

MOTOR



STAYING FOCUSED ON THE ROAD



INTRODUCTION

Our motor division offers effective and flexible products to the niche motor market.

A wide underwriting appetite means we can provide a range of products, including single vehicle and fleets for taxi and chauffeur risks, including funeral, and wedding cars, along with a unique day driver scheme for daytime only taxi drivers. Products available also include single courier, motor trade (road risks), truck mini fleet and taxi liability.

The motor division is an established and trusted team, experienced in underwriting a difficult class of business, and the sole distribution channel for Aviva's taxi business. All our products are backed by A rated insurers, and we are always looking to develop new products as well as refresh and enhance our existing offering.

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A policy that offers all the benefits and flexibility your clients require.

As the sole distributor for Aviva's taxi book, you can be sure to rely on us to provide effective cover for your fleet clients. Our Taxi Fleet product provides cover for private and public hire fleets of three or more vehicles.

Core Cover:

- Comprehensive, Third Party Fire and Theft or Third Party Only
- Public Liability
- Motor Legal Expenses Cover

Optional Cover:

- Increased limits of indemnity for Public Liability
- Employers Liability
- Breakdown

Appetite:

Fleets of 3 or more vehicles, including:

- Taxi fleets
- Chauffeur fleets, including Funeral & Wedding Fleets

Features & Benefits:

- A rated capacity
- £5m Public Liability cover included as standard
- Legal costs relating to claims
- Driver Personal Belongings
- Driver Assault cover
- Comprehensive windscreen cover
- Replacement vehicle for non-fault accidents
- Unique 'Yes Claim Bonus' benefit
- Comprehensive claims service – 24/7/365
- Motor Legal expenses – up to £100,000 cover for any uninsured losses following an accident

SECURITY IN NUMBERS

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COURIER



Delivering comprehensive cover for professional drivers is what we do best.



LET US CARRY THE LOAD

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Ensuring precious cargo is delivered where it needs to be is no easy feat. We understand the importance of providing your clients with the support they need if things go wrong.

Our Courier product provides comprehensive cover for individuals operating single vans up to 3.5 tonnes (Gross Vehicle Weight). The policy can be tailored to cover named drivers as well as increased levels of indemnity for Goods in Transit and Liability cover.

Core Cover:

- Comprehensive
- Goods in Transit
- Public Liability
- Motor Legal Expenses Cover

Optional Cover:

- Increased limits of indemnity for:
 - Goods in Transit
 - Public Liability
- Employers Liability available

Appetite:

- Single courier van up to 3.5 tonne
- Full-time, self- employed
- Drivers 25 to 69 years of age
- Minimum 2 years courier experience
- Vehicle less than 10 years old, maximum value £50,000

Features & Benefits:

- A rated capacity
- Comprehensive claims service – 24/7/365
- £5,000 Goods in transit cover included as standard
- £5m Public Liability cover included as standard
- Unique 'Yes Claim Bonus' benefit
- Unlimited windscreen cover
- Courtesy vehicles available when approved repairers used
- Motor Legal expenses – up to £100,000 cover for any uninsured losses following an accident



TRUCK MINI FLEET



With a wide range of benefits to suit smaller operators, we will help your clients keep their business on the road.



FOR THE LONG HAUL

Every business comes with its own set of risks, and managing fleets of HGVs is certainly not an exception. Our risk management and CCTV led proposition can be an effective solution to help businesses manage their fleet and claims costs.

Our Truck mini fleet product provides cover for truck fleets of 3 to 18 vehicles. The product can also cover vans, cars and special types provided trucks are the majority vehicle type. The policy offers 'corporate' level benefits for smaller operators.

Cover:

- Comprehensive, Third Party Fire and Theft, Third Party Only
- Motor Legal Expenses Cover

Appetite:

Fleets of 3 to 18 vehicles which are Fleet or NCB rated, including:

- Haulage, own goods, or both
- Established 2 years or more
- All truck body types
- Can include vans, private cars and special types
- Acceptable claims history or an improving trend
- Hazardous goods or locations considered
- Qualifying CCTV or supportive of new CCTV

Features & Benefits:

- A rated Capacity
- Physio and Psychological employee support cover
- Free Vision Track Cameras (pay VAT only)
- Protected 2 Year Premium Rate
- Low Claims rebate
- Trailer cover for attached and detached
- Comprehensive claims service – 24/7/365
- Unlimited windscreen cover
- Unique 'Yes Claim Bonus' benefit
- Motor Legal expenses – up to £100,000 cover for any uninsured losses following an accident

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Insuring Motor Traders with some property exposure through one simple policy.

DRIVING YOUR BUSINESS FORWARD

All business needs are unique, and we understand the intricate requirements of the motor trade industry inside out.

Our Motor Trade Road risk product provides asset protection and road risks cover. There are generous own and sale vehicle categories for cars up to group 48, CVs up to 7.5T and Motorcycles up to 250cc. Motor trade road risks also includes a 'Trader' MID portal for easy vehicle management.

Core Cover:

- Comprehensive, Third Party Fire and Theft, Third Party Only
- Motor Legal Expenses Cover

Optional Cover:

- Public Liability
- Employers Liability
- Business Tools
- Accompanied Demonstration
- Additional Business Use
- Windscreen Cover

Appetite:

- Motor trades inc. sales and service risks
- Suited for smaller businesses
- Full or part time
- Home or premises based

Features & Benefits:

- A rated capacity
- £30,000 cover for owned and customer vehicles included as standard (option to increase to £50,000)
- Liability to third parties
- Comprehensive claims service – 24/7/365
- Automatic cover to vehicles towed
- No 400m premises exclusion
- Loss or theft of keys up to £5,000
- 6-year NCD scale with protected NCD option
- Unique 'Yes Claim Bonus' benefit
- MID Trader portal
- Motor Legal expenses – up to £100,000 cover for any uninsured losses following an accident

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With A rated capacity, we are well placed to provide your clients with the protection they need.

Your clients depend on their taxis daily, so it is important the cover they receive allows them to feel secure on the job, every single day.

Our Taxi & Executive products provide cover for private and public hire vehicles at competitive rates. This product is insured by Aviva.

Core Cover:

- Comprehensive, Third Party Fire and Theft or Third Party Only
- Public Liability
- Motor Legal Expenses Cover

Optional Cover:

- Increased Limit of Indemnity for Public Liability
- Employers Liability
- Breakdown

Appetite:

- Private and public hire vehicles

Features & Benefits:

- A rated Capacity
- £5m Public Liability cover included as standard
- Legal costs relating to claims
- Driver Assault cover
- Comprehensive claims service – 24/7/365
- Replacement vehicle for non-fault accidents
- Unique 'Yes Claim Bonus' benefit
- Motor Legal expenses – up to £100,000 cover for any uninsured losses following an accident


GOING THE DISTANCE

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Delivering liability cover for professional drivers.



GOING THE EXTRA MILE

Carrying out contract work can require additional covers to meet local authority or other client requirements. We are committed to ensuring drivers receive the right levels of liability insurance, allowing them to focus on the job in hand.

Our Taxi Liability product provides suitable cover for contract work. It is available to your clients on its own, but it can also be offered as part of Q Underwriting's Taxi and Executive motor policy.

Core Cover:

- Public Liability
- Optional Cover
- Employers Liability

Appetite:

Private and public hire vehicles undertaking:

- School contracts
- Health authority contracts
- Local authority contracts
- Any other agreed contract work

Features & Benefits:

- A rated Capacity
- Up to £10m Public Liability cover available
- Employers Liability cover available
- Premises cover available

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OUR CAPACITY

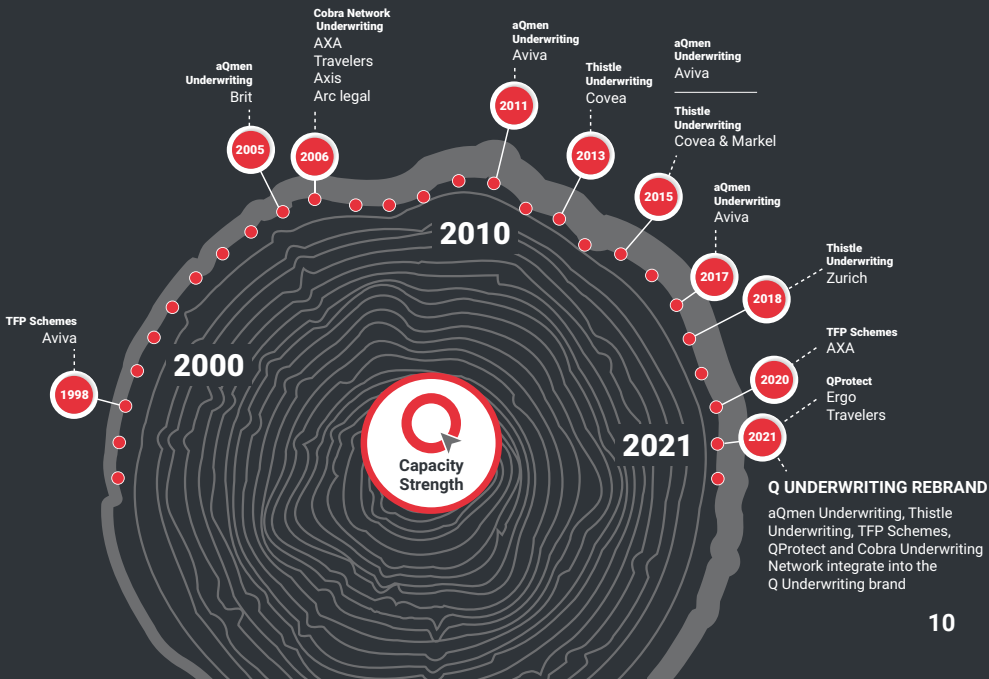
A true test of any insurance policy is the quality of its insurer.

Capacity is the root of our business. We know the relationships we have with our partner insurers are imperative in the future success of our business. Each year, we write more than £100m of premium under delegated underwriting authority from many of the most well-known A rated insurers; something we have been doing for more than 20 years.

Our leadership teams are always looking to build meaningful, long-term relationships with the best insurers in the business, and have a proven track-record when it comes to maintaining those all-important alliances to ensure we have the best offering possible for our partner brokers.

As a robust and reliable partner for both insurers and brokers alike, we hold multi-year deals with our capacity providers because we deliver excellent long-term results time after time.

CONFIDENCE IN QUALITY





EFFORTLESS ETRADE

[HOME](#) [FIND CLIENT](#) [RECENT CLIENTS](#) [RENEWALS](#) [DIARY ACTIONS](#) [USEFUL INFO](#) [NEWS](#)

Type to search for a product or brand

✓ ALL PRODUCTS

CASUALTY

FINANCIAL LINES

MOTOR

PROPERTY

FEATURED PRODUCT



Combined Liability

Liability cover for retail, manufacturing, wholesale, and leisure risks.

MORE INFORMATION

GET QUOTE

FEATURED PRODUCT



Courier

Single courier van cover (one per client) including Goods in Transit & Liability

MORE INFORMATION

GET QUOTE

FEATURED PRODUCT



Motor Trade Road Risks

Road Risks cover for a range of motor trades including sale or service risks.

MORE INFORMATION

GET QUOTE

FEATURED PRODUCT



Property Owners

Cover for well-managed commercial, residential & unoccupied risks: £1k minimum premium

MORE INFORMATION

GET QUOTE

FEATURED PRODUCT



Tradesman & Professionals

Liability, CAR & optional covers for contractors and professionals with a turnover under £2.5m

MORE INFORMATION

GET QUOTE

FEATURED PRODUCT



Truck Mini Fleet

Cover for truck fleet operators (3-18 vehicles) with added benefit of CCTV

MORE INFORMATION

GET QUOTE

FEATURED PRODUCT



Charity Combined

Specialist combined product for charities, social enterprises and voluntary organisations

MORE INFORMATION

GET QUOTE

FEATURED PRODUCT



Contractors Combined

Liability, CAR & optional covers for contractors with turnover £2.5m+ and high risk trades

MORE INFORMATION

GET QUOTE

FEATURED PRODUCT



Excess Layer

Additional Public & Products Liability cover to top up the primary Liability policy

MORE INFORMATION

GET QUOTE

Making broking easier with the best of both worlds.

Qtrade is your broker portal that brings together all of Q Underwriting's specialist commercial insurance products. You can quote-and-buy on many of our Casualty and Motor products, but for non-etrade products, you can still submit your quotation request through Qtrade. It is truly a one-stop shop for our broker partners.

Powered by Acturis, it is a reliable and intuitive system, backed up by a dedicated Agency Support team.

Should you have any queries, you can always speak to your usual underwriting contact or email qtrade@Qunderwriting.com.

To find out more and request your account, visit www.Qunderwriting.com/qtrade.



ABOUT Q UNDERWRITING

Niche commercial lines products delivered with a specialist touch.

Q Underwriting is a robust and reliable partner for brokers and insurers. Backed by some of the world's leading private equity firms, we write over £100m premium under delegated underwriting authority from a carefully selected group of A rated, key partner insurers. Our dedicated team of over 150 people support a nationwide network of brokers.

We launched in 2019 as home for some of the market's best-known niche commercial underwriting brands, including Thistle Underwriting, TFP Schemes and aQmen Underwriting. In 2021, we brought these brands together under the Q Underwriting name to simplify our offering and allow all our broker partners to benefit from an award-winning MGA with over 30 specialist commercial products, all backed by A rated capacity.



CONTENTS



The Q Underwriting "Rest Assured" checklist:



Tick me

You can have your cake and eat it.

You can have your cake and eat it.

Tick me if you require more information on the following insurance products:

Casualty & Construction:

Tradesman & Professionals

Combined Liability

Excess Liability
Combined

Contractors Combined

Land & Property Owners
Liability

Property & Package:

Charity Combined

Property Owners

Recruitment Combined

Faith Combined

Once completed, please share your checklist with your sales representative or underwriter.



Partnering for Success

Partnering for Success

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 **underwriting**