

Our long-standing motor fleet product has been supporting policyholders since DCL's inception



Product features*

*When policy incepts with Comprehensive cover.

Flexible driver options to include agency drivers and drivers with convictions.

EU cover options available on request.

MID updated automatically on 'as and when' policies.

'As and when' or quarterly declarations. Policy option available at underwriter's discretion.

Carriage of low levels of hazardous goods can be included on request.

(Our Wasteline product covers risks with a higher exposure to hazardous goods carriage)

Third Party, Fire & Theft and Third Party Only cover options also available.

Modified vehicles can be considered.

Competitive premium payment plan option available.

We can accommodate most electric vehicles subject to the underwriters' criteria. (additional terms may apply)

Trailers covered TPO automatically, while attached. Additional specified and unspecified covers available on request.

We can endorse the policy to include tipping risks with an increased excess (upon request).



We can quote the following vehicle types:

- Cars
- Vans
- Pickups
- Rigid & HGVs
- Oversized loads
- Car transporters
- Tankers
- Tipper
- Skip lorries
- Refrigerated vehicles
- Cranes
- Special types (TPO)
- Cement mixers



Premier Policy Summary



The following is a summary of our Premier policy and does not contain the full terms and conditions of the contract of insurance

Full terms and conditions can be found in the Policy Document, schedule, certificate of motor insurance and endorsements.

Cover	Comprehensive	Third Party, Fire & Theft	Third Party Only
Liability to others in respect of death or injury to another person	✓ Unlimited	✓ Unlimited	✓ Unlimited
Damage to other peoples property by your private car	✓ £20,000,000	✓ £20,000,000	✓ £20,000,000
Damage to other peoples property by your commercial vehicle	✓ Up to £5,000,000	✓ Up to £5,000,000	✓ Up to £5,000,000
Manslaughter defence costs	✓	✓	✓
Liability to others whilst towing a trailer or caravan	✓	✓	✓
Damage to your insured vehicle up to a maximum of £2,000,000 in connection with any occurrence or series of occurrences arising out of one incident	✓	✓ (If caused solely through fire and or theft)	✗
Loss or damage to your insured vehicle by fire, theft or attempted theft	✓	✓	✗
Loss or damage to manufacturers fitted audio equipment	✓	✓ (If caused solely through fire and or theft)	✗
Glass repair or replacement	✓	✗	✗
Personal belongings	✓	✗	✗
Medical expenses	✓	✗	✗
Foreign travel (including commercial vehicles of all sizes)	✓ (Subject to prior notification)	✓ (Subject to prior notification)	✓ (Subject to prior notification)



We offer the following motor fleet insurance covers:

- Comprehensive
- Third Party Fire & Theft
- Third Party Only

