


Insurance as a force for good: Protecting domestic violence victims

01 May 2025  Alice Smith

As rates of domestic violence continue to rise globally, insurers are beginning to explore different ways to support vulnerable individuals in meaningful and immediate ways.

For example, [AXA France](#) has recently incorporated the following covers into its home insurance products:

1. **Emergency rehousing for victims and their children** for a renewable period of up to seven days; and
2. **Legal, psychological and financial support** delivered through AXA's legal protection subsidiary, Juridica.

These provisions are designed to address common barriers that can prevent victims from leaving unsafe environments; in particular, the lack of secure accommodation and access to legal resources. AXA's experience in providing temporary housing following property disasters is being adapted to meet the needs of individuals facing interpersonal crisis.

These new covers demonstrate a willingness to address social harms not traditionally contemplated within standard policies.

It will be interesting to see whether this latest development forms part of a broader shift towards the inclusion of covers that are more socially responsive and support societal wellbeing, as well as more conventional pecuniary loss.

Considerations for underwriters

This type of cover introduces new considerations for insurers. From a [policy drafting](#) perspective, it is essential to:

- clearly define 'domestic violence' (and similar terms) to reduce ambiguity;
- establish transparent eligibility criteria and evidence requirements; and
- ensure alignment with applicable legal frameworks, including coordination with public sector and non-profit service providers.

In underwriting terms, domestic violence represents a category of risk that is behavioural and social, rather than purely physical or economic. Traditional models may need to evolve to reflect this complexity, including:

- integrating social data into risk assessments (e.g., domestic violence prevalence statistics);
- developing trauma-informed claims handling procedures; and
- building cross-sector collaborations with legal, medical and community-based organisations.

These developments raise strategic questions about how insurance products are conceptualised and whether the scope of cover should be expanded to include certain social vulnerabilities.

Conclusion

AXA's policy innovation represents an interesting step toward broader engagement with social risk by the [insurance industry](#). For insurers and underwriters, it highlights the importance of forward-looking policy development, responsive underwriting, and precise legal drafting.

As public discourse continues to evolve through both policy and media, insurers have a critical role to play in navigating these emerging challenges with clarity and compassion.

[< Previous](#)

The Contracts of Insurance Act 2024 in New Zealand: What will this mean for insurers?

Contents

| | |
|---|---|
| The Word, April 2025 | → |
| The impact of Martyn's Law for insurers | → |
| Is AI regulation making it more difficult for insurers to price risks? | → |
| Redefining standards: A spotlight on Which?'s call for fairer insurance definitions | → |
| Addressing insurance fraud: Aviva's response and industry-wide implications | → |
| The Contracts of Insurance Act 2024 in New Zealand: What will this mean for insurers? | → |
| Insurance as a force for good: Protecting domestic violence victims | → |

Author

Alice Smith
Trainee Solicitor

alice.smith@brownejacobson.com
+44 (0)3300452583

Tim Johnson
Partner

tim.johnson@brownejacobson.com



+44 (0)115 976 6557

Related expertise

Policy drafting and distribution

Products liability