

PRODUCT PROFILE

Motor Fleet Protect



Motor Fleet Insurance protects businesses financially from compensation claims from third parties as a result of a motor accident. These third party claims could be in the form of financial compensation for injury or property damage for a third party. Cover can also be extended to indemnify the insureds vehicle against accidental damage, fire and theft.

Target Market

A wide underwriting appetite with a desire to work with fleet operators whom embrace a risk management culture which is demonstrated through their loss history.

Extensions

- Corporate Manslaughter and Corporate Homicide Act 2007
- Non-owned Vehicles
- Cross Liability
- Unauthorised movement of third party vehicles
- Incorrect fuelling

Exclusions

- Airside Liability
- Wrongful Delivery or collection

Capacity

Market Leading Limits of Indemnify. Technical expertise to Underwrite complex multi-national accounts

Cover

- Comprehensive, third party fire and theft or third party only cover tailored to insured's needs.
- Third party property damage caused by commercial vehicle limit - £5M (can be extended to £35M)
- Third party property damage limit caused by carriage of hazardous goods - £1.2M
- Enhanced new car replacement. Now also applies to all vehicles not just cars (cover limited in respect of commercial vehicles and special types)
- Accessories including visual equipment limit - £5,000
- Medical expenses - up to £500 per person
- Personal effects limit - £250 per person limited to £1000 in the aggregate
- New improved trailer section
- Unlimited loss or theft of keys
- Emergency Overnight Accommodation up to £500 for all occupants
- Crisis Containment up to £100,000 if an insured accident threatens adverse publicity
- Legal advice on any business-related matter, 24 hours a day, 365 days a year
- Legal Protection - optional whiplash reform ready policy providing cover up to £100,000 per vehicle legal protection costs

Broker Facts

Technical Expertise

AIG has been writing motor risks for nearly 40 years and provides local decision making from Fleet underwriting experts in your region.

Stand-out cover

High limits, broad extensions and services, from Crisis Management to third party rehabilitation

Claims First

Highly trained claims adjusters ensure the right level of expertise in Bodily Injury, Property Damage, Credit Hire and Fraud. Every client is allocated a dedicated claims team to keep them updated throughout every stage of the claim and minimise their cost.

Fraud Management

AIG has a dedicated Special Investigation Unit (SIU) which works collaboratively with our claims teams. The SIU team have access to the latest technology and subscribe to all of the industry data sharing forums

Innovation in Motor

Using Cloud technology AIG has the unique ability to take CCTV, Dashcam or images at the point at making a claim which helps establish liability quickly, speeds up claims resolution which are all in line with compliance and data protection.

Approved Repairer Services

Our Approved Repair Network has 315 body shops on their fixed network as well as 286 Mobile Repair Vans with the following services – all keeping vehicle off road time to a minimum.

Targeted Risk Management

Tools and guides for clients to help reduce accident and loss rates or complement an existing risk reduction programme. Helps clients get more for their premium spend and helps us retain clients at renewal.

Client Risk Services

Comprehensive suite of selected vendor services including Driver Training Solutions and in the event of an incident, Medical and Vocational Rehabilitation is available to the victims of accidents, to help recovery and get back to work.

Insights & Risk Prevention

Claims review workshops – we track claims trends, escalate any issues and hold frequent claims reviews with you to understand any patterns or trends that emerge.

Legal Expenses Cover Available upon request

- Cover is whiplash reform ready
- £100K Legal Costs for PI / ULR claims.
- No excesses or carve outs to facilitate alternative funding arrangements.
- Product underwritten by A- rated insurer (AmTrust Europe Limited).
- Claims handled by FMG / FMG Legal.



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