



Welcome to our second Coronavirus Update

Following last week's first Coronavirus Update, we've prepared some more content which I'm delighted to share with you, along with answers to some of the questions we have received from you over the last week.

As Al explained in his email, if you've further questions you'd like us to answer in future updates please send them to our dedicated mailbox, covid19@axa-insurance.co.uk.

I would also encourage you to visit our Coronavirus hub, which went live last week on our AXA Connect site www.axaconnect.co.uk

Finally, my good wishes continue to be with you and your families.

Regards

Jon





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1. Underwriting

In this section we provide further business resilience guidance on managing premises and vehicles, our approach to remote surveys, and the impact of COVID-19 on health and safety at work. We also outline temporary cover enhancements we've introduced and answer the latest questions received into our COVID-19 mailbox.

1.a Inspection of Empty Buildings and Lone Working

Inspection of Empty Buildings

Completing empty building inspections personally (or by an employed person) should continue, subject to adhering to social distancing and guidance issued by HM Government. An alternative to undertaking this personally is to engage the services of a security company to do this on your behalf. Our preferred supplier is First Response Group – axa@firstresponsegroup.com

Lone Working

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

<https://www.gov.uk/coronavirus>

Here is some guidance to follow for lone working in temporarily vacated properties.

Physically Inspecting/Checking Premises vacated during the current period on a lone working basis must be in accordance with the current HSE Guidance for Lone Working Conditions.

Some things to consider in ensuring lone workers are not put at risk include:

- Assessing areas of risk including violence, manual handling, the medical suitability of the individual to work alone and whether the workplace itself presents a risk to them
- Requirements for training, levels of experience and how best to monitor and supervise them
- Having systems in place to keep in touch with them and respond to any incident
- When you 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.

Further guidance on Lone Working is available from the HSE via <https://www.hse.gov.uk/pubns/indg73.pdf>



1.b Fleet & Motor

Commercial Motor Exposures

Social distancing and restricting travel have meant large numbers of business temporarily closing and people being restricted to home accommodation. However, many essential businesses continue to operate within the Government guidelines and some legal safety requirements have been relaxed to help with these restrictions. It is important to be aware of, and continue to operate within, the law and not misinterpret the legislation that has been relaxed.

Drivers' hours relaxation

The full details of relaxation of drivers' hours are contained [here](#).

The main headlines to note are:

- The drivers' hours and working time rules are in place to protect road safety and the working conditions of drivers and to reduce the risk of drivers being involved in fatigue-related accidents.
- As such, any relaxation of these rules should only be considered where genuinely necessary and when other supply chain management interventions are unable to alleviate issues.
- The Department for Transport wishes to make clear that driver safety must not be compromised.
- Drivers should not be expected to drive whilst tired – employers remain responsible for the health and safety of their employees and other road users.
- Drivers in question must note on the back of their tachograph charts or printouts the reasons why they are exceeding the normally permitted limits. This is usual practice in emergencies and is, of course, essential for enforcement purposes.
- Operators should maintain records of when standard drivers' hours have been deviated from, along with a justification of why this was needed. The responsibilities of operators, transport managers and the wider supply chain may be examined after the current events. It is important that on subsequent inspections and checks it can be clear that a relaxation was used appropriately, was well implemented and in a way to reduce fatigue, for example in relation to shift patterns.
- If a journey doesn't fall under the emergency provisions normal drivers' hours rules must be complied with.

Car, van or motorcycle MOTs due from the 30th March 2020

Your car, motorcycle, light van or other light vehicle's MOT expiry date will be automatically extended by 6 months if it's due on or after Monday 30 March 2020.

This means that your vehicle will still have a valid MOT certificate for an extra 6 months.

This applies to all vehicles, including those that need their first ever MOT test.

You do not need to do anything for this to happen. However, you must keep your vehicle safe to drive.

Further guidance

Below are several examples and guidance on vehicle management that can be used currently. It is not exhaustive, but simply provides best practice as we know it:

- Vehicle checks can and should still be carried out.
- Even if a vehicle is associated with only one driver, ensure all vehicle parts that are touched are cleaned with anti-bacterial wipes, and use appropriate PPE, ensuring you follow the Government guidelines for washing your hands to prevent the spread of the virus immediately following the checks.
- When refuelling, use the guidance above and ensure you use appropriate PPE when using fuel pumps.
- For breakdown and recovery, guidelines have been issued for members through the national body. If the passengers in a vehicle being recovered are to be left in the vehicle during a recovery, extra consideration needs to be given to the centre of gravity. Although the vehicle will be the usual height, there will be far more weight involved, which will have a considerable effect on the handling of the recovery vehicle, especially at roundabouts, bends and junctions when turning.



Coronavirus Update

Advice and resources for brokers

How AXA can help you to help your clients

- Remote Motor Risk Management Surveys & reviews – The Motor Business Resilience team are continuing to carry out motor surveys using conference call facilities.
- Clients compiling or reviewing Driving for Work Policies and procedures – Most of these documents are available through the Fleet Safety Academy and the Academy is still available for membership and advice.
- Virtual toolbox talks internally or externally through our service providers – Sessions on Corporate Responsibility, Accident Investigation and Data Analysis are still being run.
- Where vehicles are still being used and have technology fitted, it is still as important to monitor the data or footage provided. If this has not been carried out before, contact your provider or AXA contact for advice on how to do this.
- Any other risk management services from AXA or our service providers that do not require Face to Face meetings are still available. This includes “Online” driver risk assessments, “Online licence” checking and e-training as well as the services mentioned above.

Managing your vehicles – SORN and Laying Up of vehicles

Where vehicles will not be required for a reasonable period of time, SORning (Statutory Off-Road Notification) and asking your insurer to reduce cover to ‘Laid Up’ risks only as part of your normal vehicle declarations is one way of helping manage your expenses – but does mean you will need a secure off-road location to store the vehicles.

Where vehicles are not being used, it is important to ensure that they are secure and protected from theft or damage:

- Do not park them too closely if possible
- Do not park high value vehicles together
- Ensure all security options are working and monitored



1.c Remote surveys

AXA's Business Resilience team is focused on finding new ways to deliver Risk Control information and advice through the crisis, and we outline some of these below.

Remote Risk Assessments

In line with guidance issued by HM Government, limiting travel and businesses restricting access to their sites, the AXA Business Resilience Management teams stopped undertaking site surveys from 17th March.

To ensure we continue to provide the necessary risk management input and added value to support underwriters, brokers and clients during the crisis, we have introduced a remote assessment process:

Desktop assessment

This will be a high-level review of the risk based on existing information from presentations, previous surveys, web sites and general known trade / process information without contacting the customer, or following a phone call with the client risk where limited information has been available.

Phone survey

This will be a more granular assessment following detailed discussions with the client, backed up where possible with photos and any additional documentation they can supply. The Business Resilience Managers can use various technologies for communication open including traditional calls, Skype and Facetime.

During phone surveys, we can discuss risk mitigation actions where risk improvement can be made in the normal way subject to availability of contractors or materials. The Business Resilience Manager will suggest to the underwriter a realistic re-survey suggestion to undertake a physical site inspection when normal business activity resumes.

We believe AXA is currently the only major insurer to develop this approach and we have had some excellent feedback from customers who welcomed the support the calls have given including:

Motor Fleet surveys

(a recruitment company and a site catering company)

“Both recipients of our call were pleased to talk to someone about things other than COVID-19 and loved that they could discuss positive things that they could do to improve their driver safety even whilst working from home”.

Liability surveys

(Construction contractor and a caravan park)

“Both clients were very receptive to the process and indeed stated it was a particularly good time for these to be undertaken because they have time on their hands to undertake various reviews of their businesses and make plans accordingly; including any risk improvement requirements put forward”.

Where we believe that a remote Survey could add value or assist in the acceptance of pricing or availability of cover for a client, our Underwriters will advise our brokers in advance. We believe there are substantial benefits for our clients and brokers, as well as potentially helping give our Underwriters the confidence to accept risks they might otherwise need to refuse.

Business Resilience continues to be a vital resource to our branches, brokers and customers and is operating as fully as possible during the pandemic. Completing desktop and phone surveys is one key measure of continued service along with other support for new business and renewal referrals.



1.d Health & Safety at work during the COVID-19 outbreak

Existing legal requirements continue

The Health and Safety at Work general duty under section 2 to ensure, so far as is reasonably practicable, the health and safety of all employees is still in force and applies. The risk of contracting Coronavirus is not related to or caused by work activities directly. However, the risk of transmission may be increased by following normal working practices, so employers have a duty to identify and implement control measures to mitigate the risk in line with current HM Government Advice.

Risk assessments for vulnerable people

Risk assessments for vulnerable persons need to be reviewed on a priority basis and in accordance with the current HM Government Advice. Vulnerable employees are classed as:

- Pregnant Employees
- Employees beyond normal retirement age
- Employees with underlying health conditions.

Employee sickness

If an employee reports sick with COVID-19 symptoms, they must be instructed not to report for work and advised to follow the self-isolation NHS guidelines.

Coronavirus and RIDDOR regulations

As of the 3rd April 2020 you must report a case of COVID-19 under the RIDDOR Regulations if it is believed an employee has been exposed through an unintended incident at work. **This must be reported as a dangerous occurrence.**

or

If a worker has been diagnosed as having COVID-19, and there is reasonable evidence that it was caused by an exposure at work, **this must be reported as a case of disease.**

Reduced Workforce Numbers

It's inevitable that the workforce may reduce as employees follow self-isolation advice when symptoms appear, or persons in their households become affected. The requirement to keep risk assessments under review is vitally important as this may generate other safety related issues.

Impact on HSE visits

The Health and Safety Executive (HSE) has suspended routine inspections during the Coronavirus outbreak. It will however, continue to respond to fatalities and serious issues, but has to ensure it is following HM Government advice.



1.e COVID-19 Temporary cover enhancements

To provide greater certainty to clients we're introducing a number of automatic enhancements to our policies, with immediate effect. Please share these details with your clients. These enhancements

- are free of charge
- will apply to all policyholders until 30/6/20

(we will review prior to the end of this period and may extend further appropriate)

- will be applied via this Letter of Intent and will apply as if endorsed onto each policy.

Please contact your AXA branch if you have any questions.

Policies with Material Damage or Business Interruption Covers

Business Premises

Buildings that are temporarily closed / no longer in regular use are exposed to different and usually greater risk than occupied premises and premises that are open for regular trading.

Our standard policies define "unoccupied" premises and apply standard restrictions in cover and conditions precedent to cover that need to be complied with. Normally a higher premium is charged on unoccupied premises.

To ensure customers are not unduly penalised for temporary closures solely due to the COVID-19 outbreak the following applies to affected premises:

- Unoccupied premises cover restrictions will not apply to Temporarily Closed premises unless the period of temporary closure exceeds 60 days
- Temporarily Closed premises will benefit from
 - » no reduction in the level of policy cover
 - » no increase in excesses
 - » no increases in premium.

Provided the Insured complies with the following condition which details appropriate risk management practices (and is less stringent than the unoccupied premises condition).

This does not apply to premises that

- were unoccupied before the outbreak or
- close down permanently

which will be deemed Unoccupied as defined in the policy and be subject to the normal unoccupied premises terms and conditions as set out in your policy.

Temporarily Closed Premises Condition

Temporarily Closed means premises temporarily closed for a period not exceeding 60 days solely due to the COVID-19 outbreak (and such premises will not be regarded as unoccupied as defined in the Policy).

We would recommend wherever possible normal precautions should be taken – details of these are on the [Coronavirus Hub](#).

Employees working from home

Many of our policies already extend contents cover to include cover whilst away from the premises and / or specifically at the homes of employees.

Where your policy does not already include this cover, the following cover is added:

Contents at Employees homes

Where your policy does not already provide such cover, your policy is extended to provide cover for contents temporarily removed to the homes of employees due to the COVID-19 outbreak up to a limit of £2500 any one item and in total.

Cover under this extension will be subject to the same terms and conditions as your normal policy other than any requirements for Alarms or Fire Suppression systems.

Liability Policies

We can confirm that your Employers and Public Liability insurances will not be affected due to any need for employees to work from home. A variety of advice is available from the Health and Safety Executive or Liability Business Resilience experts can be accessed for advice via your Insurance Advisor.



1.f Your latest questions answered

Here are the latest questions received into our covid19@axa-insurance.co.uk mailbox and our responses to them. You'll find more of your questions, and our answers to them, on the [Coronavirus Hub](#).

If a tenant of a commercial let property, say a shop, has been told to close down, do we class that as “unoccupied”? It is not empty/vacant, there is still a tenant there and all the stock.

In these circumstances, AXA have offered to amend the normal unoccupancy requirements in our policies, so customers only need to notify us if the shutdown exceeds 60 days and they will have full policy cover during this period.

How do the unoccupancy conditions and 60-day extension apply to buildings that were vacant before the 16th March?

The more generous approach we have outlined only applies to premises that are temporarily closed due to furloughing / working from home / temporary closure due to COVID-19 restrictions.

Where a premises was already empty prior to the COVID-19 restrictions – or where a premises becomes permanently vacant, AXA's normal policy Unoccupancy conditions will continue to apply subject to ongoing compliance with Government guidelines.

If premises do become vacated we would recommend the actions outlined in our Unoccupied Buildings guidance on our hub. We would always recommend that you speak to an AXA underwriter if there are specific circumstances that make the recommendations unachievable.

A client has contacted us to check if any cover for loss of earnings due to closing due to the Coronavirus. I have checked the document and do not believe there is any cover, however please can you confirm?

Very few AXA policies have any cover or extensions that might respond to this particular event. The only coverages that could in theory respond in some circumstances would be clients who have Business Interruption which includes extensions for either

- Infectious Diseases
- Non-Damage Denial of Access.

But please be aware that even where these covers are included such policies limit cover to losses resulting from named and approved diseases which do not include COVID-19. If your client has either of these extensions and has suffered a loss that you believe is covered by the policy, we would recommend that you discuss the situation with our claims team who will be able to respond based on the cover and loss circumstances concerned.

What is AXA's stance for Office clients who have been advised by the Government to work from home if possible, and who need to take laptops and office equipment etc. home with them? Are employees covered within their own home, and are you covering office equipment whilst away from the premises for the duration of this lockdown?

Where customers currently have cover for Business Contents, Machinery or Office Contents, AXA are extending normal policy cover to include business equipment at any Employee's home anywhere in the UK or in transit to or from up to a limit of £2,500 subject to the normal policy terms and condition. If this is insufficient we will gladly discuss any more specific needs. We are also confirming that all our Employers and Public Liability policy covers will automatically extend to include cover for people temporarily working from home.



2. Claims

This claims section provides updates on service, claims management approach and suppliers. There is also a reminder of 5 ways you can help us.

2.a Service update

Since our last update, here's the latest position regarding our claims service:

Working from home:

We now have majority of our people working from home, this is, understandably, impacting service. As always, we will be honest and transparent with you.

The reality of working from home, coupled with the current extreme situation, issues with childcare, and flexing working hours for some of our people is taking its toll, but please rest assured that we are doing our utmost to continue to deliver for our Customers/Partners.

2.b Claims management

We also want to update you on how we are managing claims, and adapting our approach, to ensure we can deal with these as quickly and efficiently as possible.

One & Done

Our **One & Done** process helps streamline Commercial Property Claims. By providing us with the necessary information/documentation at point of notification, we will be able to settle your claim much quicker.

Claims Inspectors

Casualty Claims that require investigation will continue to be passed to our Claims Inspectors. As visits aren't an option, use of technology, skype, facetime, fileshare and Unversign are being utilised to ensure that we collate the necessary evidence to make the right assessment of legal liability, potential fraud and value.

Whilst the Courts are taking a slightly more relaxed and pragmatic view of some deadlines due to COVID-19, most pre-litigation deadlines remain in place – particularly those which apply to EL & PL

claims submitted via the MoJ Portal, so it is important that we continue to investigate those claims as soon as we possibly can.

CCTV evidence

It is preferable if you can email across images of video evidence to us rather than using USB/DVD, as we are currently restricted with the post situation and the fact that majority of our offices have only skeleton staff in them.



2.c Supplier management

We're continuing to work closely with our suppliers, with updates on Non-Motor Suppliers and Motor Repair Networks.

Non-Motor Suppliers:

- Glazing and drainage suppliers are available for essential visits such as board up and make safe, and drainage unblocks, and where feasible are also progressing BAU repairs.
- Building Repair Networks are focussed on essential make-safe activity. There is a challenge on material supply which is being monitored.
- Our DR&R (Disaster, Restoration & Recovery) suppliers are attending essential visits such as fire and floods and have capacity to provide mitigation services, subject to safe working environment.

Motor Repair Networks:

- Some repair workshops are continuing to close, which presents us with challenges, but we are keeping in touch with customers regarding repairs
- Issues continue with distribution of parts but we are starting to see suppliers reopening, which will help
- Glass repairers – no issues
- All our repairers continue to prioritise key workers.

2.d 5 ways you can help us:

If you can focus on helping us, as outlined in our last note, that would be appreciated. As a reminder:

1. Please continue to provide our **Claims Relationship Managers** with feedback
2. Correspond via **email and eServe**, rather than phone to help us manage workflows. Our current eServe SLA is 5 days
3. Register motor claims via our **CONNECT** site
4. Call us for **urgent issues**, using the usual contact numbers / DDI's / escalation points
5. For any **COVID-19** cover enquiry, in the first instance contact your usual UW/Branch contact.



3. Business Support

This section highlights the options for businesses to defer VAT payments and to participate in the Government's Job Retention scheme. It also outlines the content and support services available from radar to our MLP clients - these services are provided at no cost as part of the policy. We complete this section by looking at some of the changes we are making so that we can maintain appropriate levels of broker account management.

3.a Legal guidance from radar

It is a stressful and anxious time for businesses and the people who work in them. Every day, things change and it can be hard to keep up with what you need to know and be sure you are getting accurate, helpful – and trusted – advice.

Working with radar, a specialist legal services provider, we have created the radar COVID-19 portal to bring you the very latest news on the Coronavirus crisis, how it is affecting business and what steps you can take to protect both your company and your employees.

To access the radar Coronavirus portal a simple registration is required (name, email, password) – [click here to register](#).

Information on the range of support content available for brokers and your customers available on the radar COVID-19 portal is available [here](#). Resources include downloadable templates for use by employers together with practical and clear FAQ guidance on a range of topics from sick pay to the range of financial packages available to businesses. Simply register to access.

What's new

The portal is designed to help support you and your customers keep right up to date to help navigate the many and varied complex issues that have arisen in the current climate of uncertainty with reliable support by closely monitoring the unfolding legal, regulatory and economic developments.

Each week, radar update the portal to provide you and your customers with access to vital resources and considered guidance in these unprecedented times.



What is new on the rradar COVID-19 portal this week?

Extensions for the filing of accounts and changes announced for holding AGMs

Under new lockdown rules, it will be impossible to hold AGMs as they have usually been, but government changes have been announced to make life easier as well as giving relief on the need to file company accounts. Discover how your accounting procedures will be affected and how you can still hold an AGM.

An update to changes on wrongful trading

Temporary changes have been announced to the Insolvency Rules to assist firms in the current crisis. Find out what they are and how they can help your business.

Coronavirus and contract FAQ

Contracts are a major part of business life, binding parties together to regulate commercial activities. But what if lockdown rules mean a contract cannot be fulfilled? Who is liable and what are the consequences? Radar's commercial law experts look into the implications.

How the employment tribunal is responding to the Coronavirus crisis

Just as with the court system, the employment tribunals are having to react quickly and decisively to cope with social distancing and lockdown rules. If you are in the process of going through the tribunal process, what do the changes mean for you and what do you need to know? Radar's employment specialists have the latest developments.

Spotlight – PDFs

To help bring the rradar portal content alive each week we will produce regular 'spotlight' topic features that you are free to download without registration to the rradar portal to share within your business and also to your customers. This week we put the spotlight on Furlough and VAT holidays.

Introduction to Furlough: The Coronavirus Job Retention Scheme is a temporary scheme open to all UK employers for at least three months starting from the 1st March 2020. HMRC expect the scheme to be operational by the end of April. It is designed to support employers whose operations have been severely affected by coronavirus. To download this one-pager [click here](#).

How are the courts responding to the COVID-19 crisis?

If you are facing the prospect of legal action, it can be a worrying time, made all the more so by the likely postponement of court activity. What steps are being taken to ensure the wheels of justice continue to run? This article tells you more.

Employee mental health and wellbeing during Coronavirus

Increased stress, worry about businesses closing, or the isolation of home working. These are difficult times for everyone, and employers need to pay attention to the mental health of their employees, or face problems further down the road. Radar's HR specialists have guidance and suggestions for you.

The Health Protection (Coronavirus Business Closure) (England) Regulations 2020

To protect against the spread of the Coronavirus and save lives, the government has announced sweeping measures to close businesses and ensure they stay closed. Is your business included? What do you do if it is, and if you are allowed to stay open, what rules do you need to follow? Radar's legal experts have analysed the regulations and found out what you must know.

VAT Payment Deferral: The chancellor announced a VAT payments deferral on 20th March to support businesses with cashflow during the COVID-19 pandemic. We provide an overview and further details. To download this one-pager [click here](#).



Coronavirus Update

Advice and resources for brokers

Existing AXA MLP policyholders

Over recent weeks rradar have assisted many thousands of AXA MLP customers, providing essential individual guidance to business owners and employees through specialist HR, Employment, legal, regulatory and risk management teams. Contact, human and digital, is funded by AXA within your client's MLP policy, with no limits on the number of calls or time spent talking with an adviser.

If you have not already done so, registration of your clients is simple. See our [Guide for Brokers document](#).

For existing MLP Policyholders who are **already registered** they can access the full rradar station <https://station.rradar.com>

Alternatively for AXA MLP policyholders **not yet registered** to access the full range of rradar services available under their policy, brokers can email rradar at contactus@rradar.com to arrange access for all their AXA MLP policyholders.

An ideal time to take out an AXA MLP policy

At this challenging time for business owners and Directors, the insights and advice from rradar are even more valuable than usual.

Clients with an AXA MLP policy can get free enhanced guidance and support from rradar, AXA's exclusive legal services partner, through a range of complimentary channels:

- **rradarstation web portal**

Written in simple everyday language, the online portal gives clients 24/7 access to guidance, videos answering frequent questions and downloadable templates

- **Phone and email advisory services and crisis line**

To complement the online rradarstation portal, rradar have a team of UK-based legal advisors, solicitors, and regulatory experts who are contactable via email or phone between 8am – 6pm, Monday to Friday. There is no limit to the number of times your client can call. Their 24/7 crisis support line is available for business crime and regulatory emergencies outside of these hours. All legal advice provided by rradar is protected by legal privilege, meaning it is confidential, as is the information provided to rradar.

- **rradargrace**

rradargrace is an intelligent legal assistant for business, linked to rradarstation. Using predictive text and voice recognition, her answers to questions regarding organisations' legal queries can be delivered to your smartphone or other device, wherever you are, whenever you need them.

These front-end services are paid for by AXA within your client's MLP premium, with no usage limits.

Now's the ideal time to take out an AXA MLP policy to benefit from rradar's enhanced guidance and support.

To find out more about the benefits of the AXA MLP policy please [click here](#).



3.b Account Management

From a broker Account Management perspective, we're focused on doing everything possible to provide you with a normal level of service. We understand that, in this environment, certain elements of trading will be more difficult and require more time.

We will be engaging early to provide you and your clients with greater clarity around our renewal intention and make it easier for us to reach a successful conclusion.

In return we would like to work closely with you to get ahead on renewals, particularly for cases where there have been poor claims experience, or where you know capacity has been withdrawing from the market. Rates are increasing, and we want you to be able to have early, constructive conversations with your clients – to provide guidance and advice, as well as manage their expectations.

Trading with you:

We have recently communicated to you that AXA are now operating an agile workforce and whilst for many this is new, we have been able to mobilise our underwriting and broker account management teams to ensure that normal trading continues to run as smoothly as possible during this time.

We are taking action to adapt to a temporary way of working which will still enable our respective teams to have early conversations on upcoming renewals, new business and all other matters relating to existing business.

Our commitment to you:

- Early discussions on renewal cases will continue as normal. Where we have been provided with the necessary updated information, we will work to provide renewal terms 28 days in advance. In scenarios where you are unable to obtain updated information from the client then please refer to our guidance at <https://www.axaconnect.co.uk/coronavirus-hub/commercial-lines/>
- We will continue to use our Large Case Management processes and practices to make sure we are giving both of us the best chance to retain those most important clients. This has been a massive success for us since we implemented it and we see increased need for it here and now. We have the capability to set up virtual trading calls to discuss forthcoming renewals, new business and any other matters on trading. We will be calling more proactively than usual, and we would encourage you to do likewise. Please contact your local AXA account manager to request a virtual meeting by telephone and / or skype to discuss any of the following:
 - » Monthly account review
 - » Renewal surgery, looking at cases due in the next 8 weeks
 - » General trading and service discussion



Coronavirus Update

Advice and resources for brokers

We have successfully carried out a number of trading calls with brokers via teleconference already. The most effective have been as a result of a shared agenda and priorities list circulated in advance so that the time on the call has been really focused on the tasks in hand. We've even accommodated the odd guest appearance from toddlers and attention seeking four legged friends trying to get in on the action. We're all finding our own way to do the best we can at this time, so let's keep talking, even if that does include Peppa Pig and Fido.

Skype for business is also another great way of keeping in touch. Skype meetings with brokers and customers have enabled us to exchange information easily with the ability to share screens and present data instantly. We can be flexible and we have access to most conference platforms – so let's use the best technology to keep our relationships strong.

AXA and our colleagues at rradar hosted a webinar on the topic of HR and Employment Guidance relating to COVID-19 on 26th March. Over 500 brokers registered to take part in the webinar and hear responses to pre-submitted questions from our customers. If you missed the webinar you can hear a recording of the session [here](#).

We are keen to use webinars more frequently to engage with you around those subjects that are important to you. From an Account Management perspective we are really eager to hear what topics you want to know more about. Send your suggestions and questions to covid19@axa-insurance.co.uk

Please also follow our regular updates as things continue to evolve regarding COVID-19, by accessing our [Coronavirus Hub](#) on the AXA Connect website.

Business as usual:

Whilst we are operating in unprecedented times it is our priority that we remain consistent in delivering a good service to you and our valued customers. You're able to contact your local AXA team in the usual way via their direct dial numbers and email addresses, which can be found [here](#).