

e-Fleet

Product Guide



Designed for businesses operating a fleet of vehicles comprising of cars and/or commercial vehicles. Cover is provided for the business use of the policyholder (excluding use for hire and reward) and social, domestic and pleasure purposes.

e-Fleet Referrals

Telephone: 0330 024 2446

Email: e-Fleet@coveainsurance.co.uk

Our Target Business

We have a broad risk appetite, but there are still certain trades that are out of our risk appetite. We are particularly keen on tradesman and professional risks, which have been trading as fleet rated for at least three years.

Features

- Comprehensive and/or Third Party Fire & Theft cover available
- Third Party Only cover for Special Type vehicles
- Replacement locks up to £1,000
- Misfuelling covered up to £5,000
- Personal Accident cover up to £5,000
- Medical expenses up to £250
- Personal effects cover up to £250

Benefits

- Award winning UK based claims service available 24 hours a day, 7 days a week
- Accident recovery and approved repairer service including 3 year guarantee for repairs
- Courtesy vehicle available (subject to terms and availability)
- New vehicle replacement
- Europe-wide certificates



Risk Appetite

KEY:

- Happy to compete
- Do not wish to compete

- Businesses operating for 3 or more years
- Fleet rated risks with a 3 or 5 year confirmed claims experience
- Mature stable workforce, free of serious convictions
- Majority of driver to be experienced (25+)
- Suitable for 3 to 20 vehicles
- Cars
- Commercial vehicles up to 7.5t GVW
- Electric vehicles
- Good, non-distressed confirmed claims experience with low frequency

Decline Risks

- Hauliers, Couriers, Furniture removers
- Public, private or self-drive hire operators
- Waste, scrap or salvage operators or processors
- New Ventures
- Those which carry hazardous goods or operate in hazardous locations (i.e. Airside)
- Tankers
- Agricultural & Farming vehicles
- Heavy plant
- Motorbikes
- Bus/Coaches
- Minibuses
- NCD conversions

COVEA INSURANCE PLC

Registered Office: A&B Mills, Dean Clough, Halifax, HX3 5AX

Registered in England and Wales No. 613259

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority No. 202277