

# Self-Drive Hire

Alan Boswell Group



Insurance Brokers  
Risk Management  
Financial Planners



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## Self-Drive Hire Insurance

Alan Boswell Group is a self-drive hire insurance specialist. We've been arranging insurance cover for businesses for more than 30 years and have access to a panel of key insurers.

Our dedicated team looks after self-drive hire clients from across the UK; everything from large fleets of commercial hire vans, to small family-run motorhome hires, from storage companies who also offer their customers a hire van, to splitter vans taking bands on tour. We also help you with any claims, supporting you through the process.

## Welcome

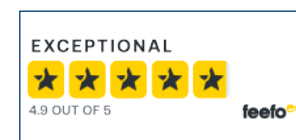
As an insurance and financial planning group with over 40 years' experience, our longevity and reputation are the result of doing things a little differently – of going the extra mile for you, for our people, and for our communities.

We're one of the largest independent insurance brokers in the UK. With seven offices and more than 450 members of staff, we're ideally placed to ensure you and your business receive expert advice whenever you need it.

As well as arranging both personal and commercial insurance, we have an ever-evolving portfolio of added-value services, including underwriting, claims handling, risk management, and health and safety consultation.

Our financial planning teams can also provide ongoing advice and support on a range of employee benefits for businesses – while our personal finance experts can give guidance on your savings and investments, protection or retirement plans.

Whether you use our services in isolation or as part of a package, you are guaranteed to receive the same high standards, every time.





# Self-Drive Hire Insurance

Self-drive hire insurance is vital if you rent out a vehicle to members of the public. Policies are primarily made up of motor insurance, which covers the driver and your vehicle or fleet while in use under a rental contract. Not only is it a legal requirement, but it provides peace of mind that your investment is protected if the worst happens.

Unlike pay-as-you-go self-drive hire insurance, our comprehensive annual insurance not only includes the motor insurance element but also provides off-hire cover. That means you and other named drivers are insured if you want to use the vehicle without a rental contract.

- Full annual comprehensive cover.
- Unlimited hires and mileage.
- Theft by hirer cover.
- In the majority of cases, EU cover is included at no extra cost.
- 21-79 year-old drivers (depending on vehicle type).
- Excess from only £500.
- No surprising costs - the premium you pay will cover as many hires as you wish with no limit on mileage.
- Fire cover for damage caused by cooking and heating risks.
- Cover for awnings and overhead cabins automatically included.
- Splitter van cover without restrictions for people in the entertainment industry.

“Excellent customer communication.  
Very helpful and clear over the  
T&Cs. Good response to queries  
and questions.”

Mr Chaplin  
Self-Drive Hire Insurance

The Alan Boswell Group difference:

Wide-ranging, comprehensive cover

Award-winning service

In-house claims team

Over 40 years' experience



# Vehicle Types



## Motorhomes

Motorhomes offer a more spacious, all-in-one travel experience, often hired for longer holidays and family adventures. We provide specialist self-drive hire insurance designed to cover everything from compact coach-built models to larger A-class motorhomes.

## Campervans

From classic VW campers to modern pop-top conversions, campervans are a popular choice for short breaks and road trips. Our self-drive hire insurance provides fully comprehensive cover for hiring to the public, with flexible options to suit seasonal or year-round rental businesses.



## Classic Vehicles

Hiring out classic cars adds a unique touch to weddings, events, and special occasions - but it also comes with specific insurance needs. With options for limited mileage and 'hire and reward' use, we help you protect your classic vehicle while keeping it road-ready for every occasion.

## Cars, Vans, & Minibuses

Whether your fleet includes small hatchbacks, long wheelbase vans, or large minibuses, our policies are designed to meet the needs of both private and commercial hirers. With flexible cover options including short-term rental, business use, and specialist liability protection, we help ensure your vehicles and customers stay protected on the road.



## Horseboxes

Whether you're offering 3.5-tonne models or larger units, we provide fully comprehensive self-drive hire insurance tailored to the unique needs of horse transport. We can also arrange 'hire and reward' cover, so you're fully protected when transporting horses for payment.

## Splitter Vans

To hire your splitter van to members of the public or to chauffeur people, bands, and their equipment, you need specialist insurance. Our self-drive hire insurance offers fully comprehensive cover tailored to your needs, including the option for 'hire and reward' cover.





# Extra cover for your vehicle

## Call Assist Breakdown Cover

Here for you 24/7, 365 days a year.

Being stuck at the roadside due to a vehicle breakdown is far from ideal. By choosing breakdown cover from Call Assist you receive an affordable and reliable service you can count on.

Call Assist fix more than 75% of vehicles at the roadside, and over 95% of customers would recommend them after a breakdown.

### Product benefits include

- ✓

Unlimited callouts
- ✓

Optional European cover
- ✓

Roadside assistance
- ✓

Caravan and trailer recovery
- ✓

Nationwide recovery
- ✓

Driver illness or injury cover
- ✓

Home assist
- ✓

Equine rescue with horse repatriation for horseboxes
- ✓

Emergency overnight accommodation / alternative travel

## Motor Legal Expenses

Including extensive claims support.

Get professional assistance if you need to make a claim following a road traffic accident. While some solicitors and law firms can take a percentage of the damages awarded to you, we cover the legal fees no matter the value of the claim, ensuring you and your passengers receive the full sum you're entitled to.

We can also arrange commercial legal expenses cover (including motor contract disputes cover), if required.

- Dedicated claims handler
- Cover available for private & business
- Cover when driving in the EU
- Pursue injury compensation
- Specialist legal advice line
- Arrange hire/replacement vehicle

Up to  
£100,000  
of cover

## Excess Protect

Excess protect is designed to cover the gap in your vehicle insurance, which likely includes a co-insurance clause. This clause means that, in the event of theft-by-hirer, you would be responsible for the first 25% of your vehicle value. With excess protect you pay a low annual premium to cover this potential loss.

## Public Liability Insurance

Public liability insurance provides cover for individuals or businesses who interact in any way with the general public. The cover is designed to protect you against claims relating to injury or loss of a third party, as a result of dealing with you or your company.

The following examples demonstrate when public liability insurance could be useful to a self-drive hire operator (assuming the claimant can prove you've been negligent):

- Where the Road Traffic Act cover does not apply (e.g. on private land) and an incident occurs, you need public liability insurance.
- During the handover of your vehicle, a hirer could slip and fall on an uneven or wet floor while collecting the vehicle, causing them injury.
- While carrying out the driver checks at your premises you accidentally spill coffee on their expensive laptop.
- While out on hire, a hirer injures themselves on a broken cupboard door which you hadn't got round to repairing.
- While using the onboard facilities, a hirer injures themselves while following your instructions on how to use the vehicle, or you did not provide any instructions, which lead to injury.

## Cyber Insurance

No matter what your business, you are reliant upon technology in some way or other. Whether you use it to store customer records, make online sales, or issue electronic documentation, it is likely to be a vital part of your organisation. If that technology fails, your business could be exposed to a gap in productivity, damage to your reputation, or even a fine.

- Network or business interruption

• Breach expenses

• Reputational damage
- Data and software loss

• Liability

• Cyber crime

## Directors' and Officers' Insurance

The personal liabilities of directors can be unlimited, D&O covers the cost of successful claims and legal expenses relating to alleged wrongful acts of your business' directors and key managers.

- Legal costs and expenses involved in investigations and defence, whether or not the case goes to court.
- Costs awarded to successful claimants.
- Public relations crisis management costs.
- Employment law protection.
- Entity defence, providing cover for the organisation as well as the individual.



## Social, Domestic, & Pleasure

If you decide to stop hiring your vehicle out, we can provide a personal use (social, domestic, & pleasure) policy for your vehicle. Policies can be taken out on a third-party only, third-party, fire and theft, or comprehensive basis and can include:

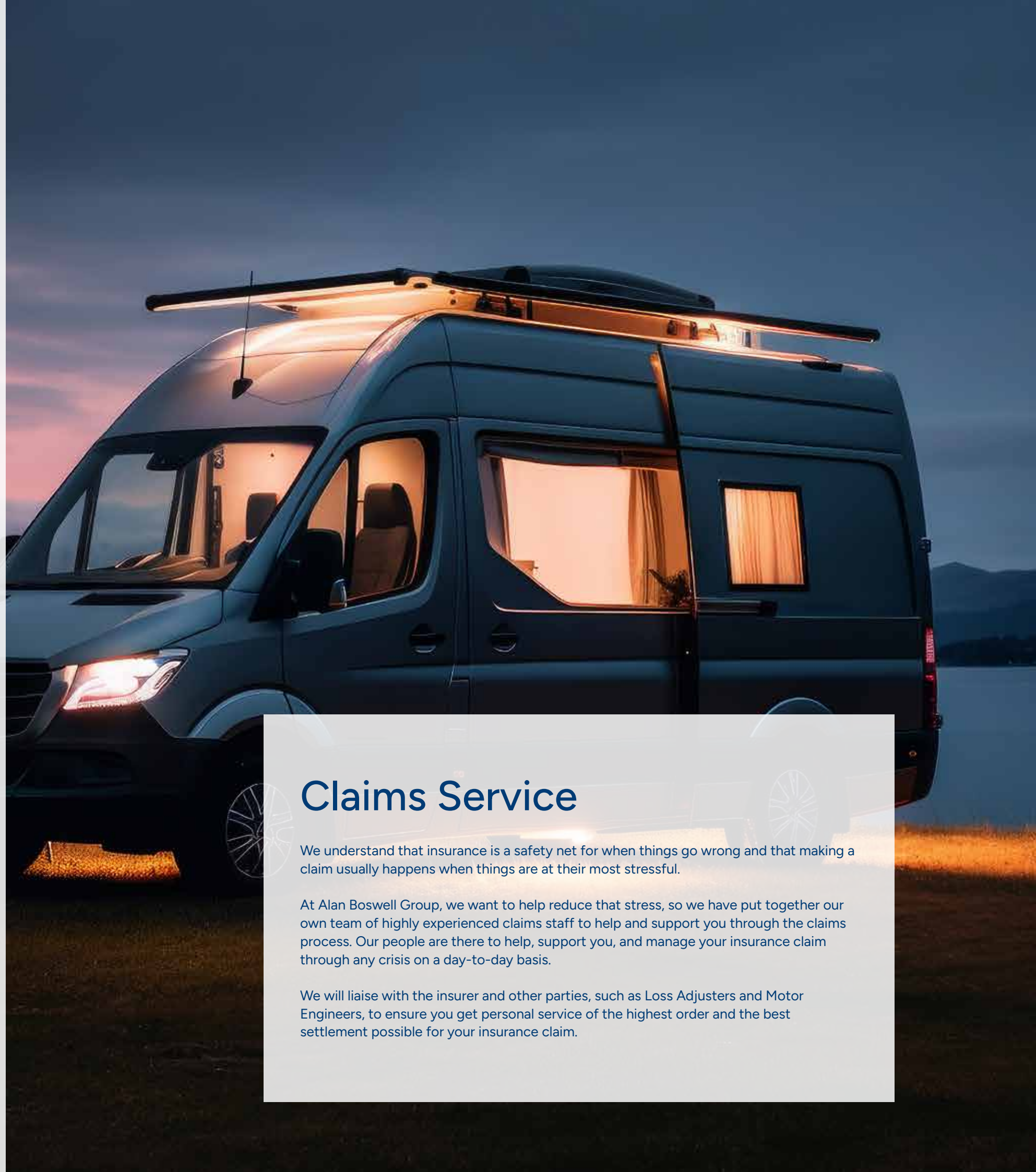
- Accidental / malicious damage cover - cover for repairs by an approved repairer.
- Damage caused by theft or attempted theft
- Third-party liability while towing - up to £5m limit for damage to third parties
- Theft from vehicle - cover for communications, entertainment, and navigation equipment.
- Fire damage - covers fire damage (unless caused by cooking or heating food and drink).
- Glass and windscreen cover - including panoramic roofs, sunroofs, and folding rear windscreens.
- New vehicle cover - up to £100 limit for belongings within the motorhome.
- European travel - cover for up to 30 days' travel within the EU per year. Insurer must be informed in advance of travel.
- Personal accident - up to £5,000 for the death of you, your spouse, or civil partner in the event of an accident. Up to £2,000 for loss of limbs and £2,000 for complete or permanent loss of sight.
- Replacement locks - if your keys fall into the wrong hands and there's a risk of theft.
- Courtesy vehicle - a courtesy vehicle if your vehicle is being repaired following a claim (subject to availability).

EXCEPTIONAL



4.9 OUT OF 5

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## Claims Service

We understand that insurance is a safety net for when things go wrong and that making a claim usually happens when things are at their most stressful.

At Alan Boswell Group, we want to help reduce that stress, so we have put together our own team of highly experienced claims staff to help and support you through the claims process. Our people are there to help, support you, and manage your insurance claim through any crisis on a day-to-day basis.

We will liaise with the insurer and other parties, such as Loss Adjusters and Motor Engineers, to ensure you get personal service of the highest order and the best settlement possible for your insurance claim.

Alan Boswell Insurance Brokers is one of the country's leading suppliers of self-drive hire insurance. Having worked with vehicle and fleet owners for more than 30 years, we understand the vehicle rental industry.

It's from this standing that we are able to deliver first-class independent advice, tailoring insurance products to your individual circumstances.

We are part of Alan Boswell Group, one of the largest independent insurance brokers and independent financial planners in the country.

As a group we can provide advice on personal and business insurance as well as risk management, financial planning and health and protection.

### Insurance products to suit you

- |   |  |
|---|--|
|  Office insurance              |  Financial planning               |
|  Cyber insurance               |  Directors' & Officers' insurance |
|  Professional indemnity        |  Private medical insurance        |
|  Motor insurance               |  Risk management                  |
|  Commercial business insurance |  Health & safety advice           |

[www.alanboswell.com/self-drive](http://www.alanboswell.com/self-drive)

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