

THE KEY TO KEEPING FLEETS ON THE ROAD

HIC'S MOTOR FLEET PRODUCT OFFERS YOU SO MUCH MORE!



Why insure your client's motor vehicles on a fleet vs a specified basis?

- Less admin on your part. You don't need to advise HIC if your client adds or deletes vehicles. If you insured your client's vehicles on a specified basis and forget to notify us of the changes, there would be no cover in the event of a loss. However, if insured under a fleet, cover would automatically exist.)
- Unlike HIC, not every insurer is prepared to cover fleets on a monthly basis in terms of payment of premium.
- On a specified basis the full premium is payable on each vehicle upfront, but on our Fleet Product, the insured can elect to pay on a deposit basis. (The insured would be saving upfront and will have a much better incentive to manage his fleet. If claims exceed a certain amount then the balance would be payable.)
- We offer a motor fleet unsupported.
- We can do aggregate excesses, stoppers etc.
- HIC is one of the only UMAs/Insurers who, if you insure on a deposit basis and the balance of the premium is due, then we would not ask for a lump sum, instead we split this over the remaining months up to renewal.
- HIC's claims service is excellent.

To obtain a quotation for our Motor Fleet Product (minimum of 15 or more vehicles), we require:

- Three years' detailed claims experience (gross)
- Number of units per year
- Excess structure per year
- All we need is an annual declaration at the end of the period of insurance and we will process any adjustment.

With a reputation for professionalism, service and experience, HIC is the only and obvious choice when it comes to insuring your client's fleet.

Regrettably, we do not insure hauliers, cartage contractors, transporters or rental companies.



Contact denleighw@hicsa.co.za for more information on our Fleet Product

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