



## QBE SME Product Sheet

# Mini Fleet

**Finding fleet insurance that's flexible enough to meet your SME clients' specific needs can prove a challenge. That's where our e-trade Mini Fleet product comes in.**

Our Mini Fleet insurance has the flexibility to cover cars, vans, trucks, minibuses, agricultural, special types, or a whole mix of business vehicles.

Our product can deliver a tailored set of protections for your clients, with options including AA breakdown cover and uninsured loss recovery. We can consider any driver, including those aged 17-24 with no upper age limit.

We can accommodate most small fleets (between 3 to 20 vehicles).

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## Main benefits

- Fast e-trade quotes for over 3,600 trades, 24 hours a day
- At new business stage, you can include 3-20 vehicles (up to 7.5T)
- No maximum number of vehicles for existing business
- Having spent the last 35 years as leaders in minibuses insurance, we've made it easy for you to include minibuses on the policy
- We will consider any specified driver from age 17 upwards, with no upper age limit, regardless of claims history and convictions
- Optional AA breakdown recovery, which includes European cover, Roadside assistance, Relay, Homestart and Onward Transportation for all passengers
- Optional Uninsured Loss Recovery
- Trailers covered automatically up to a value of £5,000
- MID automatically updated
- Statement of Fact based for reduced paperwork and improved workflow
- Online MTAs and renewals, so faster turnaround for clients
- Delivery of motor certificates and policy documents when you want them puts you in control
- EU cover as standard.

## Why choose QBE?

### Because we make it possible

As specialist insurance providers for almost every kind of business, our people have the experience, detailed knowledge and positive attitude you need to achieve your goals.

We don't believe that one size fits all. Nor are we influenced by what others do. From policy inception through to claims settlement, we apply our energy and expertise to really understanding our clients' needs. It's this attention to detail that enables us to tailor the solution that's exactly right for them.

## QBE for SME

### We want to help you win more business by giving you

- Flexible, tailored products specially designed for SMEs
- Direct access to empowered underwriters
- An 'open for business' attitude to risk and rates.

## Standard cover

- Liability for death or bodily injury of any persons – Unlimited (damage to other people's property up to £20 million arising out of the use of cars or £5 million for other vehicles)
- Replacement locks – up to £1,000 any one occurrence
- Trailers – up to £5,000 for damage to any one trailer.

## Our comprehensive cover includes

- New for old cover for the cost of a replacement vehicle within 12 months of the first registration (private car or commercial vehicle upto 7.5 tonne GVW)
- Personal Effects – £500
- Medical Expenses – Up to £500 per person. Subject to a maximum of £2,000 for all claims arising out of one accident
- Personal Accident – £10,000.

## Flexible options and specialist knowledge

- UK and European breakdown assistance by the AA
- Legal services and advice
- Nationwide network of repairers
- In-house engineering expertise
- Strict adherence to service level agreements
- Strong anti-fraud strategy.



### Did you know...?

As well as the vehicles, we can insure the business.

Our SME insurance products cover property, casualty, motor and specialist lines.

See [www.QBEurope.com/sme](http://www.QBEurope.com/sme)

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## We're particularly good at covering

- Cars
- Commercial vehicles up to 7.5 tonne
- Minibuses
- Any driver over 25
- Established confirmed claims experience rated risks (Minimum 3 years CCE rated)
- Limited companies
- Car biased schedules
- Clerical trades
- Tradespeople and associated trades
- Any driver over 21 options available for Mini Fleets with 10 or more vehicles.

## Some areas where this product isn't suitable are

- Taxis and private hire
- Motorcycles
- Haulage and courier type occupations
- Self-drive hire
- Motor trade
- New ventures
- No claims discount rated risks (NCB Conversions)
- Risks with exposure to hazardous goods or hazardous locations.

## Get a quote

### QBE FastFlow

fastflow.qbe.com  
SMEcommercial@uk.qbe.com  
0800 917 9369

### Acturis

Category: Commercial Motor  
Policy Type: Motor (Commercial)  
Product Target: Fleet Rated Commercial Motor  
SMEnew@uk.qbe.com  
0800 917 9362

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