

Fleet Insurance Advisor

Transport & Fleet

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This guide explains what the tool produces, how to use the output, and what to watch for. The actual output (draft/report) is generated on the tool page.

Background

Advises on the right motor insurance for your fleet — comprehensive vs third-party, IDV, add-ons (zero-dep, engine, consumables), legal liability to paid driver, and how to lower premium safely. Use it before renewal. For a claim use the Insurance Claim File Builder.

Purpose of this tool & output

Get the right cover without overpaying

How the output is used

Use it to get the right cover without overpaying — a fleet insurance advisor across own-damage, third-party and add-ons.

Important cautions

Compare insurers; read policy exclusions; a broker can help for large fleets.

Companion documents

- Fleet Safety Policy
- Accident Response SOP
- Insurance Claim File Builder
- Third-Party Claim & MACT Guide
- Cargo / Transit Insurance Advisor
- Fleet Safety Audit

This is AI-assisted guidance. Verify with a qualified professional before any binding decision. Fees, authorities and processes vary by state and change over time — confirm with your state authority.