

Motor Fleet

The UK General Motor Fleet Insurance Policy is designed to cover businesses with a minimum of three cars and/or commercial vehicles on a Comprehensive, Third Party Fire & Theft or Third Party Only basis. Cover can also be provided for Special Type vehicles.

The Policy automatically provides wide All Risks cover yet still allows customers to select additional covers to suit their individual needs.

Policy Features

- Unlimited Third Party Personal Injury cover
- £20 million Third Party Property Damage limit plus up to £5 million for claimants costs and expenses in respect of cars
- £5 million Third Party Property Damage limit including claimants costs and expenses for any other vehicle
- Loss of or Theft of Keys cover up to £500 – unlimited Audio Equipment cover, if fitted as standard
- Up to £1,000 for after-market, permanently fitted audio equipment
- Replacement vehicle cover for cars and commercial vehicles up to 3.5T Gross Vehicle Weight
- Broken windscreen and glass cover
- Personal Accident benefits up to £2,500
- Medical Expenses up to £250
- Personal Belongings cover up to £250
- 365 day full Policy cover when travelling in and between EU countries, Croatia, Iceland, Liechtenstein, Norway and Switzerland
- Up to £50,000 Uninsured Loss Recovery cover
- Unauthorised Use
- Indemnity to Principal

- Unauthorised Movement
- Contingent Liability
- Trailer and Disabled Mechanically Propelled Vehicle cover
- Occasional Business Use

Free Online Legal Advice Service

UK General provide all Motor Fleet Policyholders with access to a free online legal database offering high quality advice for a wide range of legal issues.

How does my client get access?

Information on how to access our free legal advice service is found within the policy documentation, which is issued upon inception of cover.

For more information visit legalhelpline.irwinmitchell.com

Risk Management and Driver Training

Through our partnership with IAM (Institute of Advanced Motorists) Drive & Survive, we offer a range of driver training and risk management products, from web-based e-learning modules to seminars and their renowned on-road driver training.

How does my client get access?

When requesting a Motor Fleet quote via our commercial underwriters, ask them to provide an alternative quote which includes Risk Management Driver Training.

For more information visit iamdriveandsurvive.co.uk



Download our
Motor Fleet
product guide