

AXA Luxembourg now includes emergency rehousing cover in all its home insurance policies



Because a home becomes just as uninhabitable in the event of domestic violence as in the event of fire or flooding, AXA Luxembourg now includes a 7-day emergency rehousing solution for victims of domestic violence in all its home insurance policies.

This new cover will be included, free of charge, in all home insurance policies from 14 October 2025. After being rolled out by AXA in France in early 2025, this solution is a first in the insurance sector and a first in Luxembourg.

Domestic violence is a major problem, and Luxembourg is no exception, with the number of cases handled by the police increasing year on year (+17% between 2023 and 2024) (1).

Over 80% of domestic violence is violence between spouses or ex-spouses, whether physical, sexual, psychological or economic, and the home is often the most dangerous place for a victim of domestic violence.

While several factors can prevent a woman or man from leaving a violent home, the lack of an emergency rehousing solution to enable them to plan the next step and consider a more

permanent solution is often the biggest obstacle to walking away.

Building on its efforts to combat domestic violence by providing financial and material support to associations that take in and provide support to victims of violence in Luxembourg, AXA Luxembourg is going a step further by including protection for its insured victims at the very heart of its insurance offering.

As of today, at no extra charge, AXA Luxembourg is automatically including a new cover in all its home insurance policies: emergency rehousing cover for up to 7 days for the victim and, where applicable, their children and pets (dog or cat), in order to get them away from the violent household and make it easier to complete the necessary formalities and find a permanent rehousing solution.

This new emergency support scheme is backed up by a dedicated unit within AXA Assistance, an AXA Group entity specialising in day-to-day emergency assistance. Available 24 hours a day, 7 days a week, this special unit, made up of teams trained to deal with highly sensitive situations, is tasked with finding an emergency rehousing solution and transport to a safe and suitable location (trusted third party or hotel), guaranteeing the strictest confidentiality and safe arrangements for the victim and any children or pets.

« Domestic violence is a very real risk, and in most cases takes place within the very home we insure. Just as we cover our home policyholders against theft, fire and flooding, we are now standing by them in the event of domestic violence, to ensure the safety of the victims and help them get over the hurdle of leaving, since we know that, for many victims, the absence of a rehousing solution is the first obstacle to departure. As an insurer with its own emergency assistance unit, we are no strangers to transporting, rehousing and supporting victims. We want to make the most of this expertise to further strengthen our support for our policyholders, while at the same time joining forces with the existing ecosystem in Luxembourg by working hand in hand with specialist partner associations that will take victims under their wing going forward, once the initial urgency has been dealt with. » says Octavie DEXANT, CEO of AXA Luxembourg.

Because victims of violence have specific needs and deserve a trained response, this new cover, which has been months in the planning, has required a strong commitment from the AXA Luxembourg teams, supported by AXA France and AXA Assistance, and recourse to the experience and expertise of specialised partner associations in Luxembourg (Femmes en Détresse asbl, Profamilia, actTogether infoMann, Fondation Maison de la Porte Ouverte, CENTRE LGBTIQ+ CIGALE, CNFL LOG-in) and victims' associations (La Voix des survivantes) to ensure the best possible response and coordination of the various players in the best interest of the victims.

A large-scale communications drive (TV, press, nationwide poster campaign, social networks) will help to raise awareness of the problem of domestic violence in Luxembourg and to publicise this rehousing scheme among victims covered by AXA Luxembourg home insurance.