

# MOTOR FLEET

## quick guide

Motor Fleet provides insurance cover for business vehicles registered in the United Kingdom and is designed for fleets of 15 or more vehicles.



### COVER 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 dashcams.

**Replacement locks** – unlimited cover if vehicle keys have been lost or stolen.

**Child seat** – replacement cover of up to £150.

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

**Pay-on-use breakdown cover** – cover through Allianz Global Assistance.

**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.

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

**Psychological support (optional)** – extension for up to eight sessions of treatment, if required, following an accident for the driver and any passengers.

### ADDITIONAL PRODUCTS

The following additional products are available:

- **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), digitally traded via [allianz.co.uk/quotesme](https://allianz.co.uk/quotesme)

We have a range of property and casualty covers that we can package fleet insurance with.

### APPETITE

- 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 transport of own goods
- Fleets that do not change insurer on an annual basis.

We're able to accommodate a broad array of risks and are happy to consider those that sit outside of these parameters.



#### For Intermediary Use

This document should be used for intermediary reference only, as it does not detail the conditions, limitations or exclusions of the cover. Please see the policy wording or proposition brochure for further details.



\* Allianz Legal Services is only available to policyholders with Allianz Legal Expenses cover in place.

## CLAIMS SERVICE

Our fast, fair and flexible claims service, delivered by experts provides:

- **Dedicated commercial motor claim handlers** – supported by rehabilitation and fraud investigation teams
- **24/7/365 claims reporting** – flexible and fast reporting options
- **Access to a cloud platform** - allowing video footage or imagery to be uploaded in support of a claim
- **Excess suppression** - when a third party is at fault and their insurer is identified, we'll waive the damage excess
- **Nationwide approved repairer network** – including provision of a courtesy vehicle and lifetime guarantee on repairs
- **Vehicle repair tracking** – policyholders can track the progress of their repair online
- **Claims relationship managers** – providing access to a dedicated claims expert for larger clients.

### TO MAKE A CLAIM:

Claims can be reported 24/7/365

Tel: 0330 102 1998

Email: [claims.start@allianz.co.uk](mailto:claims.start@allianz.co.uk)

## ADDITIONAL SERVICES

Our additional services can help policyholders to run their business more efficiently:

**Allianz Motor Insurance Database** – provides access to vehicle details. Visit: [allianz.co.uk/mid](http://allianz.co.uk/mid)

**Free risk management support** – guidance on efficient and effective fleet management and driver safety. Visit: [allianz.co.uk/riskmanagement](http://allianz.co.uk/riskmanagement)

**Windscreen repairs or replacement** – providing a lifetime guarantee through Autoglass and if the windscreen can be repaired, as opposed to replaced, there's no excess to pay.

**Allianz Legal Services\*** provides free or discounted legal and business tax advice via a range of services. Visit: [allianz.co.uk/legalservices](http://allianz.co.uk/legalservices)

**Business support helpline** – offering guidance on health, safety, environmental, cyber security and business continuity matters.

**Exclusive third party supplier discounts** – on motor fleet products and services, including:

- **DriveTech** – driver and fleet manager training and support (up to 50% discount)
- **Lightfoot** – live driver coaching and fuel saving tool (15% discount)
- **VUE** – CCTV in-vehicle camera solutions (up to 30% discount)
- **TRACKER Network UK (Ltd)** – discounted products from the UK's most successful stolen vehicle recovery system (£150 discount on the unit cost of vehicle tracking unit).