



Mini Fleet in focus

A closer look into our Mini Fleet product



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A row of yellow and black forklifts parked in a warehouse. The forklifts are arranged in a line, with their masts and forks visible. The background shows the wooden structure of the warehouse ceiling and walls.

Mini Fleet cover

Our e-traded Mini Fleet product offers flexible motor insurance designed for small businesses looking to insure cars, vans, trailers, forklifts, and trucks up to 44 tonnes.

It covers a wide range of risks, including:

- Comprehensive vehicle cover, covering accidental damage, third party, fire and theft
- Personal effects, personal accident and medical expenses covered as standard
- Optional breakdown cover

Why choose RSA for your clients?



Our Defaqto 5 Star rated Mini Fleet product offers a wide range of flexible cover options and useful features, including recommendations for managing risks to improve business fleet performance.

Our dedicated RSA Priority Repair Network (RPN) means vehicles are back on the road as soon as possible, offering a fast, efficient, and reliable service. On top of this, we offer a lifetime guarantee on repairs.

The product is designed for small fleets of between 2 and 15 vehicles for new clients, rising to 20 vehicles at mid-term adjustment or renewal.

Our standard cover consists of:

- Unlimited cover for death or bodily injury of any persons (including passengers)
- Loss of or damage to material property up to £20m for cars (£5m for all other vehicles)
- Replacement locks of up to £2,000 in the event of keys being lost or stolen
- Legal assistance plan – up to £100,000 for legal expenses related to the recovery on uninsured losses
- Territorial limits of the policy include EU and extended EU countries

Personal accident, new for old, medical and more:

- Unlimited 'new for old' cover for the cost of replacement vehicle within 12 months of the first registration
- Personal accident – up to £5,000
- Medical expenses – up to £250
- Personal effects – up to £250
- Tools – up to £500 on any one claim

We also offer a range of flexible options:

- Breakdown – available in four options for cars and goods carrying vehicles under 7.5 tonnes gross vehicle weight
- Flexible commission – reduce to as low as 0% or increase to a maximum of 20%

[Start trading our Mini Fleet product here >](#)

Target customers

We have outlined some examples below where we have particularly strong expertise.



Fleets of between two and six vehicles (at our most competitive)



Fleets consisting primarily of cars and small vans



Companies with experienced drivers and clean licences



Companies based outside of major urban areas



Risks which have been previously fleet rated



Risks which use risk management tools (e.g. telematics and cameras)

Positive risk features

The following risk features are set values within the trading platform. If the information you enter sits within the below parameters, the platform should allow 'straight through trading' – saving you time.

- Private cars that market less than £75,000 in value and vans (goods carrying vehicles) less than £50,000
- Driving restricted to those over 25 years of age, with a clean licence
- Where the Policyholder has previous claims experience, we prefer those with a low claims frequency
- Policyholders with no claims discounts (NCD) can insure a fleet of up to 20 vehicles (two-three vehicles without NCD)
- No history of large losses (rules triggered by size of fleet)
- Vehicles used for social, domestic or pleasure (SDP), commuting and carriage of own goods only
- Vehicles insured on a fully comprehensive basis
- Vehicle mix is predominantly private cars and small vans
- Forklift trucks must be road registered (where applicable)
- Utilisation of RSA's Priority Repair Network (PRN)

Risks that we don't particularly like

– also known as showstoppers

Below we have listed several risks that sit outside of our appetite:

- Young drivers aged 17-18 years old at new business
- Any element of hire and reward – including courier, haulage and private hire risks
- Risks which include motor trade, airside or hazardous exposure
- Fleets which have a high claims frequency and/or multiple large losses

Claims

How to claim

We work hard to keep our policyholders safe by mitigating risks, however we do understand that incidents can happen and can be debilitating for any business. We understand the importance of a fast and efficient claims settlement and how important it is to protect your clients' bottom line.

We'll respond to new claims notifications within three hours and deliver an action plan within two working days, advising next steps and agreed progress updates.

Making sure the right experts work on our mini-fleet claims, means:

- Fast access to in-house UK-based motor claims specialists who will work collaboratively with you and your clients, ensuring that repairs are completed swiftly
- A UK-wide network of repair partners
- Out of hours emergency response service
- National mobile coverage available 24/7 for all urgent glass repairs and replacements, wherever you are
- Claims involving an injury to a third party are handled by our specialist Motor Injury team who will use their experience and knowledge to settle the claim quickly and fairly

[How to make a claim >](#)

Motor Priority Repair Network

Our UK-wide Priority Repair Network (PRN) partners help provide solutions from standard and prestige cars, through to light commercial and heavy goods vehicles. Courtesy vehicles provided for all customers to include commercial vehicles up to 3.5 tonnes.

[Find out more >](#)

Mitigating risk

We offer a wide range of risk control guides to help safeguard your clients' businesses. From protecting fleets to building better drivers, you can help your clients put in place a comprehensive risk mitigation programme by supplying them with a wide range of content created by our risk experts.

[Explore here >](#)

How to trade with us

It's important to us that we make doing business with us easier for you, which is why we offer different ways of trading our Mini Fleet product – via RSA Online and via software houses.

Over 9,000 brokers are registered on RSA Online and use this as a way to access all of our e-trade products and place business with us.

Online you can:

- Quote and buy
- Amend, and renew a policy
- Process renewals
- Access documentation instantly

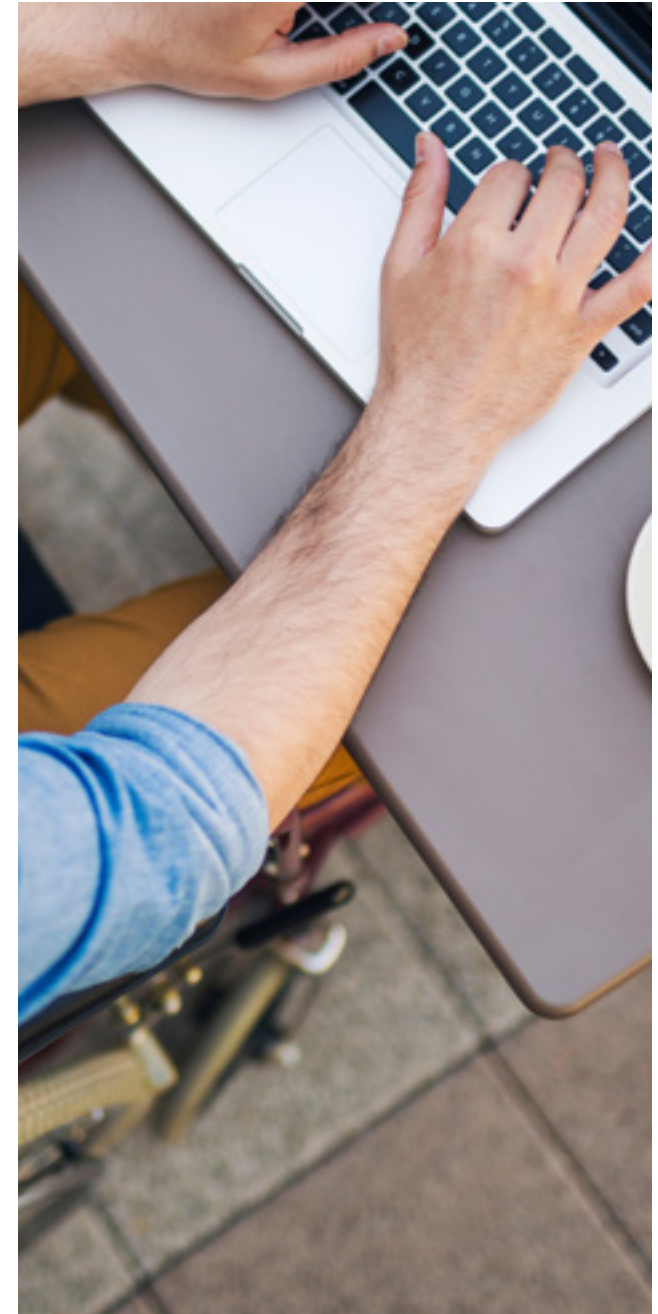
Key features are:

- No transaction fees
- Premium flexibility
- Commission flexibility
- Live Chat support during business hours

We're committed to making e-trading with RSA a simple and seamless process, so we've been gathering valuable feedback from our broker partners on how we can take RSA Online from good to great.

With this in mind, we have made improvements to the online journey, making it easier for you to quote quickly and efficiently place the cover required for your clients:

1. Improved look and flow – with an intuitive new layout that makes it simpler to populate risk details and track your progress through the transaction
2. Integrated trade look-up – now you can explore and validate trade eligibility before completing customer and risk details to focus solely on eligible trades
3. Quote versioning – explore alternative cover options for a single customer while preserving previous quotes, without the need to edit a quote multiple times
4. Advanced customer search – look up customers faster using one of six options including customer postcode and vehicle registration
5. Quote summary – the new layout consolidates all information relating to a quote on a single page for you to review at a glance
6. Quote notes – create permanent notes that flow through every page to capture risk information or customer needs



Live Chat

Easier, simpler and faster trading. Unlike most online chat services offered in the market, you can speak directly to an underwriter and receive an answer to your query within minutes.

Why use Live Chat over other communication methods?



95%

success rate on chats



10 minute

average lead time to solve a query



15 seconds

average wait time for a response once a query is logged

- **No waiting around** for call-backs or the return of emails
- Live chat functionality is consistently under review with plans to develop
- **Overall faster trading**, allowing you to focus on other tasks

You can access Live Chat via **RSA Online**, Acturis and iMarket version 7 for e-traded Business Combined, Office, Pubs, Restaurants and Hotels, Properties, Shops and Tradespeople, Directors and officers, Mini Fleet, Professional indemnity and homeworkers. To access, you will need to start a quote on one of the products listed.

[Support and more technical information >](#)

Start trading our **Mini Fleet** product on RSA Online.

[Start Trading >](#)