

# Motor Fleet Insurance

All motor fleets are different in some way. It could be down to size, the people who drive them, usage - the list is endless.

These differences mean that all will have different needs and it's therefore essential that insurance requirements are assessed on an individual basis.

Through evaluating each risk individually, we're better placed to understand your specific needs, which could both save money on your premium as well as preventing any unexpected surprises if you should need to make a claim.

Ecclesiastical's Motor Fleet insurance is designed to give both your business and your staff the essential insurance support you need to protect your business.



Motor Fleet • Charity • Care • Education  
Heritage • Bespoke Commercial

[ecclesiastical.com/motorfleetinsurance](http://ecclesiastical.com/motorfleetinsurance)

# So why choose Ecclesiastical...?

Ecclesiastical's Motor Fleet insurance is a specialist product, designed to meet and exceed the needs of the motor fleet operator.

We have a team of highly dedicated, professional and knowledgeable underwriters, who can give quick answers to complex insurance questions and deliver bespoke solutions.

We're rated 'A-' by Standard & Poor's and 'A' by A.M. Best - which reflects our financial strength and stability.

\*Ecclesiastical Insurance Office 2006 Annual Accounts and Reports.

We're one of the largest British-owned insurers with group assets of over £1.4 billion and net assets of over £345 million.\*



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High performance Motor Fleet insurance from Ecclesiastical



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Our Motor Fleet insurance is designed to cover fleets - comprising both cars and/or commercial vehicles - under a single motor fleet insurance policy.

The key to our account, and a major part of its success, is the flexibility of our underwriting approach. We take on business from a wide spectrum, assessing each risk on its individual details.

In all areas, we're more than confident that our Motor Fleet insurance cover compares favourably, if not better with any other currently available in the marketplace.

Our wide risk appetite, flexible underwriting, and high standards of customer service make Ecclesiastical ideally placed to meet the changing needs of fleet operators.



# What cover does it offer?

These are some of the highlights of our extensive insurance cover...



- Accidental delivery of load to wrong site, location or address - limit £50,000
- Optional uninsured loss recovery; driver's travel assistance; legal assistance
- Scene-of-accident advice
- Transport of driver and vehicle to a garage following an accident
- Courtesy car when one of our approved repairers is used
- Repair or replacement to windscreen and glass - Autoglass helpline
- Full EC documentation
- Cover for foreign travel in all EU countries
- Risk Management assistance
- 24-hour helpline for legal advice, tax advice, driver's assistance and counselling.
- Incorrect fuelling cover - limit £750
- Personal accident benefit - limit £10,000
- Replacement locks and keys when lost or stolen - unlimited
- Residual value cover for personal leased vehicles - limit £15,000
- Private cars - third party property damage limit of indemnity £20m plus £5m for costs
- Other vehicles - third party property damage limit of indemnity £5m, including costs
- Accommodation and travel costs following loss of use of vehicle - limit £300
- Loss of/or damage to trailer attached to vehicle - limit £10,000 per trailer
- Medical expenses cover - limit £500 per person
- Personal effects cover - limit £500 any single occurrence



# What happens if I need to make a claim?

Our reputation for settling claims quickly and fairly is as important as the cover itself. When things go wrong, our specialist claims service is on hand 24 hours a day.

You are given the name of an individual point of contact, who will personally handle your claim. All of our claims specialists have the expert knowledge and operational authority to make things happen fast.

For over 120 years Ecclesiastical has been looking after the insurance needs of our customers and during this time we have built up a vast wealth of experience which we still put into practice today.

Our extensive contact list of approved repairers can help bring immediate benefits

to our customers in times of need, and can make all the difference to your ongoing business activity.

And don't just take our word for it. When surveyed, over 93% of Ecclesiastical's overall customers were either very or extremely satisfied with our claims service\*. And our claims service has been a finalist in the British Insurance awards 3 times in the last 5 years.

\*Source: 2006 Commercial Claims Satisfaction Survey sent to claimants who received a partial or full payment of their claim.



To find out more about how Ecclesiastical can help you protect your motor fleet, either talk to your insurance broker or visit:

[ecclesiastical.com/motorfleetinsurance](http://ecclesiastical.com/motorfleetinsurance)