

# OPTIMA SMALL FLEET

## 1. Cover Summary

- This is an annual policy designed to cover UK based business owners operating a fleet of cars and/or other commercial vehicles. The policy covers liability to third parties, unlimited use of a vehicle in member countries of the European Union, accidental damage to own vehicles, damage to own vehicles by fire or theft, personal belongings, broken windscreens and window glass, personal accident, medical expenses and replacement locks
- Unlimited cover for audio equipment and installed satellite navigation equipment
- Courtesy van for up to 14 days if the insured vehicle is less than 3.5 tonnes (subject to availability)
- Legal expenses cover for non-fault incidents, including like-for-like replacement vehicle and physiotherapy sessions
- Includes 24-hour, 365 days a year One Call Claims helpline
- Terms, conditions and exclusions apply to the Optima Small Fleet Insurance policy. Full details are shown in the Policy Wording and Policy Summary documents

## 2. Identified Target Market

- Cars and/or commercial vehicles up to 18 tonnes
- UK based businesses and vehicles
- Predominantly comprehensive cover
- Director owned vehicles up to 20% of the schedule
- Maximum number of vehicles – 3 to 15

## 3. Customers for Whom the Product is Not Appropriate

- Businesses and/or vehicles based overseas
- Haulage and couriers
- Motor trade
- Private and public hire
- Buses and coaches
- Waste disposal/recycling
- Government/local authority/emergency response risks
- Risks involving hazardous loads or areas
- Scaffolders
- Agriculture/farming

## 4. Distribution Channel

- This product is sold through Ageas appointed representatives and is transacted online via Ageas Extranet and Acturis

## 5. Conflicts of Interest

- There are no circumstances we are aware of that will cause a conflict of interest

If you have any questions, please speak to your Ageas Underwriting Contacts.



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