



MOTOR
FAMILY
GROUP
motor insurance
for professionals
and their families

AON RISK SERVICES

Today's professional family will quite often own a small "fleet" of vehicles – which can result in a large insurance bill and the hassle of coping with several different renewal dates throughout the year.

Our Motor Family Group scheme is designed to cover any number of cars, registered at the same address, under a single policy, with discounts of up to 30% over the cost of insuring vehicles individually.



Keeping it simple

You can now insure all your cars under our Motor Family Group Scheme with an easy monthly payment option and a single renewal date.

It is not necessary for all your vehicles to be insured. It will cater for one, all, or any combination of eligible vehicles. All that is required is for the policyholder to be the main user of at least one of the vehicles. Additional vehicles can simply be added to the policy at pro-rata of the annual premium as and when your current policies fall due for renewal.

No more worries over missing or trying to juggle various renewal dates. Aon will advise you of the premium and terms required prior to the anniversary of the policy. Unless any changes are required, cover will automatically continue for a further year, and the appropriate payments taken to ensure there is no interruption to the cover.¹

The name of the registered keeper (if different to the policyholder) can be included on the Certificate.

¹ This does not affect your statutory rights to cancel the policy within the 14 day cooling off period.

Business use

The availability of internet and call centre insurance has made it possible to opt for the cheapest price without fully considering the level of cover. In the absence of clear advice, you may not be enjoying the cover you expect or need. The big question for you is “Does your existing insurance cover you for business use?”

Business use could include seemingly innocent activities, such as posting a letter on the way home, visiting a client on the way to the office, attending a training course, or taking a colleague or client to a meeting or social event.

Motor Family Group gives reassurance that all eligible vehicles are adequately insured with a wide scope of cover including business use cover to the policyholder (as well as their spouse or partner² subject to details).

² The partner of the policyholder, living at the same address as the policyholder and sharing financial responsibilities. This does not include any business partners or associates.

Tailored to your “fleet”

Our policy can cover any eligible vehicle. It is not necessary for all your vehicles to be insured. It will cater for one, all, or any combination of eligible vehicles.

Family fleets are often made up of a diverse range of vehicles. The policy will cater for most types of car – from saloons, 4x4’s, and hatchbacks as well as sports cars and cabriolets – and each car is rated individually.

It will even accommodate “modern classics”, with an agreed value, subject to full details

For those older high value classics, including motorcycles, Aon has a dedicated facility with the acclaimed specialists Footman James.

Business as usual

Not all insurers automatically provide a free courtesy car following a claim, and this could leave you with difficulties performing your duties whether personal or professional. Our policy automatically includes a 24 hour claims assistance service, an uninsured loss recovery service, and a **free** courtesy car.

Keeping costs down

The premiums will include a 60% Starter Bonus. Insurers will not require any evidence of a no-claims bonus – but will require a declaration that each main user has reported no more than 2 accidents or losses, or any claims exceeding £5000, in the last 3 years.

Each car will have their own no-claims bonus³, so that an accident with one vehicle does not affect the records of the other vehicles.

Multi-Vehicle discount – The more vehicles you have under the policy the bigger your discount – up to 30%.

A range of additional premium discounts is also available if you wish to tailor the scope of cover, eg restricted driving and voluntary excess etc.

Making further changes is easy. Just fill in a form and email it back to us. We will contact you for further information if required.

All forms are available on the internet
www.aon.co.uk/professionals

³ Any No Claims Bonus earned by a named driver on the policy is only guaranteed on another Brit policy arranged with Aon.

At a glance – key features

- 60% Starter Bonus available – no bonus to prove
- Premiums and terms are quoted for each individual vehicle
- Cover tailored to suit your requirements
- Protected Bonus
- Extended policies available – up to 20 months – protect against rate increases
- Easy monthly payment option
- Multi-vehicle discount – up to 30%



Details of the cover

- Comprehensive cover subject to £250 damage, fire and theft excess (in addition to young and new driver excess) It may be possible to reduce the excess in exchange for a higher premium
- Social, domestic and pleasure and business use by the policyholder and their spouse or partner⁴ (subject to occupation)
- Automatic Western European cover at no additional cost up to one month per vehicle per annum
- Fitted audio/visual equipment – no limit (standard equipment only – a £500 limit will apply to non-standard equipment unless otherwise agreed)
- Personal effects – £350 limit each incident (also includes luggage racks, roof boxes and cycle carriers)
- Medical expenses – £500 limit each incident
- Unlimited replacement windscreen cover subject to £60 excess (cover limited to £100 if insurers' approved facilities are not used). Repairs are free of excess.

⁴ The partner of the policyholder, living at the same address as the policyholder and sharing financial responsibilities. This does not include any business partners or associates.

- Replacement with a new car, if any vehicle less than a year old incurs repair charges exceeding 60% of the replacement cost
- Direct claims service including free courtesy car and 24 hour claims assistance
- Uninsured loss recovery service included.
- Loss of keys/replacement locks following loss or theft – £1000 limit each incident
- Mis-fuelling – draining, cleaning and repair costs following incorrect fuelling
- Cover can include trailers and horseboxes (subject to full details and appropriate additional premium)

IMPORTANT NOTE: For full details of the terms and conditions reference should be made to the policy document. Limits, excesses and exclusions could apply and some sections maybe restricted or excluded depending on individual circumstances.

An enquiry form is available at www.aon.co.uk/professionals.

To receive a specimen policy and summary of cover (Key Facts) or to discuss your specific requirements with a client manager, please call or email us.

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ABOUT AON PROFESSIONAL SERVICES GROUP

Aon is the UK's largest insurance intermediary, with more than 5,000 staff across the country. We have provided specialist insurance facilities to the professionals for over 30 years. The combined strength of our portfolio and our global commitment to developing professionals' insurance programmes mean we have a first-rate knowledge of this sector.

Professional firms need expert advice, real value for money, competitive deals, choices, a fast response to needs and effective, proactive services.

We provide access to the widest range of both local and international insurers and an understanding of your specific insurance needs across professional indemnity, office, motor and other specialist insurances services.

Whatever your size, as an Aon client you will benefit from the personal service of a dedicated client manager working from our network of regional offices as part of a wider team to deliver overall programme support during the year.

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Published by Aon Limited.

Registered office 8 Devonshire Square, London EC2M 4PL.

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BC1930-03.09 FP ref: 5339



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