



# ING Protect

## A better deal for Fleet Managers.

Fluctuating insurance premiums are one of the biggest problems faced by fleet managers trying to budget accurately. ING Car Lease have an answer.

We have developed a collision damage waiver called ING Protect to help fleet managers reduce insurance costs whilst complying with the minimum insurance requirement. ING Protect removes the need to purchase Accidental Damage cover for any vehicle owned by ING Car Lease.

The Motor Insurance market tempts private motorists with low, stable premiums whilst applying higher and less predictable premiums to fleet customers. This makes accurate budgeting difficult and unreliable.

Conventional motor insurance premiums are divided into Accidental Damage, covering damage to the company's vehicle, and Third Party Liability, covering damage or injury to other vehicles, property or people. Third Party Liability insurance is the minimum legal requirement under the Road Traffic Act which applies to all motor vehicles on UK roads.

With ING Protect, we assume responsibility for accidental damage caused to the vehicles we provide your company. We also provide incident reporting and recording, repair management, insurer liaison and relief vehicle provision. Therefore you are only responsible for the excess amount, which is agreed prior to the day the cover begins.

### Fast facts:

- Accident Management and uninsured loss recovery is included
- Third Party Insurance provision
- VAT is fully recoverable

### Main benefits include:

- Reduced insurance premiums
- Reduction in vehicle downtime as ING own the vehicle and are responsible for repairs

## We're with you all the way...

To find out how we could work with you, or for more information about any of our products or services, please call us on 0870 402 8242 or e-mail us at [info@ingcarlease.co.uk](mailto:info@ingcarlease.co.uk)

ING Car Lease, Phoenix House, Cookham Road, Bracknell, RG12 1RR  
Tel: 0870 402 8200 Email: [info@ingcarlease.co.uk](mailto:info@ingcarlease.co.uk) Web: [www.ingcarlease.co.uk](http://www.ingcarlease.co.uk)

ING Car Lease UK Ltd is authorised and regulated by the Financial Services Authority for insurance mediation activities only. FSA firm reference no: 311742