



Fixed Price Proactive Fleet Management:

- For Cars and Vans up to 3.5t
- Single 24/7/365 Fleet Contact Number
- All Repairs & Maintenance (scheduled & unscheduled)
- 24/7/365 National Roadside Assistance
- 24/7/365 National Breakdown Recovery
- Accident Management from FNOL
- Replacement Vehicle (after 24hrs)
- For Vans, FTA 'Due Diligence Inspection'
- For Vans, FTA 'Roadworthiness Inspections'



Products:

- Uptime Optimisation Insurance (Including Exhausts & Brakes)
- Tyre Wear & Tear Insurance (Including Accidental Damage)
- Mechanical Breakdown Insurance
- Breakdown Assistance Insurance
- MOT & Service Plan Insurance
- MOT Test Failure Insurance
- Uninsured Loss Recovery Insurance
- Financial Shortfall (GAP) Insurance
- Key Fob Insurance
- Windscreen Breakage Insurance
- Sleepeasy Insurance
- Driver Training Insurance
- Driver Rehabilitation Insurance
- Loss of Licence 'Points Protector' Insurance



Additional Services:

- Motor Legal Assistance Helpline
- Accident Assistance / FNOL
- Mechanical Safety Inspection
- Online Risk Assessment
- Online Vehicle Management Reporting
- Driving Licence Verification





Fixed Price Proactive Fleet Management:

- Bus & Coach
- Fixed Price Proactive Fleet Management
- Single 24/7/365 Fleet Contact Number
- All Repairs & Maintenance (scheduled & unscheduled)
- 24/7/365 National Roadside Assistance
- 24/7/365 National Breakdown Recovery
- MOT Prep, Submissions & Fee
- Accident Management from FNOL
- FTA 'Due Diligence Inspection'
- FTA 'Roadworthiness Inspections'



Products:

- Uptime Optimisation Insurance (Including Exhausts & Brakes)
- Tyre Wear & Tear Insurance (Including Accidental Damage)
- Mechanical Breakdown Insurance
- Breakdown Assistance Insurance
- MOT & Service Plan Insurance
- MOT Test Insurance
- Uninsured Loss Recovery Insurance
- Financial Shortfall (GAP) Insurance
- Key Fob Insurance
- Windscreen Breakage Insurance
- Sleepeasy Insurance
- Driver Training Insurance
- Driver Rehabilitation Insurance



Additional Services:

- Motor Legal Assistance Helpline
- Accident Assistance / FNOL
- Mechanical Safety Inspection
- Online Risk Assessment
- Online Vehicle Management Reporting
- Driving Licence Verification
- Minor Accidental Damage Service
- Return Condition Service





Fixed Price Proactive Fleet Management:

- Truck up to 44t
- Single 24/7/365 Fleet Contact Number
- All Repairs & Maintenance (scheduled & unscheduled)
- 24/7/365 National Roadside Assistance
- 24/7/365 National Breakdown Recovery
- MOT Prep, Submissions & Fee
- Accident Management from FNOL
- Replacement Vehicle (after 48hrs)
- FTA 'Due Diligence Inspection'
- FTA 'Roadworthiness Inspections'



Products:

- Uptime Optimisation Insurance (Including Exhausts & Brakes)
- Tyre Wear & Tear Insurance (Including Accidental Damage)
- Mechanical Breakdown Insurance
- Breakdown Assistance Insurance
- MOT & Service Plan Insurance
- MOT Test Insurance
- Uninsured Loss Recovery Insurance
- Financial Shortfall (GAP) Insurance
- Key Fob Insurance
- Windscreen Breakage Insurance
- Sleepeasy Insurance
- Driver Training Insurance
- Driver Rehabilitation Insurance



Additional Services:

- Motor Legal Assistance Helpline
- Accident Assistance / FNOL
- Mechanical Safety Inspection
- Online Risk Assessment
- Online Vehicle Management Reporting
- Driving Licence Verification
- Minor Accidental Damage Service
- Return Conditions Service



UDrive FleetSure | Semi Trailer



Fixed Price Proactive Fleet Management:

- For Semi-Trailers up to 44t
- Single 24/7/365 Fleet Contact Number
- All Repairs & Maintenance (scheduled & unscheduled)
- 24/7/365 National Roadside Assistance
- 24/7/365 National Breakdown Recovery
- MOT Prep, Submissions & Fee
- Accident Management from FNOL
- Replacement Vehicle (after 48hrs)



Products:

- Uptime Optimisation Insurance
- Tyre Wear & Tear Insurance (Including Accidental Damage)
- Mechanical Breakdown Insurance (Including Roadside Recovery)
- MOT & Service Plan Insurance
- Financial Shortfall (GAP) Insurance
- MOT Test Failure Insurance



Additional Services:

- Accidental Damage Service
- Online Fleet Management Reporting
- Return Conditions Service
- Minor Accidental Damage Service



UDrive FleetSure | Driver Training Expense Insurance



Fixed Price Proactive Fleet Management:

- Safer Driving
- Green Driving
- Greater Economy
- Enhance 'Duty of Care'
- Promote Compliance
- Your car – your responsibility
- Reduce carbon footprint



UDrive Better is our state of the art online driver awareness/risk assessment tool, which can provide an organisation with valuable information about their employees' approach to driving. This can have a direct effect on fleet insurance premiums.

The programme takes the driver through a series of modules, some based on real-time driving footage and others on multiple choice questions. The data collected can then be used to determine which drivers are likely to need a classroom based learning session. After a classroom session further feedback will be provided to enable you to assess which drivers should attend an in car one-to-one driver training session.



Our 'Green Driving Course' is included as standard in our in-car driving session and has been added in order to educate your drivers in the benefits of driving more economically. By following our driving guidelines your drivers can achieve a noticeable reduction in their carbon footprint and at the same time fulfil your green obligations.

Features:

- Nationwide coverage featuring one-to-one in car training
- All training is undertaken in driver's own vehicle (unless otherwise agreed)
- All class-room and on-road training will commence from your designated regional offices





Stage One: e learning and assessment

- UDrive “e learn” online learning and assessment resource for all drivers.
- Designed to complement existing policies and driver training programmes.
- Drip feed of relevant risk reductions topics: alcohol, speeding and stopping, bad weather, night driving etc.
- Visual and auditable modules.
- Multiple choice questions and answers based on module viewed.
- Pass/fail programme.
- Classifies drivers into risk categories – low risk, medium, medium to high and high.

Stage Two: in class theory session

- Concentration versus ability – driving is 90% concentration and 10% ability.
- Vehicle awareness and care.
- Driver attitude and behaviour.
- Speed and space management.
- Driving knowledge and attitude assessment.
- Understanding basic legal framework that affects UK car drivers.
- Benefits of green driving.

Stage Three: on the road session

- Hazard perception and awareness.
- Expecting the unexpected and dealing with blind spots.
- Safe and controlled braking.
- Driving on motorways.
- Urban driving / driving out of town.
- Green driving disciplines covering the following: how to anticipate / plan ahead, the importance of tyre pressure, the effect of excess loads in car, idling is wasting fuel, smoother driving, reducing speed saves fuel, air conditioning and window position.
- One to one feedback with the instructor followed by multiple choice test.
- Results sent to company Fleet / HR manager for driver action plan as appropriate.

The Process

All standard administrative elements of the process are handled by us with a minimum of inconvenience to you, including arranging an off-site venue if applicable. The outline process is:

- You send us a list of employees email addresses.
- We send out an electronic welcome letter with log-in details and instructions to employees.
- Employee takes the on line assessment.
- Those with a low score are required to attend a class room session with a test at the end.
- Those whom we think represent a high risk are required to attend a one to one in car session.
- Feedback from this session is sent to you for further evaluation.
- Full records of all these stages are available to the fleet / HR manager providing a fully auditable log. If an employee fails to respond at any stage we will let you know.



Overview

For just £1 per month your Membership would include all of the products listed. Once signed up you'd be free to pick 'n' mix additional products to give yourself complete peace of mind.

Membership

Legal Assistance

Qualified legal advice relating to any motoring matter For example, you may be in dispute in respect of faults on a car that you have recently purchased from a third party.

Mechanical Safety Inspection Service

Our approved Service Centres will carry out a visual mechanical safety inspection of your vehicle to ensure it's in roadworthy condition. If your vehicle is found to be unroadworthy we'll advise upon any rectification work that may be required.

Accident Management Service

A free assistance service provided by our Accident Recovery team and including a 24/7 helpline. The service includes:

- A dedicated incident coordinator who will manage every aspect of your vehicle's repair process, right up to completion
- We can recover your vehicle from the scene of an accident and organise a hire car
- We will maintain full liaison with your insurers, helping to minimize disruption & inconvenience to you
- We will handle all the paper work and deal with all payments from your Insurer to the vehicle repairer on your behalf

Online Risk / Driver Improvement

This makes use of our 'UDrive Better' technology, which is a web-based driver improvement tool that uses the latest web technologies to assess a driver's competency. UDrive Better has a variety of tests that help to reaffirm driving ability: included are hazard perception tests – based on real-time driver footage – and driver theory. By being more aware of how you and other road users drive you can reduce the chances of accidents.





Overview

Extra Drive Cover ensures that you don't need to worry when the dreaded annual M.O.T comes around or if you find yourself in a broken-down car: with UDrive Extra Cover one of our experienced roadside engineers will be straight on the scene to get you on your way, and should a qualifying component fail your membership will cover the costs of the repairs up to £2,250!

Extra Drive

M.O.T Test Insurance

Covers the costs of any qualifying repairs needed to pass, up to £750, including VAT, parts and labour.

Mechanical Component Breakdown Insurance Cover

Should a qualifying component fail, We will cover the cost of repairs up to £2,250 per year, including parts, labour and VAT.

UK Roadside Recovery (Breakdown Assistance)

This Policy covers you if your vehicle is immobilised following a breakdown at home or away from home.

Cover is for the call out of a roadside assistance patrol which will attempt to fix your breakdown. If the patrol is unable to fix the problem at the site of the breakdown within reasonable time your vehicle will be taken to a garage within a 10 mile radius or a location of your choice if this is not further away.

We will also arrange for the recovery of your vehicle and up to seven passengers, including the driver, to any UK location.

If we cannot arrange for a local repair you may choose a replacement vehicle for up to 24 hours, or subject to a maximum of £75 per person or £350 per group, whichever is lower, public transport to any location in the UK or one night's hotel accommodation.





Overview

Can't keep track of your keys? Worried about tyre damage? Concerned about putting the wrong fuel in your car? U Drive Extra Damage is the cover for you!

Extra Damage

Key Fob Insurance

This insurance covers the cost of replacement or repair to accidentally damaged car keys or locks; it also covers the replacement of car keys that have been accidentally lost. As an added benefit, cover includes the cost of hiring a replacement car if access to your vehicle is not possible owing to a broken lock or damaged or lost keys.

Tyre Accidental Damage Insurance

This insurance covers the cost of replacement or repair to accidentally / maliciously damaged tyres. As additional cover, it also insures you against the cost of repairing your punctured tyre and includes all 5 tyres.

Misfuelling Insurance

This insurance will help protect you in event that you accidentally put the wrong fuel in your car. Should the worst happen we will also arrange for the car to be taken to a garage for flushing out, and we will contribute to the cost of putting right any damage caused. Subject to policy limits, we will even put some [correct] fuel back in the tank afterwards.





Overview

The cost of an annual service and M.O.T certification can be a recipe for disaster on your finances. With UDrive Extra Service these worries can be put to bed. Take a look for yourself!

Extra Service

Major Service

This covers the cost of your vehicle's major service, including parts & labour. The service should be undertaken within 12 months or 20,000 miles from joining. You can view and print a full history of services and repairs obtained during your period of membership from your membership area.

Interim Lubrication Service

This covers the cost of your vehicle's interim or "lubrication" service including parts & labour. The service should be undertaken within 12 months or 20,000 miles from joining, and full details can be viewed and printed from you members area, as above.

M.O.T. Certification

This covers the cost of your vehicle's MOT test.





Overview

Does your normal car insurance cover the full value of your vehicle or protect you from uninsured drivers? Are you worried about losing your driving licence? Then this is the cover for you!

Extra Cover

Driver Rehabilitation Cover

Many drivers each year are convicted of minor motoring offences which result in points being added to their licence, a subsequent increase in their annual motor insurance costs, and / or having to pay for a driver improvement course. These courses are not inexpensive: if this happens to you we could cover your costs.

The National Driver Improvement Scheme

National Driver Improvement Courses are provided to drivers who have been involved in motoring incidents that contravene Section 3 of the Road Traffic Act 1988, and are an alternative to prosecution.

Speed Awareness Course

Speed Awareness Courses, (SACs), are provided to drivers who have been offered diversionary courses because they have exceeded posted speed limits set out within the ACPO guidelines.

Red Light Camera Course

This is a scheme that educates drivers who fail to stop at a red traffic light.

GAP Insurance Cover

This insurance is designed to pay for financial shortfall between the amount you receive from your motor insurance policy in the event of your vehicle being a Total Loss following accidental damage, fire or theft and its market value at the commencement of the Insurance.

Loss of Driving Licence Insurance Cover - Points Protector

Currently up to 2.5 million people have unexpired points from speeding offences. As a rule 3 points and a fine will be received if convicted of a speeding offence and disqualification if 12 points are accumulated. If you lose your licence as a result of the totting up procedure we will pay up to £500 per month to help cover the cost of travel by alternative means.

Uninsured Loss Recovery Insurance

If you are involved in an accident and it's not your fault, we will organise a hire car and pursue any claims for non-insured items that are broken, damaged or lost. Examples are personal injury, vehicle insurance policy excess, loss of earnings etc. We will cover up to £100,000 worth of legal costs in respect of any approved claim.





About Us

UDrive Solutions UK Ltd
88 Crawford Street
London
W1H 2EJ
Company No. 06842969

UDrive FleetSure

UDrive FleetSure is a unique insurance based fleet management, compliance and maintenance programme. It has been created to help fleet operators control their costs, maintain and / or improve their OCRS score, and to comply with current legislation. Our web based system gives operators full access to fleet and driver details at all times and has a fully auditable record of vehicle and driver activity. We work closely with the FTA (Freight Transport Association) who provide vehicle inspection services and ongoing audit reporting. The programme is supported by a host of prominent strategic partners and has a primary route to market arrangement with Marsh Ltd, the world's number one insurance broker* and the world leader in delivering risk and insurance services.

UDrive FleetSure has a range of products that have been designed and developed with the sole purpose of reducing costs associated with running a fleet. UDrive FleetSure offers a range of service and insurance based products that can help control and reduce the financial burden of certain events: this may include such things as a vehicle B and C service, or even a mechanical breakdown.

What distinguishes UDrive from traditional Fleet R & M and insurance offerings and companies is its ability to wrap a variety of insurance and service products in a simple and easily understood package. Many of the products offered are unique, whilst the FleetSure package itself is unavailable anywhere else in the UK market. The combination of insurance and service products aims to control the high variable costs of running a fleet. UDrive FleetSure can do this by offering a fixed cost alternative that controls those variable costs in the form of a packaged set of fleet specific products.

The threat of punitive action stemming from recent Health and Safety legislation has morphed into a pressing concern that affects all organisations that operate a fleet, including their 'grey fleet'. The risk management solutions wrapped in insurance offered by UDrive FleetSure help to mitigate and control the new risks posed by the legislation: technology that captures the audit trail of all vehicles (including 'grey fleet') satisfies the new requirements enjoined by the legislation and thus helps to mitigate the risk posed by it. Driver licence checking, road-awareness courses and mechanical inspections offer concrete proofs that an organisation is taking the necessary precautions to ensure their drivers and vehicles are road-worthy.

Besides trucks and trailers, UDrive FleetSure has a range of products directed primarily at a company's 'Grey Fleet'. A 'Grey Fleet' is defined as any non company owned vehicle that is utilised for business purposes, including leased vehicles and personal vehicles; in most instances these fail to be incorporated into a company's usual practice for fleet maintenance. Unroadworthy vehicles are almost never identified and this poses a grave risk for not only the driver and company but also the directors / officers. UDrive FleetSure offers a Risk Management Solution wrapped in insurance that can help mitigate the new risks posed by the Health and Safety Legislation. UDrive FleetSure is able to do this by adequately capturing the audit trail of all vehicles (including a company's 'Grey Fleet'). Driver licence checking, road-awareness courses and mechanical inspections offer concrete proofs that an organisation is taking the necessary precautions to ensure their drivers and vehicles are roadworthy.

The Directors have considerable expertise in both the insurance and fleet sectors: through this product they have successfully integrated customer demands within a viable insurance based offering. They believe passionately that there is an opportunity to build a significant business within this sector due to a combination of regulatory pressures, increasing compliance requirements, and the market need for more sophisticated products and services.

* Awarded 'Best Global Insurance Broker' in 2007- Reactions. Ranked 'Number One Broker' in 2008 for 37th consecutive year - Business Insurance.

Key Advisors:

Accountants

Cameron Baum
88 Crawford Street
London, W1H 2EJ

Solicitors

JD Law LLP
4th Floor Temple Bar House
23-28 Fleet Street
London EC4Y1AA

Tax Advice / Audit

BDO,
55 Baker Street,
London, W1U7EU

Bankers

Coutts & Co
440 Strand,
London, WC2R0QS



What is a Grey Fleet?

A 'grey fleet' is defined as any non company owned vehicle that is utilised for business purposes. This includes: cash-for-car, a car obtained via an Employee Car Ownership (ECO) scheme, a privately-owned vehicle used for occasional journeys or a vehicle that the employee has hired outside of any particular company-provided scheme.

These vehicles can form a potential problem for companies because procedures relating to vehicle maintenance and how an individual should act when on the road are seldom followed. There is evidence that employees using their own vehicles for business purposes are managed less effectively by organisations; however, these employees pose a risk on par, if not greater, than those driving vehicles that are managed by a Fleet Manager: licence checking, road-awareness or vehicle road-worthiness are relevant to all individuals who drive on company business and as such making sure that these obligations are met is a duty and necessity for all organisations.

The Legislation: Duty of Care

The 'Driving at work – managing work related road safety' guidelines, published by the Department for Transport (DfT) and Health & Safety Executive (HSE) in 2003, make it clear that an organisation has the same Duty of Care towards all its employees making work-related journeys regardless of vehicle ownership. Company Officers now have a direct responsibility to ensure full compliance with the relevant legislation, whether a company owned fleet or not, this in turn has a direct relation to their employees; failure of this duty can result in a number of severe penalties.

Equipped with the new legislation, police authorities and the HSE now have the obligation and right to investigate, with an aim to prosecute, any firms that are found to be wanting in their duty of care towards their grey fleet.

The legislation, which now includes the Corporate Manslaughter and Corporate Homicide Act 2007 and the Health and Safety (Offences) Act 2009, has been designed specifically to siphon prosecution away from the individual and to the entire company, thus company officers and directors could be liable for prosecution if their duty of care is found to be subpar.

The Sentencing Guidelines Council has also offered criteria which the courts can utilise effectively to measure how serious an incident is.

These include:

- How foreseeable was serious injury? The more foreseeable the injury the more serious the offence becomes.
- How far short of the applicable standard did the defendant fall? It is suggested that where such serious injury has occurred, that in itself is clear evidence of major failings on the part of the defendant.
- How common is this kind of breach in this organisation? Put another way, is this simply a one-off breach, or is there evidence of a number of breaches of the type in respect of which the defendant has been convicted.
- How far up the organisation does the breach go? At what level of management can the breach be said to originate? A conviction for Corporate Manslaughter requires a breach at the senior management level, but it will be relevant to ask where the breach occurs within the structure of senior management, for example at Board level or below.

The criteria set out and the way in which courts investigate a breach of compliance means an organisation's 'grey fleet' is a very real and prominent risk.



The Legislation

Corporate Manslaughter and Corporate Homicide Act 2007

In most instances the minimum fine for convictions under the CMCH Act 2007 would be £500,000, although where appropriate the fine ascribed could extend well into the millions or several hundred thousand pounds.

Health and Safety (Offences) Act 2009

This can result in a two year prison sentence being prescribed to company officers and directors: in effect, it means company officers and directors could be prosecuted for not doing their job correctly.

The legislation is applicable to all vehicles used for business purposes and hence includes a company's 'grey fleet'.

What is the Solution?

UDrive Solutions offer services and technology that provides a complete audit trail of all vehicles. This audit trail is very important as it shows that a company has fulfilled its obligations under the health and safety legislation. The capturing of the audit trail is particularly important in relation to a company's 'grey fleet', as it is often not embedded in a Fleet Managers management system. Vehicle maintenance has become an essential part in reducing the risk to not only the employee and the general public but also the organisation: the audit trail that can be captured via the process of vehicle management is necessary in reducing the overall risk posed by a company's 'grey fleet'. Without the solutions offered by UDrive such a process becomes near impossible as the organisation becomes reliant solely on the diligence of its individual employees.



About Us

1. UDrive FleetSure is a trading name of UDrive Solutions (UK) Ltd. Our registered address is 88 Crawford Street, London W1H 2EJ. The Company is an Appointed Representative of Pembroke Fitzwilliam Ltd.
2. Pembroke Fitzwilliam Ltd is authorised and regulated by the Financial Services Authority and entered in the Financial Services Authority (FSA) register under number 312202. It is registered in England and Wales. Registered office: As above (registered number 4624699).
3. Pembroke Fitzwilliam Ltd is permitted to arrange, administer and offer for sale contracts of general insurance. You can check this on the FSA's Register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

About the FSA

1. The FSA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

Our Products

1. We only offer products from AmTrust International Underwriters Ltd for all UDrive insurance coverages with the exception of "Sleepeasy" Insurance and Uninsured Loss Recovery (ULR) Insurance, both of which are underwritten by Brit Insurance Limited under an arrangement with ARAG plc.
2. You will not receive advice or a recommendation from us for our products. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.
3. You will not have to pay a fee for our services.

If you wish to make a complaint

1. If you wish to register a complaint, please contact us:
The Managing Director
UDrive Solutions (UK) Ltd
148 Leadenhall Street,
London, EC3V 4QT
Telephone 0844 800 0307, Fax 01525 377100
or e-mail: customercare@udrivesolutions.com

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

Are we covered by the FSCS?

1. We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations.
2. 10. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

UDrive FleetSure | Definition of Terms

Accident Assistance/FNOL	Full accident assistance service from first notification (FNOL) through to return of car to customer after repair; includes arranging recovery, courtesy car, as appropriate.
Annual Medical For Driver	Provides for the cost of attending an annual medical for a driver as required by the relevant legislation.
24 hour Breakdown Assistance Insurance	Covers the cost of repairing a vehicle at the point of breakdown and / recovery to an approved repairer. If our engineer can't repair the vehicle and the journey to be completed is imperative, UDrive FleetSure may be able to transport the vehicle, driver and drivers mate to a specific destination with our discretion. Cover also includes the option of renting a replacement vehicle whilst yours is being repaired if roadside repair cannot be achieved.
Driver CPC Course Expense Insurance	Covers cost of attending specific course[s] with the purpose of maintaining a 'Driver Certificate of Professional Competence', in accordance with the Driver CPC Directive (2003/59/EC).
Driving Licence Verification Checks	Using proprietary software the driver's details are entered into our system, which pre populates the mandate required by the DVLA to release the licence information; this can then be printed off and signed by the driver. The licence details, category, points and class can then be checked with DVLA and the record in our system updated if required.
Driver Rehabilitation Expense Insurance	Covers cost of a driver rehabilitation course offered by a local police authority in lieu of penalty points, court appearance or a fixed penalty fine.
Full Online Vehicle Management Reporting	The system gives you full visibility of all your company drivers and vehicle history and allows you to effectively manage your fleet.
Gap Insurance	In the event of a write off UDrive FleetSure will pay the difference between the value of the vehicle at the start of the policy and the insurance company pay out.
Key Fob Insurance	Covers the accidental loss, replacement, and damage to a vehicles keys, plus reprogramming of a defunct vehicles keys. Cover is subject to a limit of £500. A further benefit is the option of a hire vehicle should entry to your vehicle prove impossible owing to faulty keys.
Loss of Driving Licence "Points Protector" Insurance	Provides a contribution to the cost of transport if the policyholder can't drive following disqualification under the totting up procedure.
Hire and Replacement Vehicle	If the vehicle is unable to be returned to the customer a replacement vehicle will be provided.
Legal Assistance Helpline	We will provide qualified legal advice relating to any motoring matter.
Mechanical Breakdown Insurance	Covers both roadside and depot breakdown of mechanical, electrical and electronic parts of vehicle including both parts and labour.
Misfueling Insurance	This insurance provides cover in the event that you accidentally put the wrong fuel in your car. We will also arrange for the car to be taken to a garage for flushing out, and we will contribute to the cost of putting right any damage caused. Subject to policy limits, we will even put some [correct] fuel back in the tank afterwards.
MOT Certification	Covers the cost of an MOT Test.

MOT & Service Plan Insurance

The Service Plan product is a composite of differing service events, the cost of which will be reimbursed to the insured. This covers:

- x1 MOT Test Inspection (including submission costs and fees)
- x2 Vehicle B Service
- x1 Vehicle C Service
- Interim Lubrication Service
- Regular / 6 week preventative maintenance inspections / service mechanical safety inspections

MOT Test Failure Insurance

This insurance product covers the costs of repair / replacement of a defunct insured component that results in the vehicle failing its MOT up to a limit of £1,000.

Online Driver Risk Assessment Tool

Includes multiple choice modules that analyses driver behaviour, the purpose of which is to identify particular drivers who may present a high risk, not only to themselves and others, but also the company.

On Road and Classroom Driver Training Insurance

Covers the cost of a tailored course for employees who are thought to be higher risk owing to low score in our online driver risk assessment.

Sleepeasy Insurance

Covers legal costs and expenses incurred in defending a prosecution under the 'Health & Safety legislation following a RTA (road traffic accident) related incident. Includes appeals.

Tyre Wear & Tear Insurance (Including Accidental Damage)

Replacement/repair of tyre following accidental or malicious damage. Includes cost of replacement valve or wheel balancing. Also includes wear and tear as standard (in conjunction with our Uptime Optimisation Insurance).

Uninsured Loss Recovery Insurance

For non-fault accidents: covers cost of pursuing a claim in respect of death/personal injury and recovering uninsured losses (e.g. motor policy excess, loss of earnings, the cost of repairs if not covered by your policy).

Vehicle Mechanical Safety Inspection

Free any time walk around inspection of vehicle by approved engineer, suitable if going on a long journey.

Vehicle Minor Accidental Damage Service

Under this service UDrive FleetSure will handle the process of recharging the third party involved in damaging your vehicle, assuming the damage arose from a non-fault event.

Vehicle Return Condition Service

Under this product UDrive FleetSure will manage the entire vehicle return process of any vehicle leased by the policy holder; cover includes any remedial work that would be required following accidental damage before the return of the leased vehicle.

Uptime Optimisation Insurance (Including Exhausts and Brakes)

Covers the items normally excluded from insurance policies (wear & tear) – consumables, bulbs, etc and will help to ensure your vehicle is on the road to complete its journey.

Windscreen Breakage Insurance

Covers accidental/malicious damage and subsequent replacement/repair of windshield glass up to £1,000. Cover is also in respect of repairing any scratching to the vehicle's bodywork caused by the glass (providing there has been no other damage, e.g. by collision to the bodywork).



FTA Due Diligence Inspection

The FTA forms a key part of this service cover.

This 'Due Diligence Inspection' will take place after your policy inception. It consists of a full mechanical inspection, to MOT standard, of your entire fleet.



FTA Quality Monitoring Inspection

These 'Quality Monitoring Inspections' take place on an intermittent basis and will usually consist of a full review of 5%-10% of your fleet. The 'Quality Monitoring Inspection' is a mechanical inspection and is conducted to MOT standard. This service is provided for your benefit at no extra cost.

MARSH

Marsh

The world's number one insurance broker, Marsh provides clients with the full spectrum of risk and insurance products and solutions. Its services span internationally renowned broking and placement capabilities, risk and specialty product practices, claims advocacy and related services and risk consulting. Marsh has an exclusive world-wide agreement to deliver UDrive products.



AmTrust Financial

AmTrust Financial Services was founded in 1998 to provide workers' compensation insurance to small businesses across the United States. Through acquisitions and organic growth, AmTrust Financial Services has since grown to become a multinational property and casualty insurer specialising in coverage for small- to mid-sized businesses. AmTrust has a strong A-rating and provides underwriting capacity to UDrive on a number of products exclusively.



Close Premium Finance

Close Premium Finance is the leading provider of premium finance products for the general insurance market in the UK and Ireland. Close's loans spread the cost of insurance, making financing of premiums as easy as possible for both brokers and their clients.



ARAG

The ARAG Group is an internationally recognised, independent partner for legal matters and protection and is the largest family-owned company in the German insurance industry. With over 3,300 employees worldwide, the Group generates sales and premium revenues of over € 1.4 billion. ARAG is actively serving customers in 14 countries around the globe.