

Resources

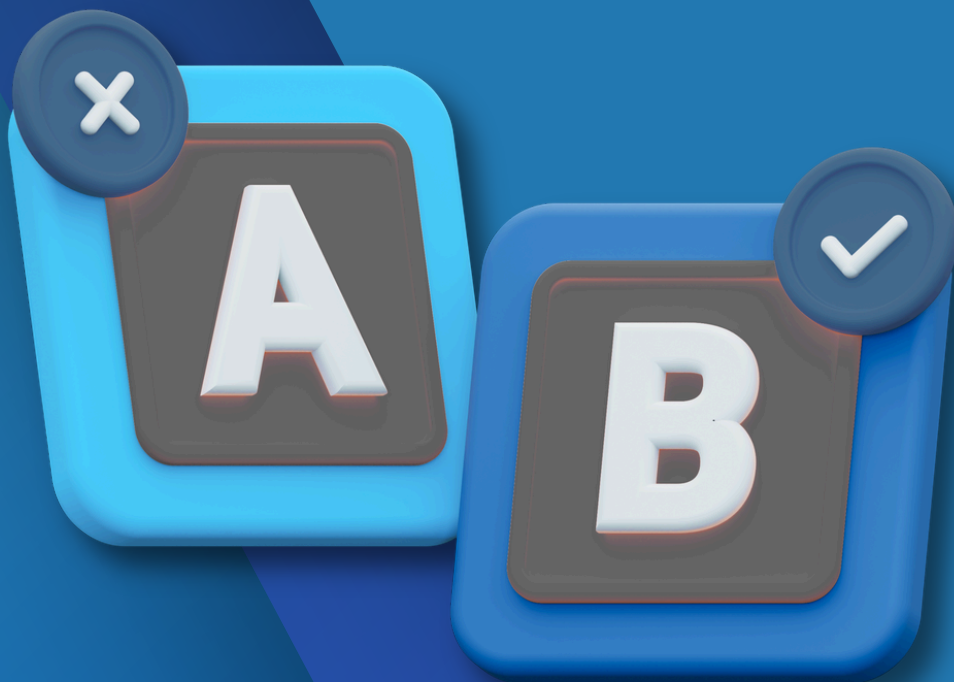
# How to save money on your fleet insurance



**QMT**COMMERCIAL  
INSURANCE BROKERS

# Compare cover and prices

Comparing both prices and levels of cover is essential when searching for a good deal. The cheapest option isn't always the most suitable. That's where a broker can help - they compare a range of policies for you, matching you with the right insurer so you can feel confident you're properly covered at a competitive price.





## Consider telematics

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 further details.



## Carefully check drivers

Most fleet policies use driving restrictions rather than naming individual drivers. Where possible, opt for a higher minimum age limit (for example, any licensed driver over 30), as more experienced drivers can help reduce premiums. Be aware that some insurers may apply a higher excess or exclude less experienced drivers altogether. Drivers with previous claims or motoring convictions can also increase premiums, so it's important to check this before they begin 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 (your overnight postcode affects the cost) and vet your drivers with clear driving standards and processes for reporting motoring convictions and accidents. Report claims quickly and assist the insurer's investigations to help prevent delays and additional costs.



# Good fleet management

When starting a new fleet policy, you can use the no claims bonus built up on your vehicles to secure a significant discount - the greater the bonus, the lower the premium (although certain criteria may apply, such as it being earned in a director's name).

At renewal, your Confirmed Claims Experience (CCE) is used to calculate the quote, which makes it important to keep claims under control.



# Need help with your insurance?

Our team of friendly advisors  
are here to support you, whether  
you need a quote or have a query.

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HEAD OFFICE

01233 222 562

ASHFORD BRANCH

Find more tips and resources:  
[www.qmtcommercial.co.uk/hub](http://www.qmtcommercial.co.uk/hub)