

At NIG, we're proud to have over 100 years' experience in underwriting commercial motor risks and we understand the needs of your clients.

Motor Fleet

Our new Motor Fleet Policy has been redesigned and includes new extensions and increased policy limits.

Benefits

- Legal Expenses, covering uninsured losses as standard
- New Replacement Vehicle (where damage exceeds 50% of the market value)
- Motor Vehicle Lock Replacement
- Misfuelling with a reduced £50 excess where no damage has occurred
- Foreign Use: policy cover is extended to the EEA as standard
- Personal Accident Benefits up to £10,000 per person
- Medical Expenses £500 per person up to £2,000 for any one accident
- Personal Belongings covered up to £500

Covers Available

- Comprehensive, Third Party Fire & Theft, Third Party Only and Laid Up option types available at policy and vehicle level
- Vehicles can be added on a notifiable basis (where we update MID) or for larger risks can be on declaration basis (where you or the client can update the MID)

Preferred Risks

- In business for three or more years
- A proactive approach to Occupational Road Risk management
- Drivers aged 25 and above, although we can cater for different age options

Key Selling Points

- Statement of Fact basis – no need for proposal form
- New and enhanced policy extensions such as Misfuelling and New Replacement Vehicle
- Increased policy limits
- Flexible payment options
- Instant and improved documentation:
 - › Documents emailed immediately and stored on TheHub
 - › Limits are now shown clearly in the Policy Wording
 - › Straightforward Policy Schedule
 - › Vehicle schedules will always be available
 - › Notifiable basis – vehicles listed in main schedule
 - › Declaration basis – schedules supplied as separate PDFs

Sections Available Under Comprehensive

- | | |
|-------------------------------|---------------------------|
| 1. Accidental Damage | 8. Windscreen or Window |
| A. Fire & Theft | 9. Foreign Use |
| 2. Liability to Others | 10. Trailers |
| 3. Legal Costs | 11. Unauthorised Movement |
| 4. Personal Accident Benefits | 12. Unauthorised Drivers |
| 5. Emergency Treatment | 13. Principals' Indemnity |
| 6. Medical Expenses | 14. Motor Legal Expenses |
| 7. Personal Belongings | |



NIG Risk Assist for Motor Fleet

- A comprehensive range of online tools to help manage and reduce risks in your business 24/7 including Health & Safety assessments, a virtual HR department, business continuity guidance, e-Learning and Ask the Expert service
- The Driving Risk system helps fleet owners assess the risks of work-related road safety and suggests remedial actions to manage Occupational Road Risk
- Provides a set of guides, checklists and templates to ensure legal compliance
- Online Driver Audit manager allows drivers to complete individual audits and upload them to a central system for monitoring purposes
- Helps to reduce the risk of driving-related injuries and ill health among employees

Access to Direct Line Group Auto Services

- Free collection and delivery of damaged vehicle on a low loader (no additional mileage added to the vehicle)
- 5 year guarantee on repairs. We also match manufacturer warranties if longer than five years
- PAS 125 Kitemark Accreditation
- Manufacturers parts used on vehicles under three years old (excluding lights)
- Manufacturers approved parts (SEL and Autoclimate Q-Part range which fully meets manufacturers specifications) used on vehicles over three years old
- Delivery of a courtesy vehicle (subject to availability) for the duration of the repair
- 24-hour nationwide coverage for windscreens. Using our approved suppliers listed on nig.com/claims reduces your minimum windscreen excess
- For total loss claims our handlers use a Damage Evaluation Calculator to speed up the settlement process

Why NIG?

- We specialise in insurance for UK commercial businesses only
- Established over 125 years, since 1894 – a company you can trust
- Regional expertise – we have regional trading offices with national coverage. Talk to empowered decision-makers based in your local trading office
- Financially secure – Moody's A1 rated insurer
- Brokers and clients can claim online
- A competitive edge – one quote to market principal

For more information visit nig.com

Speak to your Senior Business Development Manager
or contact your local Underwriter.



nig.com

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