Fleet insurance

Helping businesses keep moving.

The specialist motor insurer

www.ers.com/fleet

Fleet insurance from ERS

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

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

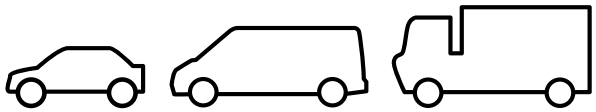
Personal accident cover for drivers, with £10,000 indemnity per incident

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

Access to a team of underwriters



Fleet – Own Goods & Trades

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

Target trades & most competitive

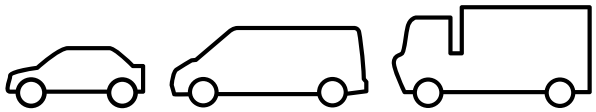
- Rural/semi-rural based risks
- Low accident frequency and severity
- Minimal exposure to young drivers
- Minimal exposure to agency drivers
- Low staff turnover
- Vehicle and/or driver risk management

- Charities
- Construction and engineering
- Educational
- Healthcare and medical
- Trades and services
- Plant hire
- Professionals
- Property
- Retail and manufacturing

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

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



Fleet – Passenger Transportation, Hire & Reward

5+ Vehicles

Target trades & most competitive

Target 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
- 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)

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

Our Fleet team

Head of Class & Product Managers

Chris Wilson
Head of Class
chris.wilson@ers.com

Nicky Harttree
Product Manager – Own Goods & Trades, SDH & Non-Conventional
nicky.harttree@ers.com

Garbhan O'Brien
Product Manager – Passenger Transport, Hire & Reward
garbhan.obrien@ers.com

Retail Fleet

New Business underwriting:
fleet.quotes@ers.com
0345 600 2297

Mid-term Queries:
fleetadmin@ers.com
0345 602 5809

Steve Nethercoat
Senior Underwriter
steve.nethercoat@ers.com

Tommy Ecott
Senior Underwriter
tommy.ecott@ers.com

Tim Hockey
Senior Underwriter
tim.hockey@ers.com

Ramon Porcel
Senior Underwriter
ramon.porcel@ers.com

Stuart Morris
Senior Underwriter
stuart.morris@ers.com

Paul Emmett
Underwriter
paul.emmett@ers.com

Dan Kiddier
Underwriter
daniel.kiddier@ers.com

Andy Pringle
Underwriter
andrew.pringle@ers.com

Rob Gowers
Underwriter
robert.gowers@ers.com

James Dooley
Underwriter
james.dooley@ers.com

Callum Brooke
Underwriter
callum.brooke@ers.com

Vanessa Eve
Underwriter
vanessa.eve@ers.com

Callum Phillips
Underwriter
callum.phillips@ers.com

Wendy Margetson
Underwriter
wendy.margetson@ers.com

Regional Fleet – Scotland & NI

New Business and Renewals:
07967 769 172

Mid-term Queries:
fleetadmin@ers.com
0345 602 5809

Stuart Boles
Regional Trading Underwriter
stuart.boles@ers.com

London Market

New Business and Renewals
0345 600 2294

Mid-term Queries:
fleetadmin@ers.com
0345 602 5809

Edd Moore
Senior Underwriter
edward.moore@ers.com

Karl Sandford
Underwriter
karl.sandford@ers.com

Sam Braithwaite
Assistant Underwriter
sam.braithwaite@ers.com

The specialist motor insurer
www.ers.com/fleet