

# 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   |
| A. 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        |                           |



## 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 Direct Line Group Auto Services

- 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

## Why NIG?

- We specialise in insurance for UK commercial businesses only
- Established over 125 years, since 1894 – a company you can trust
- Regional expertise – we have regional trading offices with national coverage. Talk to empowered decision-makers based in your local trading office
- 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](http://nig.com)**

**Speak to your Senior Business Development Manager or contact your local Underwriter.**



**nig.com**

NIG policies are underwritten by U K Insurance Limited, Registered office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England and Wales No 1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Calls may be recorded.

