



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, minibuss, 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

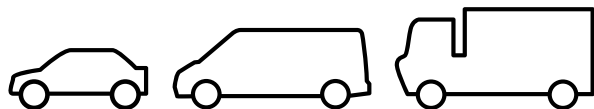


Access to a team of underwriters



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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 | ◦ Professionals |
| ◦ Construction and engineering | ◦ Property |
| ◦ Educational | ◦ Retail and manufacturing |
| ◦ Healthcare and medical | |
| ◦ Trades and services | |
| ◦ Plant hire | |

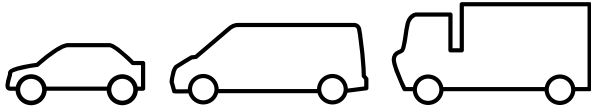
Outside Appetite

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



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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
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- 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



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