



MOTOR FLEET

BUILT FOR BUSINESSES WHERE MOVEMENT DEFINES PERFORMANCE

Businesses that depend on movement rely on the uninterrupted flow of people, goods, services, equipment and resources to keep customers serviced and commitments fulfilled.

Whether supporting deliveries, logistics operations, passenger transport, service teams or commercial vehicle fleets, uninterrupted movement plays a critical role in maintaining performance, meeting

commitments and supporting day-to-day business activity.

Motor Fleet is designed for these environments, bringing together protection for fleet-based businesses while supporting movement, service delivery and recovery when disruption occurs.

WHEN FLEET OPERATIONS ARE DISRUPTED

In fleet-based businesses, a vehicle out of service often affects far more than a vehicle. The disruption can extend into deliveries, customer commitments, route schedules, service levels, passenger movement and the broader activities that keep businesses operating.

Whether supporting logistics operations, service fleets, delivery networks, passenger transport environments, sales teams or commercial vehicle operations, uninterrupted movement plays a critical role in day-to-day performance. When movement slows, pressure increases quickly, and the impact of a loss is often measured not only by vehicle damage but by its effect on the wider business.

Businesses that rely on fleet operations depend on far more than vehicles alone. Movement is often supported by goods in transit, communication systems, supporting infrastructure, customer commitments and the activities that keep services, deliveries and transport functions operating as intended.

For many organisations, maintaining movement depends on multiple interconnected activities functioning together. Vehicle downtime can affect customer service, delivery commitments, logistics performance, revenue generation and broader commercial activity long before the vehicle itself is returned to service.

PROTECTING MORE THAN THE VEHICLES

Protecting a fleet requires more than protecting vehicles.

A disruption affecting vehicles, goods in transit, supporting infrastructure or other critical fleet exposures can quickly interrupt the flow of people, goods and services, creating consequences that extend beyond the original event.

Motor Fleet brings together vehicle, transit, interruption, liability, property and associated exposures within a structure aligned to fleet-based businesses, helping protect the fleet and the business activities that depend on it.



RESTORING MOVEMENT AFTER A LOSS

Restoring movement quickly often becomes the priority following a loss.

Early assessment, coordinated claims management, technical support and decisive action help businesses begin recovery without unnecessary delay. Where appropriate, interim funding may be applied to support critical recovery activity while the full loss is being quantified.

This approach is supported by Alpha's dedicated Parts Procurement Department, which sources OEM replacement parts directly from manufacturers. By reducing procurement delays and eliminating unnecessary mark-ups, the department helps accelerate repairs while maintaining manufacturer-approved standards.

The department has reduced motor parts procurement costs by between 30 and 35 percent, helping lower claims costs, reduce downtime and return vehicles to service more efficiently. By controlling repair costs at source, the department also contributes to long-term premium competitiveness for clients.

The result is a claims approach aligned to fleet environments where restoring movement quickly, reducing downtime and returning vehicles to service efficiently remain critical to maintaining service delivery and customer commitments.

DIFFERENT FLEETS. DIFFERENT EXPOSURES.

Fleet environments vary significantly in their operating models, vehicle utilisation and exposure profiles.

Logistics fleets, passenger transport operators, service fleets, sales fleets, distribution networks and specialised transport environments each present different challenges and dependencies. Effective protection therefore requires an understanding of how movement supports the broader organisation.

Exposure priorities, downtime consequences and recovery requirements can differ significantly between fleets, influencing both risk and the way recovery must be managed.

Motor Fleet can be aligned to the specific characteristics of the fleet while maintaining a consistent focus on movement and the business activities that depend on it.



SUPPORTED BY SPECIALIST CAPABILITY

Businesses that depend on movement require more than vehicle protection. They require an understanding of the environments, dependencies and exposures that influence day-to-day transport activity.

Dedicated underwriting, claims, technical and risk management teams support the evaluation of fleet risks throughout the risk lifecycle. Specialist assessors, investigators and technical experts assist with risk identification, mitigation planning, recovery preparedness and post-loss support.

This capability helps businesses better understand fleet exposures, identify vulnerabilities and strengthen the systems, processes and controls that support uninterrupted movement across the fleet environment.

MOVEMENT DEFINES PERFORMANCE

In fleet-based businesses, the impact of a loss extends beyond vehicle damage.

It is measured in delayed deliveries, interrupted schedules, customer commitments and the ability to keep people, goods, services and resources moving when disruption occurs.

The true measure of protection is not simply how quickly a vehicle is repaired. It is how effectively movement can be restored across the business that depends on it.

Alpha. Protecting Futures | Mitigating Risk.

