

Motor Fleet and Small Fleet



Our Motor Fleet and Small Fleet products provide cover for business vehicles registered in the United Kingdom.

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 Motor Fleet brochure for further details.

Cover includes:

- **third party liability** - unlimited indemnity for death or injury
- **third party liability** - indemnity for accidental damage to other person's property; £20,000,000 in respect of private cars and £10,000,000 for all other vehicles
- **comprehensive electric vehicle cover** - third party liability during charging and damage for cables, connectors, electric wallboxes and posts
- **new for old** - cover for private cars or goods carrying vehicles up to 7.5 tonnes, if 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** - like-for-like replacement cover
- **legal protection** - up to £100,000 for uninsured loss recovery and motor prosecution defence
- **personal belongings** - up to £500 per incident
- **medical expenses** - for anyone injured in the insured vehicle:
 - £500 per person with a maximum indemnity limit of £2000 per incident - Motor Fleet
 - £250 per person with a maximum indemnity limit of £1000 per incident - Small Fleet
- **driving abroad** - territorial limits apply
- **unauthorised movement** - cover for the movement of vehicles impeding legitimate access or exit
- **volunteering** - cover for employees using their company vehicle to support the NHS, Trussell Trust or Independent Food Aid Network (IFAN) recognised charities with the insured's agreement

The following cover is available for Motor Fleet customers only:

- **occasional business use** - cover for private cars owned by or loaned to an employee

In addition, the following optional cover is available for both Motor Fleet and Small Fleet customers:

- **psychological support** - up to eight sessions of treatment following an accident for the driver and any passengers

Appetite

We're able to accommodate a broad array of risks and are happy to consider those that sit outside of the following preferred parameters:

- 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.

Claims service

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

- **dedicated commercial motor claim handlers** - support from our experienced and expert motor team
- **24/7/365 claims reporting** - digital notification via Allianz Claims Hub
- **digital document transfer** - video footage or imagery can be uploaded in support of a claim

- **vehicle repair tracking** - track the progress of repairs online, via Allianz Claims Hub
- **live chat** - communicate quickly and directly with our handlers in real-time via live chat, our online messaging system
- **nationwide approved repairer network** - provision of a courtesy vehicle (excluding specialist repairs), lifetime guarantee on repairs and where possible the use of green parts
- **£150 excess reduction** - we'll reduce the policy excess by £150 when an insured vehicle is repaired by one of our 300 approved repairers
- **windscreen repairs or replacement** - a lifetime guarantee and if the windscreen can be repaired, as opposed to replaced, there's no excess to pay
- **excess suppression** - when a third party is at fault and their insurer is identified, we'll waive the damage excess
- **claims relationship managers** - access to a dedicated claims expert – larger customers only

Additional services

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

- **Allianz Motor Insurance Database** access to vehicle details. Visit: allianz.co.uk/mid
- **free risk management support** guidance on efficient and effective fleet management and driver safety. Visit: allianz.co.uk/risk-management

- **business support helpline** guidance on health, safety, environmental, cyber security and business continuity matters. Visit: allianz.co.uk/risk-management
- **third party supplier discounts:**
 - **DriveTech** electric vehicle and fleet manager training and support
 - **Lightfoot** live driver coaching and fuel/energy saving tool, catering for internal combustion and electric vehicles
 - **VUE** telematics and CCTV in-vehicle camera solutions
 - **Tracker** stolen vehicle recovery systems
 - **The AA** breakdown recovery packages, including both insured and pay on use options.

We can also provide cover for your customers with mini fleets:

- **Complete Mini Fleet** - 3-15 vehicles (up to 20 at renewal). Available via QuoteSME and iMarket, via the Acturis platform.



Claims can be reported
24/7/365

Allianz Claims Hub
0370 606 4912
claims.start@allianz.co.uk