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better *Results.*

FLEETS





PRODUCT
FEATURES

FLEETS

Car insurance for corporate fleets offers a contract that covers the insurance of several types of vehicles your company owns in the leading companies in the market, adapting this contract to a preferential rate and with multiple benefits.

CORPORATE FLEETS BENEFITS

The difference between individual car insurance when compared to car insurance for corporate fleets is the marketing way since the different vehicles that conform the fleet are itemized in a single contract and the policyholder/insured is the company name.

These covers have a preferential rate where expiry dates are annually unified to guarantee the reference cost for one year until its renewal.

At the time of renewal, these policies undergo a technical analysis where we will offer you the best option on the market to guarantee personalized attention adapted to the conditions of your operation.

Another benefit that comprises large corporate fleets is the possibility of creating a second affinity fleet for your employees.

What vehicles can I insure?

Some of the insurable vehicles that comprised this type of insurance are:

- » Cars
- » Motorbikes
- » Pick Up
- » Motorhomes
- » Trucks/Lorries
- » Trailers
- » Semitrailers
- » Road Construction Machines
- » Classic cars
- » Ambulances
- » Vans
- » RVs
- » Agriculture Machines
- » Minibus
- » Bus
- » Other specific

Vehicles classification

According to class	Cars – Vans – Forklift – Trucks – Motorbikes – Quadricycle – Crane – Agriculture Machines - Trailers
According to type	Sedan – Station Wagon – Pick Up – Wagon, etc.
According to use	Private – Commercial – Remise-Taxi – Public transportation – Transportation of goods – road – local
Other variables	Loading capacity – Number of passengers – etc.



INSURANCE STRUCTURE

Automobile insurance consists of multiple coverages, these involve mandatory basic coverage and other extended coverage.

- » Civil Liability – Compulsory Insurance (Art. 68 of law No. 24.449)
- » Civil Liability – Voluntary Insurance
- » Vehicle Damage
- » Fire
- » Robbery or Theft

The basic coverage relates to Mandatory Civil Liability governed by Traffic Law 24,449 that regulates all aspects associated to circulation on public roads. It stipulates that every vehicle in circulation must have this insurance, in line with the conditions established by the authority in insurance matters, and covers eventual damages caused to third parties, passengers or not.

The main purpose of this Mandatory Civil Liability is that the Insurer undertakes to hold the insured and/or person authorized to drive the covered vehicle, harmless for what is owed to a third party due to damages caused by that vehicle for events occurred within the agreed period, due to the civil liability resulting on their account.

A civil liability coverage offered by the insurance company is added to this, since the mandatory coverage is not sufficient for the events of accidents. From this, other extended coverages arise that contemplate the risks of:

- » Fire
- » Robbery
- » Accident damage



GENERAL COVERAGE DESIGNATIONS

Insurance companies offer four types of coverage in general:

A COVERAGE:

Covers damage caused to third parties

B1 COVERAGE:

Covers damage caused to third parties, theft and TOTAL fire.

B COVERAGE:

Covers damage caused to third parties, theft and TOTAL fire + total destruction of the vehicle by accident.

C1 COVERAGE:

Covers damage caused to third parties, theft and TOTAL and/or PARTIAL fire.

E COVERAGE:

Covers theft and total fire in the garage.

D COVERAGE:

Damage to third parties, total theft and total and/or partial fire + total and/or partial destruction according to franchise or accident deductible.

C COVERAGE:

Covers damage caused to third parties, theft and TOTAL and/or PARTIAL fire + total destruction of the vehicle by accident.

Each company classifies these coverages according with their different designations and additions.

DEFINITION OF TOTAL OR PARTIAL LOSS

The loss resulting of fire, theft or accident will be determined by:

Total:

When the cost of the repair or replacement of the parts affected by the accident is greater than 80% of the vehicle's value.

Partial:

When the cost of the repair or replacement of the parts affected by the accident is lower than 80% of the vehicle's value.

VEHICLES WITH CNG

First inform this at the time of listing. A valid CNG wafer must be submitted, indicating the regulator number and tube/s. The gas equipment is an aggravating circumstance in the event of an accident and if we want to have the coverage benefit, we must inform all the additional accessories it has.

AUTOMATIC ADJUSTMENT CLAUSE

Auto insurance comprising B, C, D and E coverages come with an automatic adjustment clause. This is a clause expressed in percentage terms, which operates at the time of a partial or total loss. It allows adjusting the value of the insured sums, which have dropped below the real value in the reported percentage.

FRANCHISE / DEDUCTIBLE

The franchise mentioned in "Coverage D" is a fixed amount of money that the insured assumes on his own to cover the damages generated by an accident. And the deductible fulfills the same function as the franchise but is a percentage that varies according to the vehicle's insured amount where a minimum and maximum amount of money is set, that the insured assumes on his own to cover the damages generated by an accident. Hence it arises that franchise options can be either fixed or variable.

OTHER AUTO INSURANCE BENEFITS

Other additional coverage benefits offered by insurance companies within motor insurance under extended coverage are:

- » Glass breakage
- » Broken Rear Window and Windshield
- » Breaking of locks
- » Outsourced crane service
- » Partial damage due to hail.
- » Partial damage due to flooding.



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We **proposed** it to ourselves

and we **made it.**

Our first **37** years!



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