

Underwriting Risk Questionnaire

Fire & Allied Perils: Fleet Accumulation and Electric / Hybrid Vehicle Risks

Exposure & Values

What is the maximum number of vehicles (including electric/hybrid vehicles) and the maximum total market value accumulated at any one location?

Of this, how many are electric/hybrid vehicles and what is their maximum value at a single location?

Overnight and Storage

What is the typical number of vehicles regularly parked or stored overnight?

What is the maximum number of vehicles regularly parked or stored overnight?

Describe vehicle usage patterns (e.g. rotation vs full accumulation) and confirm typical vs maximum overnight accumulation.

How many different locations do you have where vehicles are typically parked? Provide addresses for each location.

Security and Parking

Describe security measures at each location (e.g. fencing, access control, guards, CCTV, alarms).

Describe parking arrangements at each location (open, covered, locked buildings), including how electric vehicles are positioned.

Describe vehicle usage patterns (e.g. rotation vs full accumulation) and confirm typical vs maximum overnight accumulation.

Describe key control procedures for each location



Risk Environment & Layout

Are any locations exposed to flood, hail, storm, fire, or high-crime risks? Provide details.

Describe vehicle spacing and layout in terms of fire risk mitigation.

Electric Vehicle Batteries & Charging Infrastructure

Are electric vehicle batteries stored on-site? If yes, provide average and maximum number of batteries.

Are batteries segregated from vehicles and combustible materials?

Explain the battery storage conditions.

Describe procedures for handling and isolating damaged or defective batteries.

How many charging stations are installed at each location?

Confirm compliance with electrical and safety regulations at each location.

Describe load management controls to prevent electrical overloading.

Fire Protection & Emergency Response

Describe fire detection and suppression systems in place, including EV-specific measures.

Do you have a trained fire team on-site? Provide details.

Are staff regularly trained in fire and EV battery incident response?

Do you have formal procedures for electric vehicle or battery fire incidents? Provide details.

Are all locations compliant with fire and electrical standards for EVs, charging infrastructure, and battery storage?