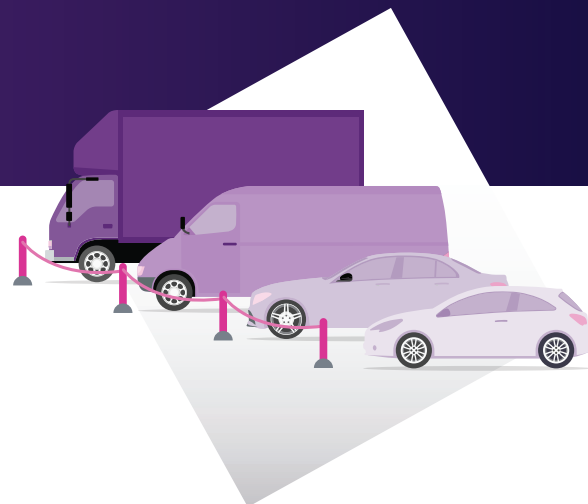


Motor Fleet

At NIG, we're proud to have over **100 years' experience** in underwriting commercial motor risks and we understand the needs of your clients.

Our new Motor Fleet policy has been redesigned and includes new extensions and increased policy limits.



Benefits

- Legal Expenses, covering uninsured losses as standard
- New Replacement Vehicle (where damage exceeds 50% of the market value)
- Motor Vehicle Lock Replacement
- Misfuelling with a reduced £50 excess where no damage has occurred
- Foreign Use: policy cover is extended to the EEA as standard
- Personal Accident Benefits up to £10,000 per person
- Medical Expenses £500 per person up to £2,000 for any one accident
- Personal Belongings covered up to £500

Covers available

- Comprehensive, Third Party Fire & Theft, Third Party Only and Laid Up option types available at policy and vehicle level
- Vehicles can be added on a notifiable basis (where we update MID) or for larger risks can be on declaration basis (where you or the client can update the MID)

Preferred risks

- In business for three or more years
- A proactive approach to Occupational Road Risk management
- Drivers aged 25 and above, although we can cater for different age options

Key selling points

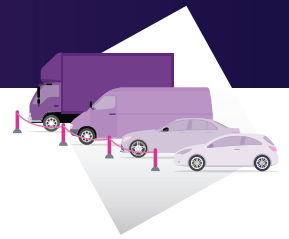
- **Statement of Fact basis – no need for proposal form**
- **New and enhanced policy extensions such as Misfuelling and New Replacement Vehicle**
- **Increased policy limits**
- **Flexible payment options**
- **Instant and improved documentation:**
 - Documents emailed immediately and stored on TheHub
 - Limits are now shown clearly in the policy wording
 - Straightforward policy schedule
 - Vehicle schedules will always be available
 - Notifiable basis – vehicles listed in main schedule
 - Declaration basis – schedules supplied as separate PDFs

Sections available under Comprehensive

- | | |
|------------------------------|--------------------------|
| 1 Accidental Damage | 8 Windscreen or Window |
| 1A Fire & Theft | 9 Foreign Use |
| 2 Liability to Others | 10 Trailers |
| 3 Legal Costs | 11 Unauthorised Movement |
| 4 Personal Accident Benefits | 12 Unauthorised Drivers |
| 5 Emergency Treatment | 13 Principals' Indemnity |
| 6 Medical Expenses | 14 Motor Legal Expenses |
| 7 Personal Belongings | |

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NIG Risk Assist for Motor Fleet

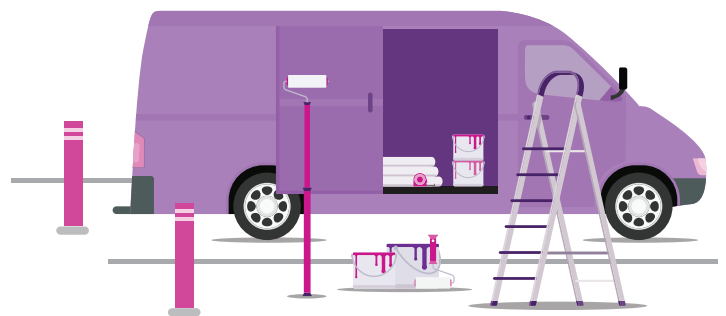
- A comprehensive range of online tools to help manage and reduce risks in your business 24/7 including Health & Safety assessments, a virtual HR department, business continuity guidance, e-Learning and Ask the Expert service
- The Driving Risk system helps fleet owners assess the risks of work-related road safety and suggests remedial actions to manage Occupational Road Risk
- Provides a set of guides, checklists and templates to ensure legal compliance
- Online Driver Audit manager allows drivers to complete individual audits and upload them to a central system for monitoring purposes
- Helps to reduce the risk of driving-related injuries and ill health among employees

Access to DLG Repair Network

- Free collection and delivery of damaged vehicle on a low loader (no additional mileage added to the vehicle)
- 5 year guarantee on repairs. We also match manufacturer warranties if longer than five years
- PAS 125 Kitemark Accreditation
- Manufacturers parts used on vehicles under three years old (excluding lights)
- Manufacturers approved parts (SEL and Autoclimate Q-Part range which fully meets manufacturers specifications) used on vehicles over three years old
- Delivery of a courtesy vehicle (subject to availability) for the duration of the repair
- 24-hour nationwide coverage for windscreens. Using our approved suppliers listed on nig.com/claims reduces your minimum windscreen excess
- For total loss claims our handlers use a Damage Evaluation Calculator to speed up the settlement process

NIG: Here's why

- **We specialise in insurance for UK commercial businesses only**
- **Established over 125 years, since 1894 – a company you can trust**
- **Regional expertise – we have 9 trading offices with national coverage. Talk to empowered decision makers based in your local trading office**
- **Group strength – part of the second largest UK non-life insurer**
- **Financially secure – Moody's A1 rated insurer**
- **Brokers and clients can claim online**
- **A competitive edge – one quote to market principal**



For more information visit nig.com, speak to your Senior Business Development Manager or contact your local Underwriter.

nig.com

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