



Why Insure Your Client's Motor Vehicles on a Fleet Basis vs. a Specified Basis?

Motor Fleet Insurance with HIC offers distinct advantages over a specified vehicle policy, making it simpler and often more cost-effective to manage your client's vehicles.

Benefits of Fleet Cover

- Reduced Administration - No need to notify HIC every time your client adds or removes a vehicle. With specified cover, forgetting to advise changes could mean no cover at the time of a loss. Fleet insurance provides automatic cover for all qualifying vehicles in the fleet.
- Flexible Premium Payments - Many insurers require full annual premiums upfront for specified cover. **HIC's Fleet Product** allows premiums to be paid monthly, or on a deposit basis – helping your client manage cash flow. If claims exceed the agreed limit, the balance is simply spread over the remaining months until renewal – no lump sums required.
- Incentive to Manage the Fleet - The deposit basis encourages proactive fleet management, with the potential for cost savings if claims are kept low.
- Specialised Options - We can accommodate aggregate excesses, stoppers and other tailored structures to meet your client's needs.
- Outstanding Claims Service - HIC is recognised for efficient, professional claims handling.
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Quotation Requirements

To obtain a quote on our Motor Fleet Product (minimum of 15 vehicles), we require:

- Three years of detailed gross claims experience
- Number of units per year
- Excess structure per year

At the end of the insurance period, we simply require an annual declaration to process any adjustments.

Why Choose HIC?

With our professionalism, service excellence and experience in fleet insurance, HIC is the clear choice for your client's motor fleet cover.

Please note: We do not insure hauliers, cartage contractors, transporters or rental companies and *require supporting non-motor business*.

Drive Your Business Forward with HIC Motor Fleet Insurance