

TOP TIPS FOR  
Saving money  
on your fleet  
insurance



 **QUOTE ME TODAY**

# COMPARE COVER AND PRICES

Comparing prices and cover levels is a must when it comes to finding a great deal. That's where a broker comes in handy. We'll compare policies on your behalf, matching you with a carefully selected insurer so you can be confident you're protected, all at a fair price.





## CONSIDER TELEMATICS DEVICES

Some insurers will give you a discount if you have telematics devices fitted to your vehicles. Speak with your broker during the quotation stage for details.



## CAREFULLY CHECK DRIVERS

Most fleet policies have a driving restriction rather than named drivers. Where possible, choose the oldest age limit (e.g. any licenced driver over 30), as more experienced drivers will help to lower premiums. Beware, some policies have an increased excess for less experienced drivers. Drivers with claims and motoring convictions are likely to affect premiums, so check this before they start working for you.

# GOOD FLEET MANAGEMENT

Help prevent claims from occurring and reduce their impact when they happen. Always keep your vehicles secure in a safe area (overnight postcodes affect the premium) and vet your drivers with driving standards and processes for reporting motoring convictions and accidents. Report claims quickly and assist the insurer's investigations to avoid extra costs.



# CLAIMS HISTORY USE IT OR LOSE IT

When starting a new fleet policy, use the no claims bonus you have earned on the vehicles for a significant discount.

The more you have, the lower the premium. At renewal, your CCE (Confirmed Claims Experience) will be used to calculate the premium, which is why it's vital to keep claims in check.



# NEED HELP?

Get in touch with our commercial insurance advisors for a quote today.

## HEAD OFFICE

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