critical plant and machinery, utilities and protection equipment.
- Adjustment to maintenance or servicing may be appropriate (i.e. increased time between kitchen extract duct cleaning due to less use)
- Tenants should be advised to contact their own business insurers to understand any specific measures that they wish to be taken.

Further business resilience support for any risk management questions is available via [riskmanagement@axa-insurance.co.uk](mailto:riskmanagement@axa-insurance.co.uk)



## 1.c Warranties and Policy Conditions – Inability of clients to comply due to COVID-19

We are all currently in a state of uncertainty as to what restrictions the Government may need to introduce and how that will impact on businesses across the UK.

At the time of writing (March 27th) the key restrictions are around:

- Instructions to all business to ensure people work from home unless it is essential to work from business locations
- Closure of selected business that bring people together
- Limits on the size of social gatherings
- Limiting non critical time out of the home.

Key areas that tend to impact on Policy Conditions within Insurance Policies - such as critical building and maintenance work - is in theory permissible, though finding contractors may become problematic. We believe it is also permissible to visit business premises to ensure they are secure or to conduct small works such as draining down services. It should therefore still be possible to comply with the majority of policy conditions or past risk management improvement actions.

If however there are any situations where clients believe they will be unable to comply with requirements due

to difficulties arising out of the current pandemic, we would ask brokers to contact our Underwriting Teams to agree whether a revised approach can be accommodated.

Please remember that where our customers premises are temporarily closed due to the impact of the pandemic, we have extended the notification standard notification period to sixty days. During this period no compulsory terms would apply but we are offering detailed advice on risk management precautions the client may wish to take.

## Risk Management and Business Resilience Advice

AXA has an unrivalled team of 50 Business Resilience experts with a range of backgrounds including specialists in Sprinkler Installations, Health and Safety, Building Security and Motor Risk Management. This team continue to be available to AXA underwriters, brokers and customers to offer advice, support and potential solutions to many of the issues that are likely to arise as we all adapt our business models to cope with this highly unusual situation. To access the support of this team please speak to your normal AXA contact.

As you will see in more detail elsewhere in this communication, we are also privileged to continue to offer the services of rradar to brokers and customers who are using AXA's MLP product. Rradar offers a wide range of Legal, Regulatory and Risk Management advice by phone or web including employment law advice. They also recently hosted an incredibly well-attended webinar for 500 of AXA's business partners, looking specifically at the employment law implications of the current crisis.





## 1.d FAQs – Focus on renewals

### Will you commit to level rates on all renewals for claims-free risks?

Even prior to the COVID-19 outbreak, various inflationary issues meant insurers were being forced to seek increased rates across a wide range of commercial insurance sectors. Though we're not planning to apply any additional rate changes specifically due to the current pandemic, the existing issues remain so we still need to apply our planned 2020 pricing strategy.

In many sectors, especially straightforward SME Property and Liability renewals where the client has a good risk management and claims record, this will normally mean very small, or even no rate increases. The main price changes will be focussed on clients with an adverse history.

There are however other product and industry segments, such as some segments of the Commercial Property market and Financial Lines, where we'll need to seek larger rate increases in return for the exposures these risk present.

### Will you provide much earlier renewal invitation now underwriters are working from home?

We've taken urgent action to move as many of our processes as possible to employees who are working from home. Our immediate focus is to start working on renewal preparation around 10 weeks ahead of renewal to ensure:

- we issue renewal terms, or indications of the actions that are needed, to all our brokers at least 28 days prior to renewal.
- our Broker Account Management teams make contact before this time to discuss any case where we envisage any specific issues.

The start of this process is at the earliest date that we can currently extract the necessary information to ensure that your clients renewal terms fully reflect their risk profile, claims and risk management history. We are investigating whether we can start this process even earlier.

There are some classes of business including Motor Trade, Fleets (especially where run off experiences are needed) and Financial Lines, where we're reliant on information from you to enable renewal terms to be calculated. Please send these to us as early as you can, to help us to help you.

### Will you provide conditional extensions up to 30 days?

Currently we expect to issue renewals in a timely fashion. Brokers and clients have generally put in place systems where key staff are working from home, so we don't believe a blanket approach of conditional extensions is required. If there are specific issues for an individual client, or to your business, please contact our Broker Account Management team to discuss whether a specific extension in cover needs to be agreed.

### Will you provide auto-renewal capability for cases under a certain size?

As per the previous question, we expect to manage our renewals in a timely fashion.

### Can you offer a waiver of certain non-essential pre-renewal documentation (Fleets in particular)?

Some policies are dependent on clients and brokers supplying us with up to date exposure, and run-off claims experiences, to give our customer the best possible renewal terms. If you encounter difficulties in obtaining this, please contact our underwriters who'll try to find pragmatic solutions.

### Where brokers can't get up to date information from the customer for renewal purposes, can we base on expiring information?

This will depend on the reasons why. Most customers should remain contactable by phone, video or email and still be able to provide the necessary information. Underwriters should use their judgment and make reasonable enquiries. It's still the client's responsibility to disclose material change of fact, so we'll require confirmation that there are no known material changes of risk.



## 2. Claims

Our Claims section provides an update on operational performance and answers 8 questions to give you confidence in our ability to manage Claims as usual. We also give details of 5 ways in which you can help us.

### 2.a Service & supplier update

**We've taken some key steps to maintain our service and minimise disruption:**

- Set up employees to work from home, with full claims system and telephone access and increased flexible working.
- Reduced the opening hours in our Commercial Motor unit to 9am – 5pm and extended the out-of-hours service.
- Set up a motor claims form to make it quicker and easier to notify us of any motor claims. This will be added to the hub.

### 2.b Supplier management:

**We're continuing to work working closely with all our suppliers, including Loss Adjusters and our motor repair network, to understand any impact on service.**

- **Non Motor Suppliers:** All are fully equipped to work from home, and many have this as part of their existing operations. Where visits are a challenge, extended use of technology, remote monitoring and video appointments are all being used, with customer self-serve options particularly for bookings and fulfilment. Travel has been minimised, but where it is essential, to repair cars or houses, extra measures are in place to avoid cross-contamination. Where a site or customer visit is essential we've worked closely with our suppliers to amend their question sets so that the wellbeing of their employees and customers is prioritised. While this may cause some delays and a degree of dissatisfaction, with clear guidance and any COVID-19 cases falling out of DA, we can work together to minimise any impact and get their lives or businesses up and running quickly.
- **Motor Repair Networks:** Currently our repair networks have strong coverage nationally, but with volumes declining, (currently around 20%) a small proportion of repairers are temporarily closing their businesses.
- **Courtesy cars:** With reduced volumes, courtesy car availability is not an issue. Specialist cleaning is being used for vehicles which have been in contact with someone who has Coronavirus. All repairers are operating full collection and delivery services with no customers on site where possible.
- **Supply: Parts & Paint supply** is not of immediate concern, due to the multiple lines of supply available to vehicle repairers. Some manufacturer dealerships are closing, but this is not presenting any tangible issues at present.
- **AXA motor repair networks & Windscreen repairers** are prioritising all NHS & essential service vehicles to ensure they are kept mobile.
- **Hire – ERAC:** as an essential service these remain open as usual, with high vehicle capacity. Customers are instructed to not return vehicles to the branch, instead a full collection service is in operation.
- **Autoglass, Auto Windscreens and National Windscreens:** Our windscreen repairers remain in operation as usual. National Windscreens particularly support large HGV fleets and brokers, so view their service as essential and have capacity for extra work.



## 2.c FAQs:

### How will you ensure that service is maintained?

We've taken some key steps, outlined above, and are keeping the situation under constant review.

### Do you still need signatures on claims forms?

If you email your claim with the required information, we don't need a signed claims form.

For Commercial motor claims, you can complete our claim form which will be added to the hub.

### If site visits by your suppliers are not possible, what alternatives are in place?

As outlined above, we're exploring potential technology solutions and a more detailed desktop investigation process.

### Is there any impact with vehicle repairs?

Please see our supplier updates above.

### Will payments/bordereaux payments still be processed?

Yes, as normal.

### How will European claims be managed?

Any COVID-19 associated claims will be referred to us under the master policy, using the usual process through which non-material BI claims are automatically referred.

### Are there any SLAs in place to respond to COVID-19 policy coverage issues/questions?

We're working closely with our underwriting colleagues to communicate quickly on any policy issues, ensuring we've the right outcome for all parties.

### Is anything specific in place with Delegated Authority arrangements?

We've communicated with all our Suppliers and Broker DA's regarding exclusions that will apply from this situation and in line with AXA Group directive. We've also shared our Best Practice documents to support awareness.

## 2.d Five ways you can help us:

1. Please continue to provide our Claims Relationship Managers with feedback – their contact details will be added to the hub.
2. Correspond via email and eServe, rather than phone, to help us manage workflows. Our current eServe SLA is five days.
3. Register motor claims via our CONNECT site.
4. Call us for urgent issues, using the usual contact numbers / DDIs / escalation points.
5. For any COVID-19 cover enquiry, initially contact your usual UW/Branch contact.

On behalf of the Commercial Claims team, we thank you for your support.



## 3. Business Support

This section is provided in conjunction with our partners at rradar. Rradar is AXA's exclusive legal services partner under the Management Liability Policy (MLP) and is a litigation and commercial law firm that specialises not only in the management of legal crises, but also in the education and prevention of them in the first place.

Combining professional legal representation and specialist advisory services rradar offer AXA policyholders a unique service. Business risks and claims are proactively minimised through expert HR, Employment, legal, regulatory and risk management advice and support. Access to policy training and webinars is also provided as part of their service.

This section addresses the business management concerns voiced by brokers and clients into AXA operation centres and the rradar advice centre, rradarstation.

**Five main themes have emerged. Brokers and clients are worried about:**

- Adapting to new market and trading conditions
- Understanding, applying for, and using Government funding initiatives
- Understanding legal obligations of Directors as they consider their future business structure
- Planning for an uncertain future, including managing relationships with suppliers
- Ensuring their business is relevant in a potentially new environment

Today we are providing an extremely detailed picture of how the consequences of COVID-19, Government response and changing market conditions are forcing companies to re-evaluate their operating models. There is clear guidance provided around the various Government funding initiatives and employment law. We also include a pre-recorded webinar, "Employment and HR guidance during the Coronavirus outbreak." This webinar was attended by 500 brokers on Thursday, so is obviously a hot topic.

There is also a paper outlining our position on credit provision and the facilities we offer.



### 3.a Legal guidance from rradar

As you will appreciate, the guidance from Government is constantly being updated. It's therefore imperative that for COVID-19 business support we provide you with the latest information available. Working with rradar we have created a portal which is constantly refreshed by the rradar legal team.

The portal is designed to help you and your customers navigate the many complex issues that have arisen in the current climate of uncertainty by closely monitoring the unfolding legal, regulatory and economic developments. To access the portal you need to complete a simple registration (name, email, password) to cover off GDPR permissions to access the content and to receive regular updates to keep you notified about significant COVID-19 business support developments.

If you prefer not to register to access this live portal rradar have also produced a summary PDF which responds to a range of commonly asked business questions (guidance as at 27/3/20).

Simply log in to register your details to access the latest information that is updated in real time by rradar's expert legal teams as guidance and advice changes [link.rradar.com/corona](https://link.rradar.com/corona)

For brokers that are existing AXA MLP policyholders you can additionally access the full range of rradar services including digital and telephone support at [station.rradar.com](https://station.rradar.com) (registration required).

Or if you prefer - to download the latest rradar FAQ Coronavirus PDF please [click here](#)

### 3.b Employment and HR guidance during the Coronavirus outbreak

On Thursday, rradar and AXA hosted a webinar for 500 brokers to discuss many of the legal and HR elements of keeping your business and your people safe.

We have condensed the 90 minute webinar to the 50 minutes that deal with the FAQs that rradar have been receiving from brokers and clients alike.

This is essential viewing for business owners and directors who need to deal with a huge amount of uncertainty around newly encountered office and staff questions.

To view the webinar visit [link](#).



## 3.c AXA Insurance – Premium Payments & Credit Facilities – COVID-19

We understand that for our brokers and policyholders the ongoing impacts of COVID-19 will be generating questions on premium payments and credit facilities. The following guidance on our position will help you provide the clarity you require to your team and your clients and outlines the support that AXA is providing.

- We know that many policyholders will continue to pay their premiums in full and we expect brokers to continue to be able to make payment for premiums that they have received within the credit period we have agreed in our Terms of Business.
- We will not be providing extended credit periods across full agency accounts; our credit periods already provide a reasonable amount of time from inception of policies for payment to be made to AXA.
- We acknowledge that some businesses and individuals may encounter challenges paying their premium in full at inception. Generally, we expect large commercial clients with premiums >£250k to be able to pay their premium as planned utilising liquidity or capital reserves, but if you have a case where the client has evidenced this is not possible please speak to your AXA Branch Manager. For other clients where you have been requested to consider payment extensions please speak to your usual AXA contact as there are a couple of options available –
  - » In most cases we will be willing to set up an instalment account facility for the policyholder to pay AXA the premium monthly over the remainder of the policy period. Our usual competitive interest rates will apply.
  - » You can ask us to consider a proposal you have reviewed with your client on an alternative payment date, where you can demonstrate that you have assessed the credit risk and the ability for the premium to be paid on that date.
- Premiums that are financed by other third parties are credit agreements that AXA are not a party to, any credit risk or loss arising from an agreement on alternative payment arrangements between the finance provider and the policyholder will not be borne by AXA.
- If a policyholder encounters or envisages difficulty making premium payments on an existing instalment credit agreement with AXA either you or they can email [instalments.INS@axa-insurance.co.uk](mailto:instalments.INS@axa-insurance.co.uk) to explain the situation and propose an amended payment schedule. Please note that we are temporarily unable to take phone calls but we will respond to your emails as quickly as we can.
- If you encounter difficulties accessing your systems and records to reconcile your AXA statement, then we would request that you email [ukcreditcontrol@axa-insurance.co.uk](mailto:ukcreditcontrol@axa-insurance.co.uk) with a proposal for an appropriate on account payment to be made before the expiry of your credit period. We will then contact you to discuss and agree the amount and we can work together later to accurately allocate the cash payment once you have regained access to your systems.
- Our online eSettlement system is available to access remotely and brokers who are already using this can continue to do so to reconcile the AXA account and make payment as usual. If you do not already have access please sign-up at [www.axaconnect.co.uk/broker-support/esettlement/](http://www.axaconnect.co.uk/broker-support/esettlement/)



## 4. Operations

This section deals with all matters operational and will be updated as and when appropriate. Today we outline the changes we have made and how we are dealing with COVID-19 at AXA.

### Maintaining stability

We've responded to Government advice by introducing changes to protect our employees and maintain customer service across key UK locations. We've a resilient platform and operational structure that has been tested to capacity and allows us to receive and process broker requests and submissions as normal.

**Some concrete examples of steps we've taken include:**

- Enabling the majority of employees to work from a variety of locations, including home
- Splitting and relocating core teams across locations, to enable social-distancing within our infrastructure
- Reduced travel between sites and restricted entry to core sites
- Reduced internal face to face meetings and replaced with video and conference calls

Our branch operational capability is unchanged. Brokers can still contact us via the usual channels – including phone, chat and e-mail. All contact details remain unchanged. We expect to maintain usual service standards.