

Why RSA Mini fleet?



- Fully online traded product, with access to Quotes, New Business, MTAs and Renewals via SSP
- Product specifically designed for businesses which own multiple vehicles for business use
- Eligible vehicles types are:
 - Cars
 - Vans
 - Trucks
 - Forklifts
- Trailers can also be insured on a Mini Fleet policy
- Competitive Areas
 - 2 to 15 vehicles at New Business
 - Any combination of vehicle types
 - Attractive for smaller multi-vehicle risks.

Why RSA Mini fleet?



- New Business eligibility 2-15 vehicles
 - MTAs and Renewals from 2-20
- Wide Trade acceptance
- Fleet Rated on a blend of Exposure and Claims Experience
- Previous NCD can be taken into account for New Business
- Driving restricted to Any Authorised Driver over 25 as standard
 - Younger Drivers if specified
- Named Driver and Driver Age restrictions apply for high group vehicles
- MID Updated by RSA – saving time for you and your customers
- All vehicles are specified
- Temporary Vehicles can be added.

Why RSA Mini fleet?



STANDARD COVERS

- All Vehicles, regardless of cover level:
 - Death or bodily injury of any persons (including passengers) - unlimited
 - Loss of or damage to material property - £20m (cars), £5m (all other vehicles)
 - Stoppage of or interference with transport - £1m
 - Permanently fitted in-car electronic, audio & navigation equipment - £750
 - Replacement locks in the event of keys being lost or stolen - up to £1,000.
- Where Comprehensive Cover is selected:
 - Personal Effects - £150
 - Medical Expenses - £200
 - Personal Accident - up to £5,000
 - New For Old Cover for the cost of a replacement vehicle if written off within 12 months of first registration - unlimited

Why RSA Mini fleet?



OPTIONAL COVERS

- Annual foreign use
 - Minimum legal requirement in all EU countries provided as standard
 - Annual foreign use increases this cover to same cover that applies in the UK
 - Can be applied to all Cars and/or all Goods Carrying Vehicles (Vans and Trucks).
- Tools in transit
 - Applies to Goods Carrying Vehicles covered on a Comprehensive basis only
 - A £500 limit is applied to any one claim.
- Legal assistance plan
 - Uninsured loss recovery
 - £50,000 for legal expenses to recover uninsured losses.
- Breakdown
 - Available in 4 different levels for cars and goods carrying vehicles under 7.5t GVW
 - Provided by RAC.

Top Tips



MAXIMISING ELIGIBILITY

- Review any Decline and Refer messages that are triggered . You'll see these if you submit a quote that has some element that we don't like or need to discuss further
- Most Decline and Refer messages are suggesting corrections to your data entry rather than telling you that the quote itself is unacceptable
- Be aware that quotes that generate a Refer message need to be referred to us by phone or email – we won't look at them unless we're contacted
- Please get in touch if you're unsure what any of the messages mean and we can help to determine if the quote can be made eligible.

HOW TO OBTAIN OUR BEST PRICE

- By restricting vehicles to Any Driver over 30 instead of our standard 25 (this can be selected per vehicle). [This is worth approximately 10% discount per vehicle and is an easy question to ask your client]
- Restricting vehicles to Named Drivers (this can be selected per vehicle). [Worth up to 20% discount per vehicle (less for drivers under 30 but requires collection of driver data. If you are willing to spend time getting this, your quote could be considerably cheaper]
- When providing us with Claims Experience information, always try to give us as much as you can [Providing 5 years claims experience is far more beneficial than 3 years]