



**Motor Insurance Solutions**





*Trust the insurance professionals  
at We Insure Extra to help you  
create an effective motor fleet  
risk management strategy...*



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## INTRODUCTION & BACKGROUND

We Insure Extra combines years of experience in the motor insurance industry along with leading-edge products to provide exceptional service and value to our customers. Our motor product offerings include insurance covers and risk management services, including speciality covers.

We recognise that, within the motor and transport industry, there are constantly changing business environments along with ever evolving exposures, which can be increasingly difficult to recognise, monitor and most importantly, to install measures to protect against; especially when coupled with effectively running your business.

However, we also understand that prevention is better than the cure and that now more than ever there is an unprecedented focus on Risk Management.

We believe that our greatest contribution to your business and its resilience against loss, is to work alongside you to help identify areas to which you are exposed, whether you able to insure against them or not. Once this is done we are able then to propose preventative risk actions to mitigate any future possible losses.

Clients and insurers alike are increasingly appreciative of this proactive approach due to the effectiveness of recognising areas of concern, effectively managing risks and mitigating any possible losses. All of which leads to true peace of mind for all parties.

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## Self Drive Hire / Credit Hire Insurance

Operating a self-drive hire company comes with all sorts of risks. Balancing these risks and your profits can be tricky—you must properly appraise drivers and manage your vehicles all while promoting profitability.

Things get even trickier when operators have to insure a whole fleet of vehicles rather than just a few. More cars for hire means more risk exposure, and reducing this exposure is vital for the success of any self-drive hire company. A poor claims history can increase your premiums and operating costs.

Self-drive hire cover is typically separated into two payment structures: pay-as-you-go or an annual policy with monthly premiums. The appropriate cover will depend on an operator's business—if a business operates year-round with very little variance, an annual policy will be more cost-effective. If a business operates primarily in only one season, a pay-as-you-go policy will provide adequate cover and charge a lower premium during months with slower business operations.

As the operator of a self-drive hire business, you face tremendous risk. But purchasing comprehensive self-drive hire cover and instituting proactive risk management tactics can help bolster your business and ensure future profitability.



## Public or Private Hire Insurance

Running a public or private vehicle hire company can be treacherous—your drivers are picking up and transporting strangers all over the city at a rapid-fire pace. Accidents can occur at any time, threatening the safety of your employees and the viability of your business.

Public or Private vehicle fleets can fall under a number of following areas which we specialise in:

- Taxis
- Minibuses
- Coaches
- Chauffeur Services

Ensure your business and its vehicles keep moving forward with a public or private vehicle hire insurance policy. Like personal vehicles, all hire vehicles are required by law to have insurance. Stay compliant and safeguard your business' future by purchasing a comprehensive taxi or chauffeur hire policy.

Because your business' risks are unique, ill-fitting insurance cover will not suffice—you need a bespoke policy that addresses each and every one of your business' individual risks. Without a made-to-measure policy, you risk exposing your business to preventable, and possibly ruinous, risks.

We have the resources and expertise to craft a perfectly fitting policy that keeps your business' vehicles on the road far into the future.



## Fleet Insurance

Managing your business' fleet of vehicles—worth anywhere from a few thousand to millions of pounds—can seem like a Herculean task. As a fleet owner, you must ensure your employees are authorised to drive, that each vehicle's use is covered in your insurance policy and that you can add or remove vehicles from your policy to coincide with your business' needs.

Fortunately, with a bespoke motor fleet insurance policy you do not need superhuman strength to manage your business' vehicles. Compared to standard motor insurance policies, the average motor fleet policy is much more robust and flexible, making your job easier by reducing driver restrictions and allowing you to regularly add or remove vehicles from your policy. Unburden yourself by securing a comprehensive motor fleet policy for your business.

Insurers usually define a fleet as anywhere from five to thousands of vehicles. The advantages of a motor fleet policy stem from its flexibility and wide breadth of cover. While standard motor insurance can only cover certain vehicles under certain policies, motor fleet can cover an assortment of vehicles with a variety of uses under one policy. This flexibility reduces the need for fleet oversight and thus lowers overall administrative costs.

Motor fleets are a diverse group. They can encompass anything from a five-vehicle food delivery business to a multinational office supply company. You can rely on our expertise to help you craft the perfect bespoke policy that safeguards your motor fleet for years to come.



## Motor Trade Insurance

The motor trade industry is expansive. It encompasses businesses that sell, repair, trade, enhance or test vehicles. As the owner of a motor trade business, the risks you face may be very different from another business in the same industry. Motor trade cover needs to be as diverse as its industry in order to account for the unique risks facing all motor traders.

Motor trade cover generally offers protection for businesses that deal with vehicles belonging to customers—but it can be more complicated.

The risks of running one type of motor trade business, such as a car dealership, are markedly different from the risks of running another type of business, such as a valet parking company. Whatever type of motor trade business you run, you need to survey the available cover options in order to ensure your company is fully protected.

The sheer diversity of motor trade business means that most motor traders need more cover than just a road risk policy. Insurers provide policies that combine a number of different covers to mitigate business' individual risks.

Your business is exposed to numerous special risks. A complete appraisal of what you face and a bespoke policy will help protect your business and ensure future profitability.





## Hauliers Insurance

Whether you are an owner operator or managing an entire fleet, your haulage business is at risk whenever your vehicles are off the road. Stagnancy is alarming for the transport industry—every second that any of your vehicles are sidelined threatens your earning potential. To ensure maximum profit and efficiency, your employees and vehicles need to be perpetually in motion. Keep them on the move with a hauliers' insurance policy.

Hauliers' insurance policies protect you from any loss or damage to goods that you are transporting. Without a hauliers' policy, you could be liable for loss or damage, which can translate to substantial compensation claims that stop you in your tracks. Clear the road of any obstacles and ensure your own peace of mind with a reliable hauliers' insurance policy.

We can write a bespoke policy that helps avoid any extraneous haulier liability and ensures a smooth path for your business to keep delivering goods on schedule well into the future.

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## RISK MANAGEMENT

Managing a motor fleet is exhausting work. Whether your business' fleet consists of five or 500 vehicles, gathering them all together and managing their collective risk can feel like an endless exercise in futility. While addressing one specific risk, three more different risks can pop up, all demanding your immediate attention.

However, we at We Insure Extra, have recognised that prevention is better than the cure and that now more than ever there is an unprecedented need for Risk Management solutions.

We believe that our greatest contribution to your business and its resilience against loss, is to work alongside you to help identify areas to which you are exposed, whether you able to insure against them or not. Once this is done we are able then to propose preventative risk actions to mitigate any future possible losses.

### What is Risk Management?

Risk management is a pre-emptive, habitual strategy aimed at analysing risks and implementing processes to reduce or eliminate them. A concerted risk management effort comes with many benefits—it can lower your premiums, reduce business disruption, protect your employees and much more.

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# RISK MANAGEMENT

## Claims Experience

If you purchase a motor fleet insurance policy for your business, be aware that your premiums will be highly dependent on your business' past claims experience. But an unfavourable claims history does not necessarily preclude a favourable and affordable motor fleet insurance policy—good risk management can translate to vastly improved policy terms.

## Analysing Claims and Accidents

As part of an effective motor fleet risk management strategy, we help investigate your business' past accidents and look to reduce claims costs. We start by analysing the conditions that led to your business' past accidents and look to implement new incident-reduction programmes.

## Controlling Your Risks

We use the results from our analysis to streamline processes and promote a positive health and safety culture. We help apply the recommendations to your business' management controls such as managerial structure, general processes and drivers' handbook.

We also utilise additional discounted services through our carefully selected risk management partners to provide services such as:

- Telematics
- Transport Management
- Lone Worker Apps
- Vehicle Walkround Apps

## MOTOR CLAIMS MANAGEMENT

We have also partnered with a motor claims management company who deal with all motor incidents, not just 'cherry picking' non fault incidents which are deemed more attractive.

They have created a synergy with professional independent vehicle inspecting engineers, body shops and vehicle repair centres and with carefully selected personal injury lawyers to help provide a service to our clients which we believe to be second to none. By providing vehicle repair administration services, replacement vehicles and legal advisory support, wherever required, we can help to put you back into the position that they were in before the accident occurred and even more importantly sooner rather than later.

We can provide its customers, if required, a like-for-like replacement vehicle ensuring the minimum of fuss and inconvenience. This vehicle can be provided almost immediately following the accident if the car is undriveable or in the event that the car is driveable, whilst repairs are being undertaken. A like-for-like car can be provided from an extensive range of new or nearly new cars from Group A cars, such as the Nissan Micra right through to the Porsche Boxster sports car and Bentley Continental GT. Most importantly however, you can be assured that, through using a pre-approved panel of alternative providers, most types of vehicles can be catered for including commercial vehicles and heavy goods vehicles.

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## SUMMARY

Reining in your business' motor fleet and driver risks can feel like trying to hold water in the palm of your hand—no matter what you do, some risks slip through the cracks.

Trust the insurance professionals at We Insure Extra to help you create an effective motor fleet risk management strategy and find you the perfect insurance policy that comprehensively covers all your needs.

- Call **0121 401313** to start bolstering your business today.



## **LIKE WHAT YOU SEE? WHAT'S THE NEXT STEP?**

If you feel that our expert services would be of interest to you and your clients, or have any further queries surrounding our offering please contact us to arrange an appointment to discuss creating a bespoke partnership.

This partnership will not only create an additional and significant income stream to you, but will also provide you with the gratitude of your clients for the benefits and savings that our services will provide.

We look forward to hearing from you.

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