

Complete Mini Fleet

Product Parameters

Q. What is Allianz's Complete Mini Fleet appetite?

The Complete Mini Fleet product is designed to cover businesses with fleets of 3-8 vehicles comprised mainly of business cars and light commercial vehicles not used for hire and reward. The product also caters for heavy commercial vehicles (up to 18T GVW), some 'special type' vehicles and trailers, provided these are incidental to the main fleet.

Q. What are your target trades?

- A. Complete Mini fleet is designed to cover businesses that have been trading for three or more years, operating in low to medium hazard trade sectors such as electrical contractors, roofing services, landscape gardeners and other allied trades. (Note: date established declared in QuoteSME must reflect the date of incorporation of the legal entity as listed on companies house.)

Any trades that necessitate hire and reward exposure will decline. We also actively preclude exposures to:

- high profile individuals or events management
- hazardous goods or visiting hazardous sites
- heavy industry (including scrap merchants)
- animal exposures
- newsagents
- restaurants, food sellers, catering or hospitality
- nurseries, schools, colleges, universities or sports clubs.

Q. How many vehicles can I quote for on Complete Mini Fleet?

- A. At new business we will quote fleets of 3-8, vehicles, with ability to flex mid-term.

Q. What are the driver age limits on Complete Mini Fleet?

- A. Complete Mini Fleet policies can accommodate driving on an 'any driver' basis excluding those under 21, 25 or 30. Named drivers can also be specified but we do not offer a blanket 'any driver' policy.

Q. Are blanket certificates available?

- A. Blanket certificates are not available under Complete Mini Fleet.

Q. Is breakdown cover included within the Complete Mini Fleet product?

- A. Pay on use breakdown cover is included within our policy. We can also provide discounted insured options through our preferred supplier.

Q. Do you provide cover for driving abroad and is there a charge?

- A. Cover for driving abroad is provided as standard under Section D of the policy wording. This confirms the territorial limits and level of cover given for driving abroad. This product is not suitable for businesses with significant overseas exposure and we will not write business where the policyholder expects to use any vehicle overseas for more than 30 days per policy year.

Q. My client has been involved in an accident, will they receive a courtesy vehicle whilst their vehicle is being repaired?

- A. If your client makes a claim for damage to their business car or light commercial vehicle and they choose to use one of our approved repairers they will be entitled (subject to policy cover) to a Class A courtesy vehicle.

Like-for-like replacement vehicles can be provided at competitive hire rates should a Class A vehicle not be suitable, removing the need for the client to make additional arrangements.

Q. Is there a minimum premium or admin fee for transactions?

- A. MTAs do not incur an admin fee. There is, however, a minimum premium of £25 applicable to cover 'time on risk' following any mid-term adjustments. Cancellations that are initiated by the policyholder are also subject to a £25 administration fee.

Q. What is the minimum experience required?

- A. We require the declaration of all exposure and losses for all instances which have occurred during the preceding three year period.

Q. Can director-owned vehicles be covered?

A. All vehicles must be owned, hired, leased or loaned in the name of the insured provided within the client details. There is an exception for vehicles owned by a director/partner or principal and in these situations we will note the interest via a clause on the policy schedule. Vehicles owned by any other party cannot be insured on this product.

Q. What is the maximum GVW that Complete Mini Fleet can accommodate?

A. Our Complete Mini Fleet product is flexible enough to accommodate heavier goods vehicles up to 18T providing that these are incidental to the risk. However, these are low appetite vehicles and therefore will increase the likelihood of decline due to the overall vehicle mix.

Q. Is there an age limit for vehicles?

A. The target age range for vehicles under our Complete Mini Fleet product is ten years or younger. Vehicles older than this can be accommodated by exception providing the overall vehicle mix is acceptable to us.

Q. Can special type vehicles and trailers be added?

A. We can cover/accommodate special types and trailers provided that these are incidental to the risk. Please note any risk with more than four trailers will decline.

Q. What types of cover are available?

A. Cover is provided on a comprehensive basis as standard. Individual vehicles can have a reduced level of cover to TPFT, TPO and LUFT providing that this is incidental to the risk.

Q. Are vehicles covered for Social Domestic and Pleasure use?

A. The cover provided under Complete Mini Fleet is Business Use of the insured plus Social Domestic and Pleasure.

E-Trading

Q. What do I do if I cannot locate a trade that matches my client's business description?

A. The activity of the insured is a significant factor when considering the hazard associated with the risk and will influence acceptance and pricing decisions. It is therefore imperative that the occupation is correctly represented and the correct sector chosen when quoting. If the exact trade is not available please do not hesitate to contact one of our underwriters who will be more than happy to assist you in finding the most applicable option.

Q. Can I issue cover without receipt of a confirmed claims experience or NCD?

A. We require proof to be submitted to us for all historical claims experience periods and NCD years captured as part of a quote and this will be validated by our underwriting team. It is possible though to incept a policy before submitting this proof, however, it must have been received and validated by us within 30 days of cover starting. If we are not able to validate the proof(s) provided then an additional premium may be payable or we may cancel the policy by giving seven days' notice on the twenty third day after inception.

Q. I have proof of NCD that is not in the insured's name, can this be used to obtain a Complete Mini Fleet quote?

A. Any NCD proof supplied must be in the name of the insured or a director, partner or principal of the insured. We cannot accept NCD in the name of employees or spouses for vehicles that are to be covered under the business fleet policy. If the vehicles in question are owned or leased in the name of an employee or spouse then they should be insured separately elsewhere.

Q. What should the NCD look like from the previous insurer?

A. NCD can be provided in the form of a letter, or a current renewal schedule. Any NCD proof supplied must contain the following information: name, address, vehicle registration, insurer name/logo, policy number, period of insurance and the date issued. Out of date proofs and/or MTA schedules are not acceptable.

Q. How do I provide you with proof of NCD or fleet experience?

A. CCE or proof of NCD can be uploaded via QuoteSME. Proof of experience can be submitted online at point of quote or up to 23 days after policy inception. This will then follow a validation process where the experience will be checked against that information declared at inception.

We must have received and validated this proof(s) within 30 days of inception. Failure to do so will result in the cancellation of the policy on the thirtieth day.

Q. What do I do if I receive a fleet experience/NCD proof and the information differs to that which was used to obtain the quote?

A. The basis of our acceptance and quoted premium for the risk is the information declared to us and any inconsistencies may result in additional premium and/or terms being applied or the policy being cancelled. The best way to minimise this risk is to be in possession of the confirmed experience at the time of quotation.

Q. The CCE I have received is dated from previous years can you accept this?

A. Claims experience must be provided for all years declared to us. A run-off must be obtained for all prior years to show the full position for that period without any 'cut-off'. The experience for current period must have been issued no more than two months prior to the date of inception for our policy.

Q. How do I calculate vehicle years for risks that have historically been on an NCD basis?

A. The figure entered into the Vehicle Years box should be the number of vehicles on cover at the start of each policy period. If the number of vehicles on cover at the start of the policy period was two, then this should be entered into the Vehicle Years box (regardless of whether vehicles were added or deleted after this date). Vehicles in this count must have been owned by the insured or a director/partner/principal of the insured business.

Q. What claims am I required to declare for risks that have historically been on an NCD basis?

A. We require the count and the total incurred costs of claims occurring in each of the past three 12-month periods to be declared to us. This is irrespective of whether they were fault or non-fault claims or if the vehicles were insured on a protected NCD basis.

Q. How do I input the vehicles years when the prior years' experience is a mix of fleet rated and NCD? For example, current year shows 2.8 vehicle years on a claims experience plus 2 vehicles currently on NCD.

A. The data captured should be based on the combined experience. For example, the current year vehicle years would equate to 4.8. The claims experience should also be merged in the same way.

For validation we would expect that the declared experience has no more vehicle years than the conformed claims experience plus the count of the NCD vehicles.

Q. Risk is declining due to an 'unacceptable vehicle schedule', why?

A. This could be due to several factors that when grouped together make the exposure unacceptable under the Complete Mini Fleet product. This could be due to an accumulation of vehicles that might be acceptable individually but when grouped together offset our target vehicle mix.

Please speak to an underwriter if you require further specific information relating to your quote.

Q. Can I process MTAs online?

A. All mid-term adjustments and vehicle changes can be processed online via QuoteSME.

Q. Who do I contact for referrals or queries?

A. If you have any questions or referrals please do not hesitate to contact our team on 0345 078 9898 and listen for the options. You can also contact us via Live Chat on QuoteSME if you would prefer.

Q. Can I add a named driver under the age of 21?

A. We may look to accommodate a named driver under the age of 21 depending on the type, use of vehicle and the ABI grouping; however, additional terms may be applied.

Q. Why isn't your vehicle look-up facility working for a particular vehicle?

A. Newer vehicles may take time to register under our vehicle look-up facility. Vehicles can however be manually entered by make and model should you have any issues with the automatic look-up please refer to the underwriting team for assistance.