



Fleet.
Wise.

Insurance & Risk Services Buying Guide

With company fleet drivers covering thousands of miles each month on Britain's hectic road network, it makes perfect sense to protect them in as many ways as possible.



Insurance & Risk Services

A man with a beard and safety glasses is working on a vehicle engine. He is wearing a blue button-down shirt and is focused on his task. The background is a blurred workshop or garage setting.

Vehicle insurance is a legal obligation, but the difference between the best suppliers and the worst is vast, so making the right choice is essential.

Beyond insurance, there are a number of other services on offer to help mitigate risk, protect the business's reputation, and minimise the chance of accidents and other damaging issues.

Vehicle fleet risk-management services enhance safety and compliance, reducing accidents and legal liabilities.

As drivers transition to heavy, high-torque EVs, training to highlight the different driving techniques required (compared to ICE vehicles) is essential.

What services are included in this category?

Fleet managers in the UK can access a range of risk services to minimise the dangers of running a large vehicle fleet. A broad range of such services can be bought in by businesses to improve driving skills and roadcraft, and assess risks and hazards. These services include:

- Driver assessments and training to ensure safe driving practices, and highlight poor driver performance and attitudes. These assessments can identify weaknesses in fleet-driver understanding and roadcraft, then recommend and supply relevant training to address the issue(s)
- Risk assessments and audits to identify potential hazards in fleet operations
- Licence checking to ensure drivers are properly qualified
- Compliance support to meet legal and regulatory requirements
- Fleet insurance solutions tailored to specific risks
- Accident management services to handle incidents efficiently
- Telematics and vehicle tracking to monitor driver behaviour and vehicle use
- Maintenance and servicing programmes to keep vehicles in optimal condition

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What are the benefits of engaging with Risk Services?

Employing the risk services listed above offers several benefits to a business running a large vehicle fleet:

Driver training and assessment: Reduces accident rates and improves fuel efficiency by promoting safer, more efficient driving habits.

Telematics and vehicle tracking: Enhances productivity and cost control by monitoring driver behaviour, optimising routes, and reducing fuel consumption.

Risk assessments and audits: Identifies potential issues early, preventing costly accidents and ensuring fleet-safety compliance.

Accident management: Minimises downtime by handling claims and repairs quickly, reducing business disruption.

Maintenance programmes: Improves vehicle longevity and reliability, lowering repair costs and preventing breakdowns.

Licence checking: Ensures legal compliance, avoiding fines and penalties for unqualified drivers.

Compliance support: Reduces the risk of non-compliance, avoiding regulatory issues.

Fleet insurance solutions: Protects the business from financial loss in case of accidents, reducing liability exposure.

By engaging a range of these services, fleet managers protect themselves and their businesses from litigation by third parties, or by staff drivers who may feel they have not had the correct training for their roles, eg: driving bigger or specialist vehicles that they have not been sufficiently prepared for.

By offering these risk reduction services, a company can be seen to have made its 'best efforts' in protecting its drivers and other road users. Aligned with this, fleet managers can regularly survey their fleet drivers to try to identify further training needs.



The essential questions you need to ask when choosing a fleet insurance

- What types of vehicles are covered under the policy?
- Can specialist vehicles be added to the policy at a later date?
- Does the insurance cover all drivers, including temporary or occasional drivers?
- What is the level of cover provided for each vehicle (eg: third-party, fire and theft, or fully comprehensive)?
- Are there options for additional coverage, such as breakdown assistance or legal protection?
- What are the excesses on the policy, and how do they affect claims?
- Does the policy offer flexibility for changes in fleet size or vehicle types?
- Are there any restrictions on vehicle usage or geographical limits?
- How are claims handled, and is accident management support included?
- What discounts or benefits are available for risk management measures, like telematics or driver training?
- Is there a no-claims discount or protection to reduce premium increases after an accident?

Asking these questions will help ensure you choose the most appropriate, cost-effective and comprehensive fleet insurance for your business needs.



What does fleet driver training involve?

Fleet-driver training works by providing drivers with the skills and knowledge to operate vehicles safely and efficiently.

It typically includes classroom-based theory, covering topics like road safety, legal compliance and vehicle maintenance, alongside practical, on-road training to identify driver faults and improve driving techniques.

Training often focuses on defensive driving, hazard perception, fuel-efficient driving and understanding vehicle limits. Many programmes use telematics to monitor driving habits and identify areas for improvement.

Regular assessments help ensure drivers maintain high standards over time. This approach not only reduces accidents and fuel costs but also helps businesses stay compliant with legal and insurance requirements.

EV driver training

Driver training for electric vehicles (EVs) involves educating drivers on the differences between EVs and traditional combustion-engine vehicles.

It covers areas like regenerative braking, optimising battery range, understanding charging infrastructure and safe driving techniques to maximise efficiency. Drivers are trained on the quieter operation of EVs, which can affect pedestrian awareness, and the instant torque delivery, which may require more controlled acceleration.

This training is important because it ensures drivers can operate EVs safely and efficiently, reducing wear on the vehicle, extending battery life and minimising running costs. It also helps businesses get the most value from their EV investment while ensuring legal and safety compliance.



Insurance & Risk Services summary

Fleet managers should prioritise engaging the best vehicle-fleet risk services and insurance to protect the business from costly accidents, downtime and potential legal issues. Effective risk management reduces the likelihood of accidents, enhances driver safety and ensures fleet compliance with regulations.

Meanwhile, should the worst happen, high-quality insurance protects against financial losses from accidents or damage, safeguarding the company's assets. By minimising risks and ensuring vehicles are roadworthy, businesses can maintain operational efficiency, reduce unplanned expenses and preserve their reputation. Investing in these services ultimately leads to long-term cost savings, improved fleet performance and a safer working environment for drivers.

