



# MOTOR FLEET FOR HAZARDOUS INDUSTRIES

## PERSONALLY UNDERWRITTEN FOR A BESPOKE QUOTE

### HOW DOES THIS PRODUCT COMPARE TO A “STANDARD” OFFERING?

With over 30 years’ experience (originally trading under our legacy brand, OAMPS) in providing insurance for petrochemical companies we are specialists whose expertise is respected by those we insure. We work with key industry bodies including the Federation of Petroleum Suppliers (FPS), Oil Recycling Association (ORA), Petroleum Equipment Installers and Maintenance Federation (PEIMF), UK LPG, UK SPILL and the Association for Petroleum and Explosives Administration (APEA).

This puts us in a unique position to understand your clients’ businesses and provide the right insurance for their needs including a 24/7 Environmental Response Service in the event of a spillage. We can also offer specialist driver training in ADR and CPC at a discounted rate via our in house training team.

Our product is backed by A-rated capacity and we offer exclusive quotes on a first come first served basis which means that you will be in a strong position to win and retain clients.

### WHAT ELSE DO YOU NEED TO KNOW?

- Liability arising out of accidental spillage of product during loading or delivery either on or off the public highway, subject to driver error
- Liability for damages caused by accidental contamination of 3rd party product as a result of driver negligence
- 3rd party property damage: commercial vehicles inc hazardous goods £10m, cars £50m and unlimited bodily injury
- New vehicle replacement within one year of registration where repair costs exceed 50% of recommended retail price
- Full lease/residual value settlement basis in the event of total loss within one year of registration
- Personal Accident/Legal Expenses as standard
- Hire of replacement vehicle following theft
- Environmental statutory liability up to £1m any one period of insurance
- Theft of keys up to £1,000

### WHO QUALIFIES?

Motor fleets with at least 25% of turnover relating to the carriage of hazardous goods and/or where tankers make up at least 25% of the fleet.

Hazardous industries include:

- Fuel & Oil Companies
- Chemical Companies
- Lubricant Companies
- LPG Companies
- Tank Wash
- Waste Oil and other “Wet” Waste
- Tank Installation
- Industrial Cleaning
- Hazardous Goods Hauliers
- Tanker Hauliers



# WHY DO BUSINESS WITH PEN?

When we set up Pen in 2014, we brought together some of the UK's best known and most respected underwriting businesses, many with decades of underwriting expertise.

**Our values – Differentiation, Expertise, Added Value and Ease of Doing Business – are built on these strong foundations.**

## DIFFERENTIATION

Across Pen we offer more than 60 products, underwritten by industry specialists, providing cover in hard to fill niches.

As well as one of the most varied product ranges in the market, we understand the value of doing business differently – of handling ordinary needs in extraordinary ways - so that standard becomes superior.

## EXPERTISE

Being “technical underwriters who trade” defines everything we do.

That means technical expertise from backroom specialists such as analysts, actuaries, pricing experts and capacity managers – not many other underwriting businesses can say the same.

But most of all, business and market acumen so you can trade and negotiate with empowered underwriters.

## ADDED VALUE

Whichever Pen product you choose, we believe there should always be an advantage – something in it for you – whether you are a policyholder, capacity provider or broker:

- Claims management that is bespoke to each product, and many products serviced by in-house specialists
- Wide range of capacity supporting £500M GWP
- Hard to find clauses that give brokers an advantage and clients better protection
- Built-in services, like environmental consultancy, so we improve businesses, not just insure them

## EASY TO DO BUSINESS WITH

We recognise that although the business landscape is ever-changing, what people value remains unaltered – support, expertise and old-fashioned service.

That's why:

- You can contact our 400 staff on the phone, via our app, or face to face in one of our 15 offices across the UK.
- You choose how to trade with us: most of our products are personally underwritten but we also offer e-traded products and delegated authorities.
- And whether you want to discuss an opportunity, resolve a problem or close a deal, you'll find our leadership hands-on.

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