



ERS Fleet insurance

We protect business assets, ensuring every vehicle has the cover it needs. As a leading fleet insurer, we cover everything from small family run firms to large national companies to help keep businesses vehicles moving.



The specialist motor insurer

ers.com/fleet

You can depend on us



Every ERS policy comes with an A+ rating
and is honoured by Lloyd's, so you and
your customers can rely on us.

Find out more at ers.com/lloyds



The specialist motor insurer



Welcome

2020 has and continues to be a challenging year for all as we try to adapt to a new ‘normal’. We recognise the impacts Covid-19 and lockdowns, national or localised, are having on the motor market and as a specialist motor insurer, we understand the struggles businesses are facing so quickly adapted offering flexibility on our policies to help ensure our brokers and policyholders have the support they need to keep UK businesses on the road.

At the beginning of 2020 (pre-Covid-19) our Active Underwriter, Martin Hall wrote about the challenges motor premiums would face in 2020 such as an increase in reinsurance costs, MIB levies and claims inflation. These haven’t been replaced or disappeared but have evolved with the impact of Covid-19. These challenges are likely to cause greater disruption to the insurance industry as we all attempt to understand what the future will look like as the market tries to return to long-term, sustainable profitability and support the needs of businesses’ day-to-day fleet operations.

Being agile and flexible has been key in providing support to our brokers and policyholders during the pandemic, from offering laid-up cover for vehicles taken off the road to adapting policies for non-profit organisations, taxi drivers and NHS staff so they can provide support for the local communities during these unprecedented times.

Our dedicated team of fleet experts continue to work closely with brokers and their customers to understand their business needs to ensure the right level of cover is offered.

So, whether you have a portfolio of hundreds of vehicles, a mixed fleet of standard car and van and hazardous types, our A+ rated fleet offering, can provide your customers with tailored underwriting for each and every risk.



Chris Wilson
Head of Fleet

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Fleet insurance from the specialists

Our Motor Fleet proposition is about protecting business assets, ensuring every vehicle has the cover it needs. As a leading fleet insurer, we cover everything from small family run firms to large national companies.

We write a broad range of risks, covering all types of fleet including car, van, coach, minibus, taxi, self drive hire and hazardous and are one of the few insurers that can support customers with non-conventional arrangements.

We know that no two businesses are the same so direct access to a team of experienced fleet underwriters enables you to discuss your individual requirements and arrive at a solution to meet the clients needs.

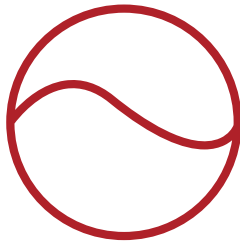
Features and Benefits



Every ERS policy comes with an A+ rating and is honoured by Lloyd's, so you and your customers can rely on us.



Access to a team of underwriters who are empowered to make decisions



Flexible approach to driving warranties



Third party liability. Indemnity for accidental damage to peoples property – £20m for private cars, £5m for all other vehicles



New for old - cover for private cars or goods carrying vehicles up to 7.5tonnes



Loss of keys and replacement locks up to £1,000



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



Personal belongings cover up to £250 per incident



Medical expenses up to £500 per person



Driver packs and bump cards available and proactive TP claims management



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Understanding risk in the fast-changing fleet world

Throughout the current crisis, the UK's road transport network has provided some surprising and powerful insights into how the world around us is changing.

Covid-19 has caused significant changes in road and vehicle usage in the Fleet space. Sectors such as education or tourism have seen vehicle needs reduced as travel ground to a halt and schools closed for a period of time; whereas other sectors, such as healthcare or logistics, have had a greater requirement for their Fleets than ever before as we changed the ways we shopped to rely on home delivery.

I don't think anyone can predict what will happen next, and those that do will probably be wrong. But we do know that the last few months have been tough for brokers, businesses and insurers alike. While the UK economy is tentatively reopening, Covid-19 will continue to impact many organisations' Fleet vehicle needs.

The artificial impact of COVID-19

Here's the juxtaposition, whilst the pressure is on insurer's expense ratios and their expectation that rates will need to continue to rise due to the underlying performance of many books, most customers will see significant improvements in their Fleet portfolio performance due to reduced traffic

volumes through the last six months and lower claims frequency. From their point of view, they'll be expecting significant rate reductions at renewal – especially as insurance is likely one of their top three financial outlays each year.

Whilst the short-term data may show an improvement in performance, this won't change the long-term performance of the risk and it's dangerous to automatically assume that short-term reduction in claims volumes are a consequence of a broader improved performance. The whole industry must maintain the rigour and discipline of its underwriting, to accurately assess the truth behind the data.

Brokers need to take a data driven, long-term view

When underwriting a risk, insurers must consider both the exposure that the risk brings as well as its claims performance over a prolonged period (i.e. 3-5 years). Without understanding this link or focusing on longer-term data sets, it's impossible to price the risk correctly, particularly when considering fleet, where multiple vehicles, drivers and use cases are involved.

The recent reduction in accidents represents an artificial change in risk because millions of people were mandated to stay at home and avoid non-essential travel. It does not offer an accurate prediction of future claims performance, and it is negligence on the part of an insurer to suggest otherwise. We do not yet know what future UK road usage will look like. Almost all businesses are still

feeling their way through this period of uncertainty, with no clear idea as to what awaits them on the other side. How their fleet is deployed could easily change in a month, let alone a year.

Honest conversations with trusted insurers

We're proud of our heritage as a trusted motor insurance partner to our nationwide broker franchise, we also believe in speaking honestly and setting realistic customer expectations rather than over-promising and under-delivering. We don't believe that a customer should go from boom to bust when presented with low rates in year one, only to be hit with a huge rate increase in year two. I've seen this behaviour from insurers hundreds of times and it's the broker and their reputation that loses out. We try to be consistent and honest with our pricing, we're in it for the long haul and price correctly, so your reputation isn't impacted, and customers get a fair, long-term view of their risk..

We are already seeing the number of reported accidents rise steadily, back towards to pre-Covid levels. As the situation continues to evolve, it has never been more important to distinguish between emerging trends which may be permanent, like the growth of eCommerce and home delivery, versus those which are artificial. For the motor market to address its biggest, most longstanding profitability challenges – such as claims inflation, reinsurance costs, levies and fraud – the discipline of underwriting must be maintained at all costs in our response to this latest stage of the Covid-19 pandemic, and the understated claims performance it portrays.

During the lockdown we were quick to recognise that customers' individual situations were changing rapidly. We responded by offering additional flexibility on our policies – for example, providing laid-up cover for vehicles no longer in use – and we agreed to rebate premiums to many customers where cover was no longer required.

[Read the full blog now at ers.com](https://ers.com)



The specialist motor insurer

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Own Goods & Trades

5+ Vehicles



Target trades & most competitive

- Rural/semi-rural based risks
- Low accident frequency and severity
- Minimal exposure to young drivers
- Minimal exposure to agency drivers

-
- | | |
|---|----------------------------|
| ◦ Low staff turnover | ◦ Trades and services |
| ◦ Vehicle and/or driver risk management | ◦ Plant hire |
| ◦ Charities | ◦ Professionals |
| ◦ Construction and engineering | ◦ Property |
| ◦ Educational | ◦ Retail and manufacturing |
| ◦ Healthcare and medical | |



Outside Appetite

- Fleet rated for less than 3 years
- Risks with 3 insurers in 3 years
- New ventures
- NCD rated
- Companies with poor credit rating e.g. multiple CCJ's or liquidations
- Exposure to privately owned vehicles (vehicles owned by directors are considered up to 25% of vehicle schedule)
- Family fleet

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- | | |
|--|---|
| ◦ Scaffolders/scaffolding contractors | ◦ Scrap metal merchants, recycling risks and skip hire |
| ◦ Accident management/credit hire | ◦ Motor traders |
| ◦ Bailiffs/collection agencies | ◦ Police, fire, ambulance, health, local authorities and embassies/diplomatic risks |
| ◦ Mobile ATM suppliers | ◦ Entertainment industry and professional sports club |
| ◦ Food wholesale, food delivery or mobile caterers | |
| ◦ Motor factor risks | |
| ◦ Airport parking risks | |

Passenger Transportation, Hire & Reward

Car, LCV, HGV's, Special Types & Agricultural Vehicles, 5+ Vehicles



Target trades & most competitive

Risk Features

- Rural/semi-rural based risks
- Low accident frequency and severity
- Minimal exposure to young drivers
- Minimal exposure to agency drivers
- Low staff turnover
- Vehicle and/or driver risk management

Passenger Transport

- School contracts
- Community or charity sectors
- Contract hire
- Private hire
- Stage contracts (excluding large metropolitan areas)
- Vintage coach fleets

Carriage of Goods for Hire and Reward

- Heavy/abnormal load haulage (80T+)
- Hazardous haulage



Outside Appetite

Outside Appetite Risk Features

- Fleet rated for less than 3 years
- Risks with 3 insurers in 3 years
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Passenger Transport

- Express contracts
- Party bus risks
- Large city centre open top buses
- Black cab (city centre)
- Uber risks
- Stretch limousines
- Professional sports teams, members of entertainment industry and VIP's
- Coach ski tours
- Short term taxi rental
- Exposure to owner drivers

Carriage of Goods for Hire and Reward

- General haulage
- General courier



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Specialist claims handlers, just in case the worst happens

Nobody likes the hassle and inconvenience of making a claim so when one of your clients needs to claim on their policy we'll deal with it quickly and efficiently to get them back on the road.

**Last year* we paid out on 99% of our claims,
so your customers can rely on us when they need us the most.**



New claims notifications

Where possible, claims need to be reported within **24 hours** to ensure the most suitable claims solutions are arranged by our dedicated team of expert handlers. Using our Approved Repairer Network and Third-Party capture scheme helps lower claims costs.

Call our handlers on **0330 123 5992** or email **fnol.motor@ers.com**

For enquiries about existing claims, email claims@ers.com



Expert claims handlers and engineers

Our claims service is made up of experts who know and understand the specialist vehicles we insure. Our team of expert engineers are at the front-end of each claim too so if you need to get in touch, you'll be speaking to someone who knows your vehicle and how to get it repaired quickly. Our engineers aim to authorise the repair within **48 hours** of receiving all the information needed.



Genuine parts and great service, every time

Unless your customer says otherwise, we'll always use genuine replacement parts for a repair and all our work comes with a **five-year warranty**. Subject to policy terms, we'll also provide a courtesy car, pick up and deliver the vehicle to and from your customers' home or workplace cleaned inside and out.



A repair network for specialist vehicles

Our approved repair network can look after all the vehicle types we insure, from a standard car or van, to a Tesla, McLaren or Bentley or even a 45T truck. As we only work with BS10125 accredited repairers, your customers are in safe hands. When using our approved repair network, the cost is on average £600 lower than a non-network repair.



Tough on fraud

We have a zero tolerance approach to claims fraud because criminals who create fake or exaggerated accidents negatively affect innocent policyholders, adding extra costs to their premiums. Where we identify fraud we will always seek to prosecute.

If you suspect fraud, then please call our dedicated hotline on 03330 535 892.

*Based on claims received and declined on all motor products between January and December 2019



The specialist motor insurer

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Your specialist Fleet team

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Your specialist regional network

Our Regional Development team is here to help your business grow.



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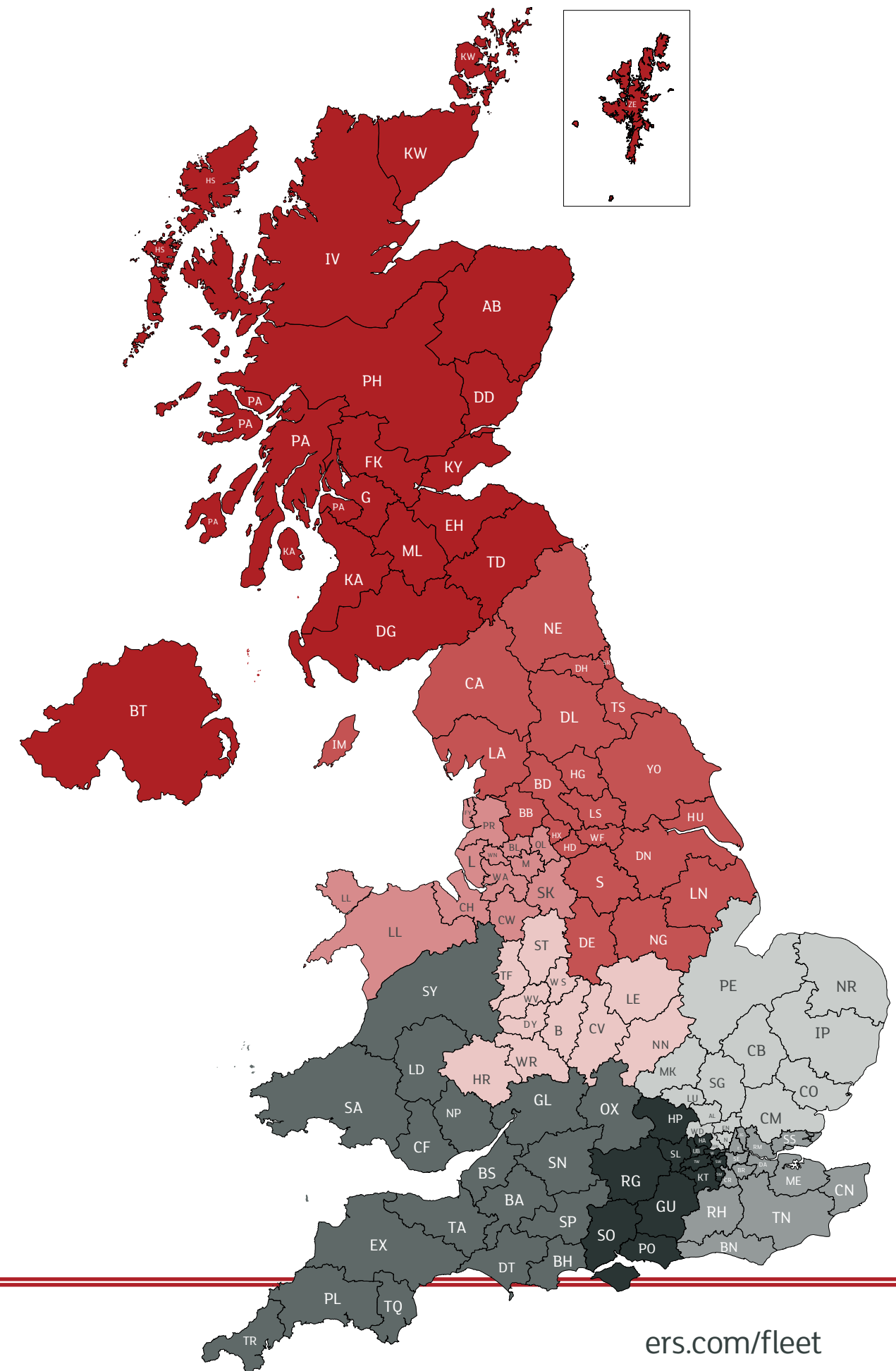
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Whether you're looking for an Own Goods & Trades, Passenger Transportation or Hire & Reward Fleet risk quote, contact our specialist team of experts at **fleet.quotes@ers.com** or call on **0345 602 5809**

Visit our Marketing Hub for our latest product brochures and co-branded leaflets.
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