

Van Excellence fleet insurance facility

When it comes to insuring business vehicles you can feel confident that you're dealing with an insurer that truly understands the market. Our bespoke product - developed with Freight Transport Association's Van Excellence scheme - is designed for the needs of van operators who will benefit from several product enhancements and service benefits. We will also provide operators with the choice of a year's subscription to FTA's Guide to Van Excellence, training for up to 16 delegates on FTA's Managing Van Drivers course or a Van Excellence Operator Audit. These will be subject to an additional cost with QBE making a contribution towards.

Enhanced cover

Any licensed driver basis as standard*

Long term agreements

Alternative excess options

Low claims rebate*

Risk management app - telematics app

Competitive finance options

* subject to risk specific requirements and terms and conditions

Product Enhancements

COVER	BENEFITS
New for old enhancement	Extends to include commercial vehicles up to 5 tons GVW, Where the cost of repair exceeds 50% of the per accident value.
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 if repairs exceed 25% of the manufacturers list price of the vehicle.
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 Fleet risks.

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

**McCARRON
COATES**



Van Excellence enquiries

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Made possible



Claims

Don't delay, report it the same day! Reporting claims early minimises disruption to your business by helping to get your vehicles back on the road quickly. It also assists us to control the costs of claim payments and helps you to control future insurance premiums. Claims costs are often heavily impacted through lack of control of own damage and third-party repairs. Our claims management team work tirelessly to mitigate these losses with proactive engagement. With this control and coupled with a strong anti-fraud strategy, we can help to reduce your claims costs. The 24 hour, seven days a week claims line will take care of all claims - **0808 100 8181**.

We manage the entire insurance claim and vehicle repair through to completion, liaising with the policyholder, and the vehicle repairer to ensure your vehicle receives an efficient and quality repair at the right price, with minimal vehicle off road time.

Network benefits

Fixed labour rates and menu pricing

Nationwide repair capability for all vehicle types with a three-year warranty on repairs

A team of In-house engineers ensure costs are controlled and the correct repair methodology is applied - typically saving in the region of 14% of repair costs

Claim Watch integrated body shop management system ensures regular, accurate repair progress updates for drivers

Vehicle off-road time closely controlled by pro-active downtime management and parts delay escalation - typically 7 days less vehicle off road than via policyholders own repairer

Free storage

Free vehicle collection and re-delivery

Courtesy vehicles

One day mobile repair option.

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 questionnaire which will produce free guidance material.

Discounted rates on:

- Driver profiling
- Driving licence checking

Two market leading apps are optional to all policyholders.

Drivewell Telematics App

All fleets want safe drivers. Too often, though, vehicles and roads are full of distractions that lead to unsafe behaviours. By accurately monitoring driving quality with smartphones and IoT sensors and providing behavioural feedback, Drivewell enhances driver behaviour and improves overall fleet performance. Users will see a reduction in phone distractions, hard braking and speeding within months of using the app across a fleet.

QBE will provide you with the app free of charge*. QBE can analyse this data and provide you with reports that can help you manage risk and again drive down claims costs.

* An initial payment of £50 per vehicle which will be refunded if the app is used and policy renewed.

Checkedsafe

The Checkedsafe app allows real time reporting of vehicle defects, immediate notifications, end to end audit trail and a trend analysis for all the fleet. The app is simple to use for drivers of any IT ability and once the check is synchronised to the back office, our comprehensive system allows the Transport Manager or Fleet Manager to utilise that data to manage their fleet effectively and efficiently. 90-day free trial with the option to extend at discounted rates.

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 24 hours a day, 7 days a week.