



Fleet and Haulage Insurance

At Severn Bay we understand that running a fleet of vehicles comes with many different aspects to consider as far as insurance is concerned. Vehicles vary from small cars to articulated Lorries, and the diversity of cargo is as wide-ranging as the number of grains of sand on a beach. From a man with some vans to worldwide freight forwarders, from empty cardboard boxes to toxic goods and time sensitive products including fresh and frozen food, from 2 to 200+ vehicles, we understand the variety of your fleet requirements along with the range of conditions of carriage and Institute Cargo Clauses complicate the situation and mean that an off-the-shelf package won't necessarily offer you the cover you require and the peace of mind you deserve.

We are experienced in covering this type of risk, with clients varying in size from small to multi-sited, national companies. Our specialist team of advisers will come and visit you and get to really know you and your business, ensuring that you get the correct technical solution at the lowest price in the market.

We don't take commission from insurers, so we only work for you! We charge professional fees for the placing and management of your business, which we declare up front and in full... So if you've ever wondered how much your broker is earning from you – wonder no more! Also there is no Insurance Premium Tax on professional fees – currently saving you 12% on this part or your premiums alone.

Typical Covers for Fleet Insurance include:

- Vehicle Insurance for cars, vans, lorries, trailers, agricultural vehicles...in fact anything with wheels
- Goods in transit / Marine Cargo / Stock Throughput – for the goods you carry

And if you have them...

- Buildings – whether that's for the rebuild cover for the structure or just your improvements to the building as a tenant
- Contents – including office equipment and computers, plant and machinery and of course Stock in Trade including specialist stock such as wines and spirits
- Business Interruption – cover to get you back to the trading position you were at should the worst happen and you have a significant material damage claim
- And of course... Employers', Public and Products Liability cover

Call or email to arrange a visit from one of our experienced team





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Optional extras might include:

- Legal Expenses cover
- Breakdown Cover
- Gap Cover
- Management Liability cover

So whatever your requirements – with Severn Bay you will get

- Dedicated Adviser – who will deal with all aspects of your cover
- Free review of your current insurance arrangements
- Full Risk Management service available
- Bespoke Covers – catering for your needs
- Many optional covers available
- Policies underwritten by UK leading Insurers
- Experienced claims advisers who will deal with claims on your behalf
- Selection of payment options including monthly instalment facility available on request

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