ZURICH

Hard-working businesses deserve hard-working protection.

Small Fleet

SME customers have built up their fleet to support their business. We work hard to keep it running smoothly.

Our Small Fleet policy is designed for businesses with a fleet of between 2 and 20 vehicles.

Appetite

- Fleets between 2 and 20 vehicles
- Predominantly commercial cars, or mixed vehicle schedules
- At least 1 year confirmed claims experience, either fleet CCE or No Claim Discount (NCD)

Core cover

Any driver cover.

No young/inexperienced driver excesses.

Uninsured loss recovery service, including motor prosecution defence cover.

Automatic Europe-wide (EU and Associated countries).

Courtesy vehicle if the insured vehicle is being repaired following an accident, fire or theft (subject to availability).

Theft or loss of keys, to replace keys, lock transmitter and locks.

Medical expenses for each person travelling in the vehicle where injury has a direct connection with the insured's vehicle.

Cover for damage to or loss of personal effects.

New for old vehicle replacement on commercial car and commercial vehicle (conditions apply).

24-hour Accident and Emergency Helpline and accident recovery service.

Uninsured loss recovery included up to £100,000.

Emergency hotel expenses up to £250 for the driver and each passenger up to a limit of £750 per claim.

Optional cover

Detached trailer cover.

Electric vehicle cover

Our SME Fleet customers can now benefit from having an electric vehicle replacement if their electric vehicle is damaged, and is being repaired by one of our approved repairers.

The cost of this additional cover is included as part of the premium charged upon purchase of the policy.

What our cover can offer:

- ✓ If damage is caused by a commercial car or motorcycle to the property of a third party, we will cover the costs up to a maximum of **£50million**.
- ✓ **Legal costs and expenses indemnity** limit of £5million in connection with the defence of any criminal proceedings under the Corporate Manslaughter and Corporate Homicide Act 2007.
- ✓ We can **cover any driver** and we do not add an additional excess for young drivers.
- ✓ **Electronic documentation in minutes** including certificates at bind stage.
- ✓ **No declarations** – as and when changes to vehicle schedule and pro-rata mid-term adjustments with automatic update of Motor Insurance Database.

A claims service to be proud of

Until you need it, it's hard to appreciate just how valuable our personal claims support can be.

- ✓ We aim to authorise cash settlements the same day for accidental damage claims under £2,500.
- ✓ We're always on hand to help via our helpline, claims portal, live chat and video calling.
- ✓ We understand that accidents can have a profound effect, so we provide a free and confidential health and wellbeing service, including counselling, for all customers and their employees when they make a claim.

Contact us

Call us on: **0800 028 1774**

Find out more at: **zurich.co.uk/broker/sme/small-fleet**

Trade with us at:
Zurich Online or on **Acturis**

For more information about our products and trading tools please speak to your usual Zurich contact.

For use by brokers only. No other person should rely on or act on any information in this document when arranging an insurance contract. This document has not been approved for use with clients.

Zurich Insurance Company Ltd. A public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

COMTM79 (7/26) ZUR