



Minifleet Choice

AXA's Minifleet Choice policy is suitable for UK (excluding Northern Ireland) based sole traders, partnerships or companies who own or lease 2-20 vehicles (up to 25 for mid-term adjustments and renewal). It is not suitable for family fleets or multi-car households.

Key features

- 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 and 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
- Flexible cover options and driving options dependent on vehicle insurance group and driver age

Standard Cover

- Personal injury
- Damage to property following an accident involving a vehicle covered by the policy
- Manslaughter defence costs
- Trailers and mechanically disabled vehicles
- Indemnity to principals
- Unauthorised movement
- Contingent liability
- Cross liabilities
- Emergency treatment cover
- Service or repair
- European cover
- Vehicle breakdown referral service
- Uninsured loss recovery
- Personal effects

Maximum limits (up to)

- Unlimited
- 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
- Up to £5,000,000 for any one event or during any one period of insurance
- Within the limits specified above
- ✓
- ✓
- ✓
- ✓
- Up to £100,000 for all claims arising out of one event
- Up to £250 any one claim

Included with comprehensive cover

Maximum limits (up to)

- 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