



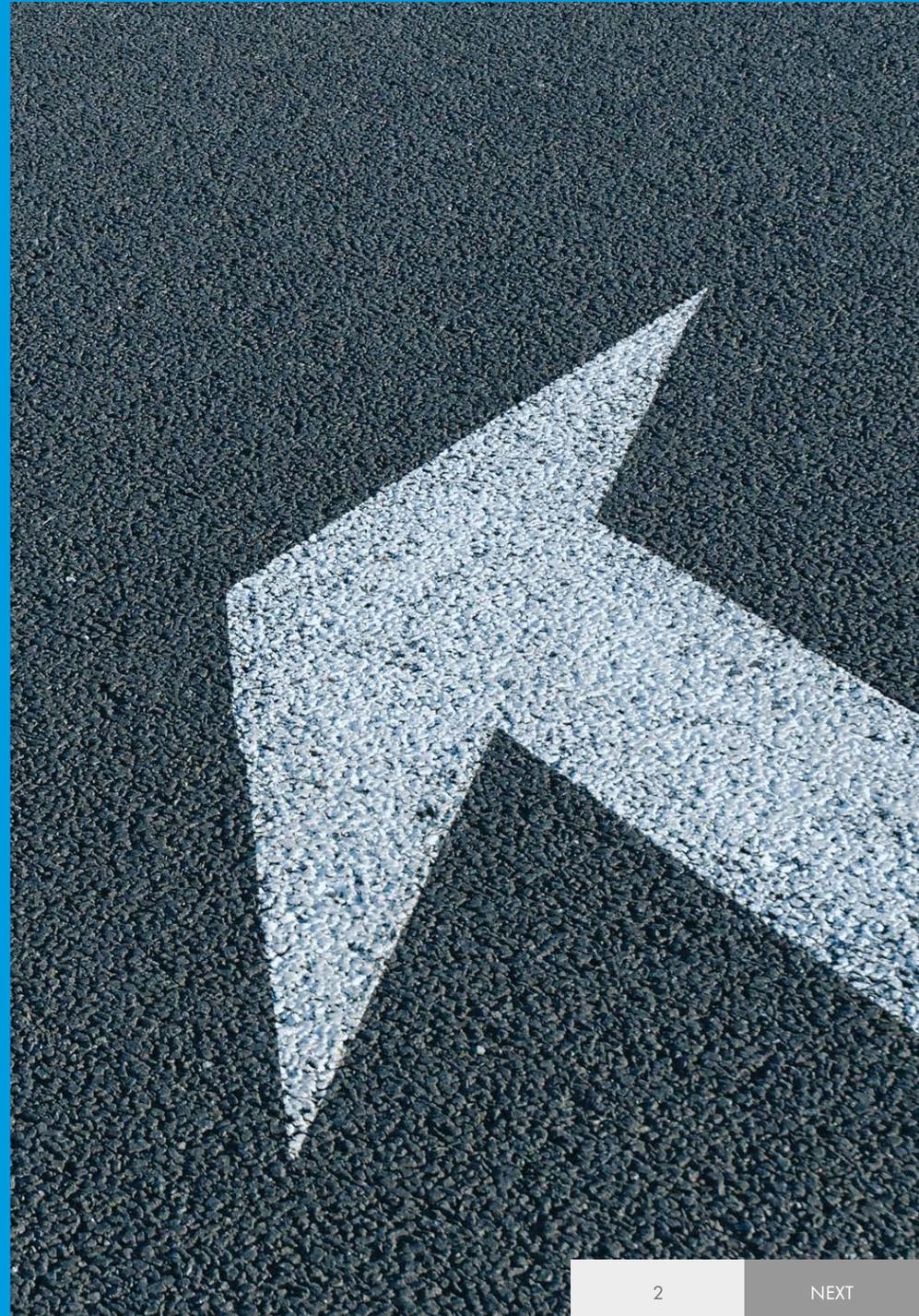
Fleet Protector





Why AIG?

- Innovative and targeted products to help you grow your business
- Easy access to local underwriting expertise and local decision making
- Proactive claims expertise
- Commitment to service excellence, speedy accurate documentation and sector growth
- Part of one of the world's leading international insurance organisations
- Over 50 years in the UK with a proven history of product innovation
- Expert underwriting culture, cutting edge products, financial stability and outstanding value for money





We've completely overhauled FleetProtector

Wider target market

We are looking for Fleets with annual premiums from £10,000 – or lower where we hold other lines of business.

Fleet Underwriting experts throughout our regions

Local decision making from Fleet underwriting experts in your region.

Targeted Risk Management

Helps brokers deliver a better service, helps clients get more for their premium spend and helps us retain clients at renewal!

FleetProtector provides stand-out cover

With its high limits, broad extensions and services, from Crisis Management to third party rehabilitation



From £10,000 to £100,000+ premiums

This is a general summary of principal features. For more details of cover and exclusions download a sample policy wording from www.aig.com/fleetprotector

Wider Target Market

It's all about helping brokers win new clients so they can grow their businesses. FleetProtector is no exception.

Importantly, we've widened our motor fleet target market to benefit regional brokers, looking at fleets with premiums from around £10,000. Of course, we'll also be interested in smaller ones where we hold other lines of business.

We're keen to encourage brokers who share our growth ambitions in the fleet market, so we can work and grow alongside them. Brokers with whom we can identify, target and acquire specific new fleet accounts; working to grow our fleet businesses in unison.



Regional Underwriting Expertise

We know brokers want a fast, local and expert underwriting response on regional fleet matters.

They expect their submissions to be reviewed and assessed quickly, professionally and consistently. They demand informed and timely responses to enquiries from clients. What's more, they'd like all this from a single individual - a real, local person they can put a name to and build a relationship with.

Today, we have specialist fleet underwriters in every one of our UK regions.

Each one has been hand-picked for their experience and expertise in Motor Fleet underwriting. They are all seasoned professionals; used to working to high authority levels without constant referral to some distant "Head Office". All are accustomed to assessing the needs of fleets of all shapes, sizes and with widely-differing risk profiles. Our regional teams help ensure rapid, local decision making, so it's easier for our supporting brokers to retain accounts – and win new fleet clients.





Targeted Risk Management

FleetProtector offers a range of client risk management services that can go well beyond on-site fleet assessments. Our regional underwriters may select and suggest a mix of risk management tools depending on the needs of each individual fleet, e.g.

Fleets looking to reduce high accident or loss rates

- Risk awareness training
- Individual driver on-road training
- Post accident interview training for managers

Depending on the risk profile and particular requirements of any fleet, these risk management services may be provided free within the fleet programme, or offered at discounted rates. Our FleetProtector underwriters have full discretion in the deployment and the pricing of these services.

Fleets with existing good risk records and risk reduction programmes in place

- Skid avoidance training
- Driving other vehicle type (eg 4x4) training
- Off road training

Good news

Good news for brokers who are seen to be delivering these value added services for their clients. Great news for the clients who get more from their premium spend. And positive news for us because it differentiates FleetProtector from competing products, improves the management of the fleets we cover and encourages clients to stay with us at renewal!



SEE OUR WEBCAST "TARGETING RISK MANAGEMENT FOR FLEETS" AT WWW.AIG.CO.UK/FLEETPROTECTOR

Outstanding Cover at a Glance

Third party property damage	£20m (up to £35m available) for cars, £10m for commercial vehicles
Replacement vehicle cover for all vehicles	Damage over 50% of market value (was 60%)
Accessories and visual equipment	£5,000 (was £250)
Manslaughter or death by dangerous driving	Unlimited defence costs
Medical expenses	£500 (was £250)
Personal effects	£500 (was £100)
Loss or theft of keys	Unlimited
Emergency overnight accommodation	Up to 2 nights, Max £100 per person, £500 for all occupants
Professional crisis management fees for any insured event that threatens a crisis	Up to £100,000
Medical rehabilitation for injured third parties	Unlimited
Legal Expenses to pursue negligent 3rd parties for damages following a road accident	Up to £100,000 per claim
Legal advice on any business-related matter	Unlimited calls, 24 hours a day, 365 days a year

Refer to the policy for full terms and conditions applicable



Higher limits and wider cover

www.aig.co.uk

BELFAST

Enterprise House
55/59 Adelaide Street
Belfast BT2 8FE
Tel: 02890 726002
Fax: 02890 726085

BIRMINGHAM

Embassy House
60 Church Street
Birmingham B3 2DJ
Tel: 0121 236 9471
Fax: 0121 233 3597

CROYDON

2-8 Altyre Road
Croydon
Surrey CR9 2LG
Tel: 020 8681 2556
Fax: 020 8680 7158

GLASGOW

4th Floor
69 Wellington Street
Glasgow G2 6HJ
Tel: 0141 303 4400
Fax: 0141 303 4440

LEEDS

Yorkshire House
Greek Street
Leeds LS1 5SX
Tel: 0113 242 1177
Fax: 0113 242 1746

LONDON

58 Fenchurch Street
London
EC3M 4AB
Tel: 020 7954 7000
Fax: 020 7954 7001

MANCHESTER

4th Floor,
201 Deansgate
Manchester M3 3NW
Tel: 0161 832 8521
Fax: 0161 832 0149



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