

# Mini Fleet



## TheHub

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Our Mini Fleet policy is designed for fleets between 2 and 15 vehicles, with increased flexibility at mid term and renewal for fleets of up to 20 vehicles. Mini Fleet provides comprehensive cover for private cars and commercial vehicles (up to 7.5 tonnes).

### Key selling points

- Straightforward online quotes, mid term adjustments and renewals.
- Over 2,000 auto-rated trades accepted online without referral.
- Documentation immediately available online.
- 24/7 claim reporting service with UK based motor claims handlers and extensive approved repairer network.
- Motor Insurance Database (MID) updated on behalf of policyholder.
- Vehicles within 12 months of registration will be replaced with a new vehicle if it is stolen or the damage exceeds 60% of value.
- Option to add Green Flag UK or European breakdown cover.

### Product Scope

- Flexible driver options with age restriction discounts.
- Easy addition of new or temporary vehicles through online adjustments.
- Free foreign use in the EU up to 30 days.
- Facility to include forklift trucks and trailers on comprehensive cover.
- Facility to accept previously NCB rated risks.
- Risks that have robust management controls in place will be rewarded with discounts.

### Most Competitive On:

- Risks primarily consisting of private cars.
- Businesses in operation for 3 or more years.
- Low road exposure trades.
- Tradesman or professionals trade sectors.
- Businesses or vehicles based outside of main cities.
- Fleets that can be restricted to drivers over 30.
- Previously fleet rated risks with a good claims experience.
- Risks with a stable workforce and conviction free drivers.

### Comprehensive Cover

Cover	Maximum Limits (Standard limit in brackets)
Accidental Damage, Fire and Theft	£250, £350 or £500
Inexperience Driver/Young Driver Additional Accidental Damage	£250
Windscreen Damage	£100 if using an Authorised Repairer £200 if using a Non Authorised Repairer

### Standard Covers

Cover	Maximum Limits (Standard limit in brackets)
Accidental Damage	Up to market value
Third Party Injury	Unlimited
Third Party Property Damage Limit	
• Private Cars	£20,000,000
• Commercial Vehicles	£5,000,000
Legal Costs	£5,000
Personal Accident Benefits	£5,000
Emergency Treatment	Unlimited
Medical Expenses	£200
Personal Belongings	£150
Windscreen/Window Damage	Included
Free Foreign Use in the EU	Up to 30 Days
Unauthorised Movement of Obstructing Vehicles	Included
Unauthorised Use or Driving of Vehicles by Employees	Included
Principles' Indemnity	Included
Motor Legal Expenses	£100,000

### Optional Covers

Green Flag Breakdown	Optional
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This is a summary of the cover available. Please refer to the Policy Booklet for full terms and conditions.

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## Risk Acceptance

- 2 to 15 private cars and commercial vehicles at new business with increased flexibility at mid term for 2 to 20 vehicles. (2 vehicles at New Business only accepted if the risk is previously fleet rated).
- Private cars with a value of up to £100,000.
- Commercial vehicles with GVW of up to 7.5 tonnes and a value of up to £60,000.
- Private cars and commercial vehicles with 7 seats or less (including drivers).
- Up to 3 fork lift trucks, cover is available for comprehensive or third party only.
- Trailers can be added for each car or commercial vehicle.
- All vehicles must be specified and notified on an immediate basis.
- Any driver 21 years or older if previously fleet rated at new business, alternatively we can accept 4 named drivers 21 – 24 years old on a previously fleet or NCD rated basis.
- Businesses in operation for more than 2 years.
- Any drivers with more than 6 points and/or any serious convictions must be declared.
- NCB rated and fleet experience.

## Preferred Trades

**Over 2,000 auto-rated trades accepted online without referral. Preferred trade sectors include:**

- Accountants
- Architects
- Builders
- Building and Allied Trades
- Bricklayers
- Carpenter and Joiners
- Carpet Fitters
- Civil Servants
- Electricians
- IT Professionals
- Insurance & Mortgage Brokers
- Kitchen/Bathroom Fitters
- Office Based Risks
- Painter and Decorators
- Plasterers
- Plumbers
- Printers
- Quantity Surveyors
- Solicitors

**We are unable to provide a quote for:**

- Hauliers
- Self drive hire operators
- Taxi and Private Hire fleets
- Couriers and delivery services
- Vehicles which are not registered
- Vehicles which are solely for Social, Domestic and Pleasure purposes
- Risks visiting hazardous locations or carrying hazardous goods



UK BUSINESS, COVERED