

# FamilyFleet

## How to get a quote?

Simply telephone or call in at our offices

### Romford 01708 729500

Clegg Gifford, 7 Eastern Road, Romford, Essex RM1 3NH

### Peterborough 01733 569555

Clegg Gifford, 723 Lincoln Road, Peterborough PE1 3HD

### Ilford 020 8911 1500

Clegg Gifford, 199 Ilford Lane, Ilford, Essex IG1 2RX

### Canary Wharf 0207 519 4900

Largemortgageloans.com, 12 Pepper Street, London E14 9QY

### Southampton 02380 720460

Private Client Division, 2 Meridians House,  
7 Ocean Way, Ocean Village, Southampton SO14 3TJ

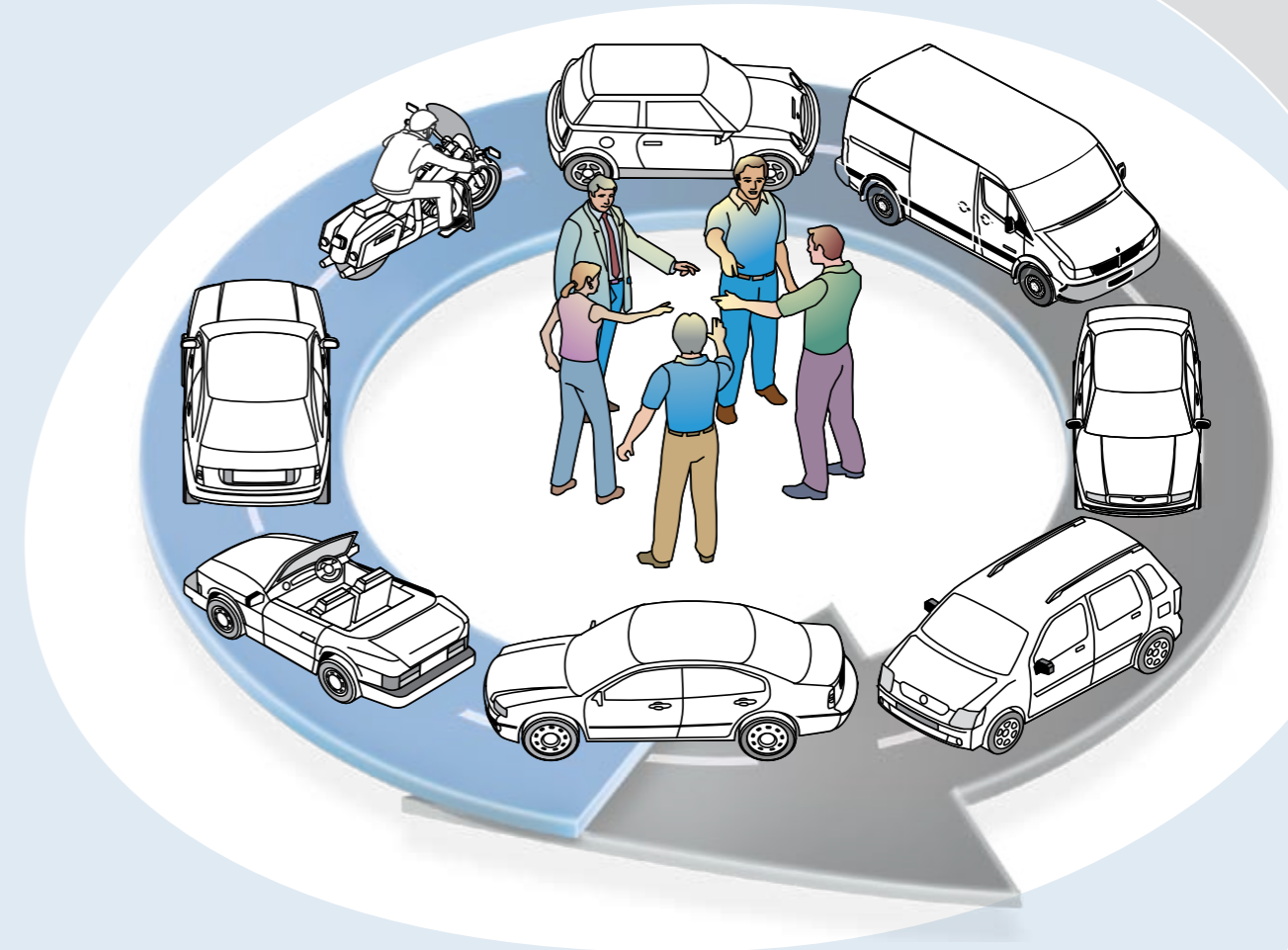
### Channel Islands

#### Jersey 01534 720006

Clegg Gifford, Lister House, 35 The Parade, St. Helier, Jersey, JE2 3QQ.

#### Guernsey 01481 728987

Clegg Gifford, Admiral House, Place Du Commerce  
St Peter Port, Guernsey GY1 3UD



## Your Questions Answered

**A superb multi purpose policy**  
**A superb multi purpose service**

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# Your most commonly asked questions answered

Thousands of people own 3 vehicles or more. They might be a mix of cars, vans, HGVs, horseboxes, caravanettes and motorcycles, but the fact is the owner can only drive one of them at a time. Family Fleet® is a driver-based policy whereby all vehicles are covered under an umbrella policy; the more vehicles with the least number of drivers, the bigger the savings.

Family Fleet is also ideal for people who like to buy and sell the odd vehicle, or enthusiasts who like to do up old cars and take them for the occasional spin.

In most cases under Family Fleet, single driver cover means that you'll start to make substantial savings by the 2nd vehicle, or the 3rd if you cover someone else to drive. Indeed, after 3 vehicles to be driven by a single driver, further vehicles are essentially free.

**Q My vehicles are all due for renewal at different dates so do I have to cancel them all now at a loss of premium to transfer them over to Family Fleet?**

**A** Not unless you particularly wish to. We will, in the first year, accept vehicles to the policy (starting at the first renewal date) on the renewal premium quoted by your existing insurer on proof of the renewal notice. Thereafter, as vehicles become due, we will add them for the remainder of the year pro-rata (daily charge basis) of the renewal rate until all vehicles are on the policy.

**Q What if I don't like the date of my first vehicle as the future renewal of my policy?**

**A** Then you select at inception a convenient date and we calculate all the premiums on a daily charge basis to the date that is convenient.

**Q So I don't actually save any premiums in the first year?**

**A** Correct. Essentially you are moving from a vehicle rated policy to a 'driver' rated policy so it takes a year to convert the policies over (that is unless you opt to cancel them all at once with the attendant charges you face from your existing insurers).

**Q Generally speaking, when do I start to save?**

**A** At the first renewal date when all the vehicles are included.

**Q Do I get a Certificate of Insurance for each vehicle?**

**A** Yes a concise document that shows the vehicle registration and against each driver the usage that is permitted for that driver.

**Q As it is a driver policy, do I have to tell you about changes in vehicles?**

**A** Yes, especially those vehicles that carry a UK registration number. For Jersey and Guernsey there is the requirement to produce a windscreen insurance disc unless the number of vehicles you own warrants a 'fleet' rating.

**Q How can I advise you of these changes?**

**A** By telephone during normal working hours or via our websites [cglloyds.co.uk](http://cglloyds.co.uk), [cgguernsey.com](http://cgguernsey.com), [cgjersey.com](http://cgjersey.com).

**Q How do I get a quote?**

**A** You can telephone us or come along to one of our branches or visit us online at [multivehiclecover.com](http://multivehiclecover.com).

**Q What if I'm a bit of a collector of vehicles and they are in various states of undress or laid up. Do I have to insure them?**

**A** Present legislation states that provided you have obtained the SORN certificate, you have no need to tax or insure them. Things may change and you may be obliged to insure all the vehicles you own in legislation being proposed before the UK Parliament. Our policy is ideal – you can disclose as many vehicles as you like without necessarily affecting the premium and you then also satisfy the Motor Insurance Database (MID). For Jersey and Guernsey it is best to disclose all the vehicles and obtain the WIDs on each.

**Q What happens if I just have a new vehicle at present to insure and my other vehicles are due later in the year? How do you calculate the premium now on the single vehicle?**

**A** We have our own rating for Private Cars "stand alone" single vehicles and will charge accordingly. We compare with the market constantly. When the other vehicles become due they will be added at Pro-rata premiums until all the vehicles are added.

**Q What if the first vehicle is one I have purchased for my son or daughter and my vehicles will be added later?**

**A** Ah, then you will be charged as if it's a "stand alone" risk without the benefits of the Family Fleet discounts until the other vehicles are added. We are however prepared to enter a "shared venture" with the parents of young drivers by increasing the "all sections excess" and reducing the premium accordingly. NB. An all sections excess means you pay that amount irrespective of whether its damage to your own vehicle or the other party's car or property and you agree to pay the excess on submission of the claim form. Typically Young Driver excesses are £750 to £1250 depending on your appetite for risk and reduction in premium.

**Q Am I able to have an "Any Driver" cover?**

**A** This is a "drivers policy" intended to be restricted to the Drivers we know about, not others. In certain circumstances we will give "Any driver" for a particular vehicle (i.e. a van driven by employees), but it will be expensive especially if you are wanting no age restrictions.

**Q Sometimes I employ a driver to chauffeur me to functions in my own vehicle. I never know exactly who will be the driver sent by the agency. Can he be covered without me having to advise you?**

**A** Provided the driver is a professional chauffeur or driver and you are employing them for the purpose of that journey then they can be included automatically. A small additional premium is required for this extension.

**Q If I write off a vehicle insured under Family Fleet, what happens as this is a "drivers policy" not a vehicle policy?**

**A** For a start the cover on that vehicle alone ceases but the drivers cover does not and you are able to add another vehicle to the policy for the remainder of the year. On renewal the premium is assessed on that driver accordingly, i.e. bonus lost or not.

**Q If my vehicle is stolen from my home or during a journey, whose driver record does it affect?**

**A** It will always be the last driver in charge of the vehicle. If there is a dispute as to who this was then it will go against the Policyholder himself (After all it is his vehicle!)

**Q Does a driver lose all his No Claims Bonus in the event of a claim?**

**A** No the normal "stepback" applies and bonus protection is available at an additional premium, to all drivers at all levels.

**Q What if I decide not to renew my Family Fleet policy but to insure the vehicles separately? How do I get back on to the regular insurance market?**

**A** At each renewal you and your drivers will receive a bonus certificate confirming the number of years claim free. This document is normally sufficient to enable you to gain a standard vehicle insurance.

**Q Why do you insurance chaps always make things so difficult?**

**A** Because we like to!!

Roy Clegg  
Chairman  
Clegg Gifford Lloyd's Brokers

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