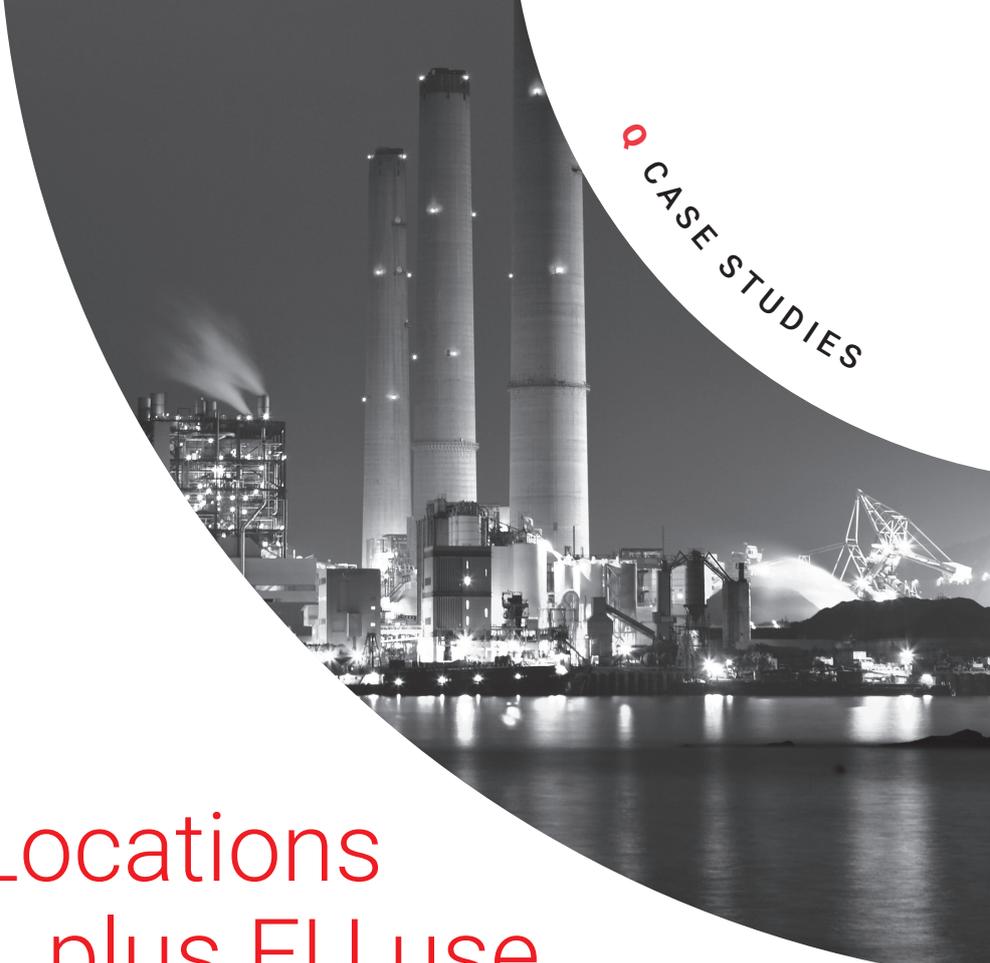




SCHEMES

PART OF  underwriting

 CASE STUDIES



High Risk Locations and Goods, plus EU use

A Scottish haulier operating in the agricultural and forestry sector; the client was a family owned and run business with over 15 years trading experience behind them.

The risk was Claims Experience rated and had demonstrated consistent performance. The expiring policy provided Open Driving (30-69) with one named driver who had held an HGV license for just one year. All other drivers held their HGV licenses for over 10 years.

The vehicle make up was seven 44T HGVs, including one vehicle capable of 65T and 2 pick-up trucks; the entirety of the fleet was modern with values per vehicle exceeding £100,000.

One of the HGVs was allocated for EU use in Ireland and the Benelux countries; this equated to approximately 15% of the exposure. The client also visited designated drop off and pick up points at Biomass Power Stations and Ministry of Defence Sites. This was approximately 5% of the total exposure. Finally, approximately 2% of turnover involved carrying bagged fertilizer (UN2067 Class 5.1, PG III) to local farms.

The Outcome

We can cater for some hazardous locations and goods, so we were pleased to offer a quotation for this well-managed risk and the client went on cover for £24,675 inclusive of IPT and fee. The client also benefited from seven new connected CCTV cameras worth £2,800, with the client paying only the VAT (just £560).

Find out more about Truck Mini Fleet or watch our video: 'In the Spotlight: Truck Mini Fleet Explained'

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