

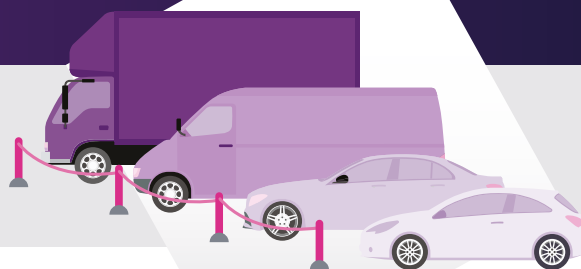
# Mini Fleet



## TheHub

buy. amend. renew.

Head to TheHub for a quote today – [www.nig.com](http://www.nig.com)



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 updated Mini 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 for free up to 30 days
- 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

- Flexible driver options with age restriction discounts
- 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

### Preferred risks

- 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

### Key selling points

- Straightforward online quotes, mid term adjustments and renewals
- New and enhanced policy extensions such as Misfuelling and New Replacement Vehicle
- Increased policy limits
- Over 2,500 auto-rated trades accepted online without referral
- Motor Insurance Database (MID) updated on behalf of the policyholder
- Option to add Green Flag UK or European breakdown cover
- Limits are now shown clearly in the policy wording

### 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        |                          |

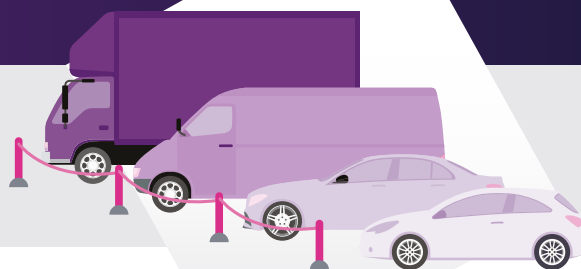
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## NIG Risk Assist for Mini Fleet

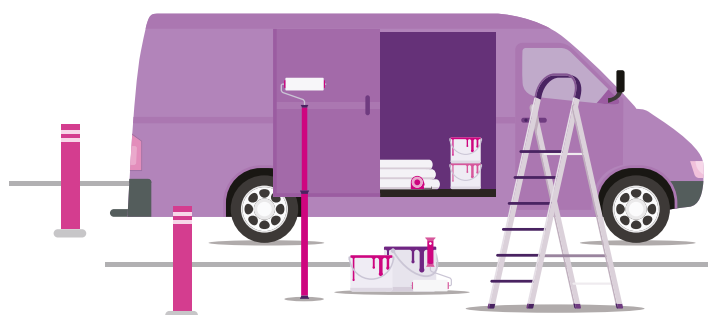
- A comprehensive range of online tools to help manage and reduce risks in your business 24/7 including Health & Safety assessments, a virtual HR department, business continuity guidance, e-Learning and Ask the Expert service
- The Driving Risk system helps fleet owners assess the risks of work-related 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](http://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
- eTrading expertise - we have a dedicated Mini Fleet team within our eTrade Centre in Peterborough
- 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



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UK BUSINESS, COVERED

