

Safe and secure with insurance
from Scania



SCANIA
Peace of mind™

The Scania difference

At Scania Insurance we believe everyone benefits from investments in safety and security. That's why we take the time to understand your needs and tailor solutions that help lessen the risks for you and your business. Our range of insurance and risk management solutions has been developed especially for commercial vehicle operators.

Scania Insurance has been protecting drivers, passengers and other road users for many years. Whether you are looking for insurance for a single vehicle or multi vehicle fleet, we're committed to protecting you and your business – all the way.



HELPING YOU MAKE THE RIGHT CHOICE

Life is full of choices and selecting the right insurance cover and provider is no different. As you'd expect, our Account Executives are all experienced, qualified insurance professionals who will explain the risks and solutions available to you. Helping you make an informed choice about the cover your business needs is what we're here for; with our years of insurance experience, you can trust us to talk clearly about the protection you must have and what additional covers are available.

Choosing the right insurance cover is vital to safeguarding your business. Unprotected risks can leave you with a large bill to pay whilst slow claims processes may leave your vehicle off the road longer than necessary.

The choice of insurer is also important; we only deal with insurers that understand the needs of the road transport industry; insurers that recognise how a business like yours operates.

And when the time comes for you to choose us as your insurance adviser, we'll help you make the change straightforward and as hassle-free as possible in moving from your current broker.



DRIVING DOWN THE COST OF TRUCK INSURANCE

Insurance premiums are driven by the cost of claims. We can help reduce claims costs in three key ways:

Practical risk-management is a key step in reducing your insurance costs. Solutions available through Scania Insurance include the latest forward-facing video cameras and state-of-the-art monitoring systems. These systems can help you drive down accident frequency and severity, manage and develop your drivers' skills, and serve as the basis for ongoing driver training and development.

When offered as part of a holistic approach towards risk management, such solutions offer the potential, depending on past claims experience and today's management culture, to drive down claims costs by perhaps as much as 50%.

Driver training – Safe, responsible, economic driving is invaluable to your business. An investment in driver training doesn't just cut the risk of an accident; it can lead to substantial savings in fuel consumption, reduced tyre wear and lower maintenance costs – as well as insurance premium savings.

In the majority of cases, training with Scania Driver Experience trainers* involves no driver or vehicle downtime and improves driver attitude, observational skills, risk and space awareness and vehicle control. What's more, depending on past claims experience and choice of insurer, the cost of providing the training may be funded entirely through your insurance programme.

Proactive accident and claims management includes helping clients introduce processes to encourage immediate loss notification in order to keep claims costs and lifecycles to a minimum.

By working with our customers to enhance vehicle uptime and drive down the cost of both insured and uninsured crash-related costs, Scania Insurance can help customers increase their profitability. That's achieved not simply through taking measures such as those outlined above, but through the consequential benefits of safer driving – greater fuel efficiency – where fuel bill savings of 10% or more may be achievable.

GETTING YOU BACK ON THE ROAD

If the unexpected does happen, getting your vehicle back on the road after an accident can be a lengthy and time-consuming affair. The Scania Accident Management and Repair Network is probably the most comprehensive heavy commercial vehicle repair network in the country. With over 90 contact-points nationwide and dedicated accident repair and refinishing centres strategically located throughout the country, quality accident repair provision has never been easier.



WHATEVER THE COVER – WE CAN HELP

Our advice we give depends on your own particular business. The covers we can help you with include:

- Truck insurance
- Goods-in-transit
- Public and Employers' liability
- Motor-related legal expenses
- Engineering inspection and insurance for vehicle-mounted cranes and grabs
- Personal accident, sickness or loss of licence income protection
- Property insurance
- Business interruption
- International driver travel cover
- Directors' and Officers' liability

To make life simpler, wherever possible we will issue you with a single policy booklet making it easier for you to keep all your cover documentation in one place.

*In some instances, an alternative provider may be used

Scania Insurance – all the way

Scania Insurance is provided by Towergate Risk Solutions, part of Europe's largest independently-owned insurance and risk management intermediary controlling some £2.5bn of gross written premium, and is administered through Towergate's Telford office which specialises in road transport insurance.

Value-for-money protection founded on the principles of trust and reliability – that's what we strive to give every

one of our clients; and if the unexpected does happen, our quick and efficient claims team are there to provide support when you need it most.

Whether you run only Scania trucks or a mixed fleet, whether you run half a dozen or hundreds of trucks, whether you operate locally or across Europe, we look forward to helping you – all the way.



**Scania Insurance
Towergate House
Euston Park
Euston Way
Telford
Shropshire
TF3 4LY**

Tel: 0844 892 1510 (Lines open 8.30am – 6.00pm Mon – Fri, calls may be recorded)

Fax: 0844 892 1447

E-mail: enquiries@scania-insurance.co.uk

Alternatively, complete and return the enclosed fax-back form and we will contact you.

www.scania.co.uk/insurance

Scania Insurance and Towergate Risk Solutions are trading names of Towergate Underwriting Group Limited.

Scania Finance Great Britain Limited is an Appointed Representative of Towergate Underwriting Group Limited.

Scania Finance Great Britain Limited. Company No. 02173954 England.

Registered office: Farringdon Place, 20 Farringdon Road, London, EC1M 3AP

Towergate Underwriting Group Limited is authorised and regulated by the Financial Services Authority. Registered in England No 4043759. Registered Office: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent. ME14 3EN