MOTOR FLEET

our proposition
We know that fleet operators, large and small, are continuously faced with the challenge of managing their fleets more effectively. There’s a need to reduce their risks and manage their expenses, whilst at the same time comply with their mounting legal obligations.

**WE’RE TECHNICALLY EXCELLENT**

We understand these challenges and are committed to providing solutions to help protect your fleet clients.

We offer comprehensive, flexible cover that can be tailored to meet your clients’ specific requirements. Our suite of products cater for mini, small and large fleets and, depending on their size, can either be traded digitally or via our extensive branch network.
COMMERCIAL MOTOR TEAM OF THE YEAR AT THE UNDERWRITING SERVICE AWARDS FOR THE LAST FIVE YEARS

We’re proud to have been awarded Commercial Motor Team of the Year at the Underwriting Service Awards for the last five consecutive years.

These prestigious awards recognise outstanding service in underwriting. The nominations are judged by those best placed to assess insurers’ performance – you.
OUR PRODUCT PORTFOLIO

Our product portfolio caters for the various needs of the fleet market:

MOTOR FLEET
for fleets of 15 or more vehicles, serviced via our branch network.

SMALL FLEET
for fleets of 4–14 vehicles, serviced via our branch network.

COMPLETE MINI FLEET
for fleets of 3–8 vehicles (up to 15 at renewal), traded online.
APPETITE

We’re recognised in the fleet market for having a consistent appetite and underwriting strategy.

Our preference is for risks that are:

• established businesses with a minimum of three years confirmed claims experience
• private car schedules not dominated by high performance vehicles
• commercial vehicles used for the carriage of own goods
• fleets that do not change insurer on an annual basis.

Whilst these are our preferred types of risks, we’re happy to discuss cases outside of these parameters.

COVER

Cover, as standard, includes:

third party liability:

• unlimited indemnity for death or injury
• indemnity for accidental damage to other persons property:
  • £20,000,000 in respect of private cars
  • £10,000,000 for all other vehicles
new for old – cover for private cars or goods carrying vehicles up to 7.5 tonnes, less than one year old and damaged beyond 50% of their list price
personal accident – cover for drivers, with £10,000 indemnity per incident
accidental misfuelling – cover to drain the fuel tank and rectify any subsequent damage

in-vehicle safety technology – up to £250 for equipment such as dash-cams

replacement locks – unlimited cover if vehicle keys have been lost or stolen

child seat – replacement cover up to £150

legal protection – cover up to £100,000 for uninsured loss recovery and motor prosecution defence

pay-on-use breakdown – cover through Allianz Worldwide Partners

personal belongings – up to £500 per incident

medical expenses – up to £500 per person for anyone injured in the insured vehicle, subject to a maximum of £2,000 per incident (£250 per person and £1,000 maximum for Small Fleet)

In addition, the following covers are provided for Motor Fleet clients only:

occasional business use – cover for private cars owned by or loaned to an employee.

psychological support (optional under Motor Fleet) – extension for up to eight sessions of treatment following an accident for the driver and any passengers.

LOCAL EXPERTISE

Both our Small Fleet and Motor Fleet products are traded via our national branch network, consisting of 13 branches. This enables our underwriters to foster strong and long-term broker relationships. We use our global expertise and local knowledge to provide brokers with relevant trading insights.

EMPOWERED UNDERWRITERS

Our fleet underwriters are industry experts and have high levels of local underwriting authority and experience. This enables them to make prompt and considered underwriting decisions. Our continuous internal technical training and underwriting forums ensure we have a well-informed and collaborative underwriting community.

As a renowned general insurer, we have the capacity and technical excellence to package your clients’ fleet risks with the appropriate property and casualty covers.

A TAILORED PROPOSITION

We know that no two risks are the same and underwrite each risk based on its individual merits. We have the scope to be flexible and can offer long-term agreements, non-conventional deals and premium finance.

For your larger clients, we provide a dedicated Claims Relationship Manager. They’ll be active focal points, working closely with you and our Claims and Underwriting teams to support your clients.

In addition, our Case Analysis Tool (CAT) helps your larger clients identify where their fleet is most at risk. It provides a breakdown of their accident experiences, allowing trends to be recognised so that remedial action can be put in place.*

We operate in over 70 countries and have the ability to accommodate international fleet programmes through our broad range of multi-national solutions.
Our Complete Mini Fleet product has been rated five stars by Defaqto and to ensure you can trade with ease it’s been designed so that:

- vehicles can be covered for business, as well as social, domestic and pleasure use
- it can accommodate temporary vehicles
- it can be rated on confirmed claims experience or no claims discount at new business

Complete Mini Fleet is a comprehensive product with the option to vary cover for individual vehicles.
APPETITE

UK based businesses – cover for over 3,000 trades and occupations

business cars and light commercial vehicles – less than 7.5 tonnes (carrying their own goods).

COVER

Cover, as standard, includes:

third party liability:
• unlimited indemnity for death or injury
• indemnity for accidental damage to other persons property:
  • £20,000,000 in respect of private cars
  • £10,000,000 for all other vehicles

new for old – cover for private cars or goods carrying vehicles up to 7.5 tonnes, less than one year old and damaged beyond 50% of their list price

personal accident – cover for drivers, with £10,000 indemnity per incident

accidental misfuelling – cover to drain the fuel tank and rectify any subsequent damage

replacement locks – up to £1,000 cover if vehicle keys have been lost or stolen

child seat – replacement cover up to £150

legal protection – cover up to £100,000 for uninsured loss recovery and motor prosecution defence

pay-on-use breakdown – cover through Allianz Worldwide Partners

personal belongings – up to £500 per incident

medical expenses – up to £250 per person for anyone injured in the insured vehicle, subject to a maximum of £1,000 per incident.

A SUPERIOR DIGITAL TRADING SERVICE

Complete Mini Fleet is available via our award-winning digital trading solution, QuoteSME.

Supported by our expert team of specialist motor underwriters, QuoteSME provides:

• full-cycle functionality – quote, buy, adjust and renew online

• instant electronic documentation – delivered to you at point-of-sale

• simple quote screens – dynamic question sets that ensure fair presentation of risk

• flexible commissions* – the ability to flex commissions and/or premium rates to help secure business

• ‘live chat’ – our online messaging service provides access to our team of over 200 expert SME underwriters who can address your queries as you progress your journey online

• automatic uploads – to the national Motor Insurance Database once vehicle details/changes are entered on QuoteSME.

For more information, visit allianz.co.uk/quotesme

* Special arrangements for brokers on a non-standard commission deal.

OUR CLAIMS

Our fast, fair and flexible claims service, delivered by experts.
We’re here to support your clients when they need us the most. Expertise and empathy is central to our approach. Working in partnership with you and your client, we aim to agree liability swiftly and within the timescales set by the Ministry of Justice.

Our fleet claims proposition provides your clients with:

**DEDICATED SPECIALIST SUPPORT**

Our dedicated Commercial Motor Claims team captures all the relevant information at first notification and proactively manages the claim to final settlement.

Supported by our specialist rehabilitation team, our claims proposition aims to get injured parties back to work as soon as possible. At the same time, our fraud team proactively works to keep claims costs down – a benefit we can pass on to your clients.

**CUSTOMER EXPERIENCE AND DIGITALISATION**

Claims can be reported 24/7, 365 days a year, either by phone or online.

To make the process of supplying supporting evidence easier, we have a digital solution in place which allows either you or your clients to conduct a live video stream or send us documents, images or videos. This helps us make liability decisions and settlements quicker.

When a third party is at fault and their insurer is identified, we’ll also suppress your client’s damage excess.

**OUR APPROVED REPAIRER NETWORK**

We have a nationwide repairer network, which provides a lifetime guarantee on all repairs. Should your client have an accident, our recovery service, provided through Allianz Worldwide Partners, will collect your client’s vehicle and take it to one of our approved garages. Whilst it’s being repaired, your client can monitor the progress of the work via our tracking service. On completion, the repaired vehicle will be returned to them free of charge. If your client’s vehicle is off the road, we will supply them with a free courtesy vehicle (Class A). Should your client prefer a like-for-like vehicle, we can provide one for hire at competitive rates.

We also offer mobile repair services to minimise the time your client’s vehicle is off the road, including free windscreen repairs. All windscreen and minor repairs are carried out to BSI Kitemark PAS 125 accreditation with a lifetime guarantee.

For your larger customers, we can consider a financial arrangement to simplify VAT and excess payments.
BUSINESS SUPPORT

We provide more than just insurance protection and have a range of significant support services to help your clients run their businesses more efficiently.

ALLIANZ MOTOR INSURANCE DATABASE

Our simple to use Motor Insurance Database – allianz.co.uk/mid – provides 24/7, 365 days a year access to vehicle details. This helps you or your larger clients to accurately update the vehicles they have on cover at a time that’s convenient to them.

If you or your clients require access to the site or have a technical query our helpdesk is on-hand to provide support. Tel: 0345 0731118 (Monday to Friday 8.00am–6.00pm).
FREE BUSINESS SUPPORT HELPLINES

In partnership with Glen Abbot (business continuity and information security specialists) and Praxis42 (a leading UK provider of health, safety and environmental consulting and eLearning), we’ve negotiated two free helplines to provide your clients with advice.
ALLIANZ LEGAL SERVICES

TALK Legal is a free 24/7, 365 days a year helpline, providing your clients with legal advice, such as how to manage regulatory investigations and motor prosecutions, and fulfil health and safety legislations.

In addition to TALK Legal, through our partnership with DWF, specialist commercial solicitors, we can provide your clients with discounted legal services:

- **undisputed debt recovery** – legal action for undisputed debts of over £250 (15% discount)
- **employment support** – assistance with a redundancy programme or internal disciplinary (15% discount)
- **uninsured legal action** – action on behalf of your clients for any commercial matter not covered by their Allianz Legal Expenses policy (15% discount)
- **crisis communication** – a review of existing crisis management policies and advice on best practice response.

**CRISIS COMMUNICATION EXAMPLE**

One of your Fleet clients is involved in an accident which causes death and injury while driving for work. The Press, Health and Safety Executive and the Police descend upon your client’s premises, along with a number of interested members of the general public.

Rather than having to deal with a situation like this on their own, your client could contact our solicitors, DWF, who would provide crisis management support and guidance. This would not only help to alleviate the stress on the insured and their staff, but also prevent them from failing to properly comply, or incriminate through naivety.

For more information on how to access Allianz Legal Services, visit [allianz.co.uk/legalservices](allianz.co.uk/legalservices)
We understand the budget constraints your clients are under and know that they’re increasingly tasked with running their fleets as cost effectively as possible.

No one likes expensive surprises, which is why we’ll help your clients understand risk, reduce their exposure and improve their overall fleet management.

SELF-SERVE RISK MANAGEMENT

Our free risk management website has guidance and support on best practice fleet management and driver safety.

In addition, it provides advice on operational business related risk management, including property security, health and safety and business continuity planning.

For more information, visit allianz.co.uk/riskmanagement
DriveTech’s customer portal allows fleet managers to have complete oversight of elements such as drivers’ licence checks, training and qualifications, as well as accident and incident reports. This level of information allows customers to gain a deeper understanding of the overall performance of their fleet, helping them to identify training needs and optimise efficiencies.
We’ve partnered with TRACKER Network (UK) Ltd, the UK’s most successful stolen vehicle recovery system, to provide your clients with a £150 discount on TRACKER products.

Getting your clients’ vehicles back on the road is essential to minimise disruption and potential financial loss. The AA provides a fleet recovery service for your Allianz clients at preferential rates. Please let your local Allianz branch know that your client is interested and we will do the rest.

Discounts are also available on in-vehicle safety solutions to help your fleet customers and their drivers, including:

**VUE**

Combining on-board cameras with telematics can be a valuable addition to any fleet, helping to prove liability, as well as control expenses, improve driver safety and map journeys. Your clients can benefit from up to a 30% discount on VUE’s products, which may help them to reduce accidents and the associated costs through proactively managing driver behaviour.

**Lightfoot**

Lightfoot is an award-winning, government supported technology that’s helping to make roads safer and motoring less expensive. It gives drivers real-time, in-cab coaching via the Lightfoot box, which communicates with the engine and constantly measures how efficiently and safely the car is being driven. Lightfoot is designed for company cars and light commercial vehicles. Your clients can benefit from a 20% discount off Lightfoot products.

Lightfoot delivers proven fuel savings of up to 20% by improving and sustaining driver behaviour.

**PARTNERSHIP PLUS**

To assist your clients with the cost of implementing agreed risk control measures, we can consider a financial contribution. This can be used in conjunction with our risk management partners to reduce the overall cost of risk mitigation measures.

For more information on our preferred partners, visit [allianz.co.uk/riskmanagement](http://allianz.co.uk/riskmanagement)
To get a quote for our Motor Fleet or Small Fleet products, please speak to your usual Allianz representative.

To get a quote for Complete Mini Fleet, visit allianzquotesme.co.uk or contact our Small Business Team (see QuoteSME for details).

For any other information, please visit allianz.co.uk/broker
allianz.co.uk

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