



## COURIER & FOOD DISTRIBUTION

**Including:**

New ventures, multi-drop, last mile, long-haul, Independent Contractors, food distribution (inc. cash and carry) and SDH if vehicle and delivery contract are both inclusive

**Excluding:**

Moped/motorcycles, hot food delivery/takeaway, lifestyle couriers and emergency medical delivery

**Vehicles:**

Cars, vans and HGV's (HGV's over 10 ton to represent less than 10% of the total vehicle numbers)

**Size:**

10+ vehicles / £10k policy size

**Driver age acceptance (at Underwriter discretion):**

Ex u23 = 10-20 vehicles

Ex u21 = 20+ vehicles

*(10% of named drivers allowed based on vehicle numbers e.g. 10 vehicles = 1 named driver)*

## SELF DRIVE HIRE (SDH)

**Including:**

New ventures, short term rentals, long term renewals, car clubs, membership platforms, subscription and flexi-lease

**Excluding:**

Peer-to-peer, car sharing, supercar/prestige car hire, carriage of goods and passengers for hire and reward including taxi hire

**Vehicles:**

Cars, vans, minibuses - Max 16 passenger seats  
HGV's - Max 10 ton (HGV's and minibuses to represent less than 10% of the total vehicle numbers)

**Size:**

10+ vehicles / £10k policy size

**Driver age acceptance (at Underwriter discretion):**

Ex u25 = 1-49 vehicles

Ex u21 = 50+ vehicles

*(10% of named drivers allowed based on vehicle numbers e.g. 10 vehicles = 1 named driver)*

## TRADES & OWN GOODS

**Including:**

Trade fleets, corporate car fleets and miscellaneous own goods and class 1 business fleets

**Excluding:**

New ventures, hot food delivery/takeaway, security (manned guarding and key holding), clothing manufacturing and wholesalers - ask our team for full list

**Vehicles:**

Cars, Vans and HGV's up to 28 ton (HGV's over 10 ton to represent less than 10% of the total vehicle numbers)

**Size:**

20+ vehicles / £20k policy size

**Driving restriction (at Underwriter discretion):**

1-49 vehicles = Ex u21

50+ vehicles = Any licenced driver

*(10% of named drivers allowed based on vehicle numbers e.g. 10 vehicles = 1 named driver)*

### OVERRIDING ACCEPTANCE CRITERIA

1.80% minimum fleet connectivity required

2.Claims frequency below 50% (ex windscreen/nil claims)

3. Minimum excess £250

4. Foreign use subject to request

Send submissions to our team at [newbusiness@flockcover.com](mailto:newbusiness@flockcover.com)