

Motor SMC Advance benefits at a glance

With the SMC Advance facility our policyholders will benefit from a number of enhancements, in addition to the extensive cover under our standard motor fleet wording,

COVER	BENEFITS
Occasional business use	Included as standard on all SMC Advance risks
New for old enhancement	Extends to include commercial vehicles up to 7.5t GVW.
Overnight accommodation following an accident	A limit of £500 per person over a maximum of two nights for emergency accommodation following an accident covered by the policy.
Replacement child seat/booster seat	A private car benefit where the damage is caused in an accident covered by the policy provided that repairs exceed 25% of the manufacturers list price of the vehicle.
Loss or damage audio visual equipment whilst temporarily removed from your vehicle	Up to £1000 per incident
Unauthorised movement of third party vehicles	Extended to a comprehensive benefit where comprehensive cover has been requested.
Unauthorised use of your vehicle	Extended to a comprehensive benefit where comprehensive cover has been requested.
Loss of keys	Unlimited replacement locks and keys cover.
Medical expenses	An increased limit of £750 per event.
Personal effects	An increased limit of £750 per occupant, with a maximum indemnity of £1500 per incident.
Legal expenses cover	ULR and Motor prosecution defence costs automatically included on all SMC Advance risks.

For full details of the cover please refer to the policy and the endorsement schedule.

Additional services

Whilst we acknowledge the importance of delivering a competitive policy that fits the needs of our policyholders, we also place great emphasis on our service and the ancillary support that we can offer to enhance customer experience. The following services are available to all QBE policyholders.

Breakdown

We can offer you access to discounted breakdown services with the AA. Cover includes Roadside, Relay, Recovery, Onward Travel, Home Start and Fleet Europe.

Legal Advice

We will give you access to Lawphone Legal Helpline for advice on any legal matter relating to the policyholder's business. These lines are open twenty-four hours a day, seven days a week.

Claims Offering:

Through our partnership with claims management specialist FMG, we can provide the following;

**24/7 claims line for reporting new incidents -
Call 0808 100 8181.**

**Access to an online portal
to track repairs.**

**Category A courtesy cars provided following an
accident, subject to availability.**

Risk Management

We will support each policyholder with a suite of risk management tools to help reduce costs.

They include:

**A free on-line risk management essentials
questionnaire via our QRisk service which provides
access to a selection of risk management tools**

Discounted rates on:

- On-line driver profiling
 - On-line Driving license checking
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