

FREQUENTLY ASKED QUESTIONS

WHAT IS MULTI CAR INSURANCE?

Multi car insurance is a policy that can combine all of your client's insurance requirements under the one contract, bring all policy expiry dates into one convenient date, and more importantly offer considerable discounts.

Gone are the days when you had to have numerous notes in your diary that another renewal is due for your client's car collection. Even if they're the owner of an Aston Martin Vantage, Volkswagen Golf, Fiat 500 and a Ford Transit Van, we can help to reduce your workload and save your client money at the same time, plus you will receive commission.

HOW DOES MULTI CAR INSURANCE WORK?

The details of all of the vehicles are taken at the initial enquiry stage. This is important as we need to ensure we can accommodate the whole risk. The multi car discount is also applied at the quote stage, so the benefits are seen from inception.

If all the vehicles are not ready to renew, this is not an issue. The policy can start on one vehicle, and you will be charged just that once, the others can be included as and when required. Cover for the additional vehicles is short dated and a pro rata additional premium is payable.

There is no need for you to cancel existing policies and incur cancellation costs.

People believe that this process is complicated. It's not.

WHAT ARE THE FEATURES AND BENEFITS OF MULTI CAR INSURANCE?

There are many benefits for bringing all vehicles onto multi car insurance scheme.

- ◊ One renewal date – no more hassle of speaking various insurers over the year trying to get the best rates
- ◊ Direct access to a dedicated and experienced underwriter
- ◊ Agreed value is available on our multi car insurance policy if the criteria matches
- ◊ Salvage retention is available should the worst happen (subject to the category of loss)
- ◊ We cover modified vehicles
- ◊ Up to 90 days cover for use in the EU
- ◊ Modified 4x4s can be included
- ◊ Benefits are passed on to the spouse and partner too
- ◊ Business use is available
- ◊ We offer a choice of multi car insurance policy options. Laid up cover, agreed value, and limited mileage cover

ARE THE BENEFITS PASSED ON TO FAMILY MEMBERS TOO?

The benefits are passed on to spouse, partner and family too. All the drivers in the household can benefit simply by adding them*.

- ◊ Names drivers will still receive a No Claims Bonus providing their cars are on the policy
- ◊ The more vehicles added, the larger the savings

*Please note our policies are bespoke so this is subject to terms and conditions

WHAT ARE THE QUALIFYING FACTORS FOR OUR MULTI CAR INSURANCE SCHEME?

- ◊ There must be more vehicles in the household than drivers (this includes having a second home, or if the vehicles are kept in storage)
- ◊ The vehicles you are looking to insure must be mainly cars
- ◊ The policy holder must be a minimum age of 28 years old
- ◊ The policy holder must have held a full UK licence for a minimum of 5 years
- ◊ The policyholder must have been a UK resident for a minimum of 2 years

