



Minifleet Choice

AXA's Minifleet Choice policy is suitable for businesses based in the UK (excluding Northern Ireland) who own or lease 3 to 15 vehicles (up to 20 for mid-term adjustments and renewal). It is not suitable for family fleets or multi-car households.

AXA's Minifleet Choice policy is suitable for UK (excluding Northern Ireland) based sole traders, partnerships or companies and caters for 3–15 vehicles under one policy and up to 20 vehicles for mid-term adjustments and renewal.

Key features

- Over 3,600 occupations and trades accepted
- Accommodates a range of vehicle types, including:
 - » Agricultural vehicles
 - » Business cars
 - » Other goods carrying vehicles up to 44 tonnes gross vehicle weight (own goods only)
 - » Special type vehicles
 - » Trailers
 - » Vans
- Previous fleet rated insurance required (NCD rated periods not accepted)
- Vehicle registration lookup functionality – private cars & goods carrying vehicles up to 3,500kg

- A courtesy vehicle whilst your vehicle is being repaired by an AXA approved repairer (for private cars and goods carrying vehicles up to 3.5 tonnes), subject to availability.
- Blanket certificates
- AXA will update the Motor Insurance Database
- Uninsured Loss Recovery service

Flexibility

The flexible features of the policy include:

- Cover options for each vehicle:
 - » Comprehensive
 - » Third Party, Fire and Theft
 - » Third Party Only
- Flexible driving options (dependent on vehicle insurance group and driver age)
- Own damage excess options from £100 to £1,000

Standard Cover	Maximum limits (up to)
Personal injury	Unlimited
Damage to property following an accident involving a vehicle covered by the policy	Up to: £20,000,000 in respect of private cars £2,000,000 in respect of any vehicle carrying hazardous goods £10,000,000 for vehicles other than private cars £5,000,000 costs and expenses for any one claim or any one event
Emergency treatment cover	✓
Manslaughter defence costs	Up to £5,000,000 for any one event or during any one period of insurance
Trailers and mechanically disabled vehicles	Within the limits specified above
Indemnity to principals	Within the limits specified above
Unauthorised movement	Within the limits specified above
Contingent liability	Within the limits specified above
Cross liabilities	Within the limits specified above
Service or repair	✓
European cover	✓
Vehicle breakdown referral service	✓
Uninsured loss recovery	Up to £100,000 for all claims arising out of one event

Additional cover – included with comprehensive cover option	Maximum limits (up to)
Loss of or damage to your vehicle	Up to the market value of your vehicle including attached accessories and spare parts
Windscreen and Window Replacement	✓
Personal accident	£2,500 for any one incident
Medical expenses	Up to £250 per person injured
Personal effects	Up to £250 any one claim

