

Granite
UNDERWRITING



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Setting the standard for non-standard

At Granite Underwriting, we specialise in non-standard motor insurance, delivering flexible solutions to brokers across the UK. With a reputation built on specialist expertise and personal service, we can provide cover where others won't.

Our dedicated team helps you navigate challenges of the market. Whether it's car, van, fleet policies, short-term cover, or motor trade insurance, we offer non-standard coverage for customers.

Proud members of the Acorn Group.

Granite Underwriting is the wholesale arm of the Acorn Group supported by group underwriter Haven Insurance. The Acorn Group boasts:

- ◆ Hundreds of brokers
- ◆ 500,000 live policyholders
- ◆ GWP £700+ million*
- ◆ 40+ years of underwriting expertise
- ◆ Consistently strong solvency levels for over a decade
- ◆ Backed by various A- and above rated re-insurers**

Alistair Rose

*Acorn Group figures – correct as of April 2025
** Haven Insurance Company

Car Insurance

Trusted cover for non-standard risks

Our Car products are aimed at anyone aged 23 and over with a non-standard motor insurance profile or complex driving history. High-rated areas, inexperienced drivers and drivers with motor convictions are just a sample of the customers we support. We produce bespoke prices, underwriting every risk on its own merit.

Cover available:

- Comprehensive
- TPFT (Third Party, Fire & Theft)
- TPO (Third Party Only)

Usage:

- Social, Domestic & Pleasure (SDP)
- Commuting
- Personal business use
- Hire & Reward (goods)
- Fast Food Delivery
- 30 Day policy available for Impounded Vehicles

Appetite:

- Drivers aged 23 to 69
- All Licences
- Fault Claims
- Motoring Convictions
- Criminal Convictions (exc terrorism)
- Cover available across GB
- Failed ID
- All occupations except those in scrap/waste, entertainment or professional sport
- Vehicles valued up to £50,000
- CCJs
- Previous Cancellations
- Imported Vehicles accepted if there's an equivalent UK model (e.g., Prius)

30 day
impound
cover
available



Van Insurance

Cover for vans & light commercial vehicles

Our Van products support anyone aged 23 and over driving vehicles with a gross weight up to 3.5T. Our highly competitive solution works for own goods and hire and reward. Plus, our pricing accommodates factors not considered by standard providers.

Cover available:

- Comprehensive
- TPFT (Third Party, Fire & Theft)
- TPO (Third Party Only)

Usage:

- Social, Domestic & Pleasure (SDP)
- Commuting
- Carriage of own goods
- Hire & reward (goods only)
- Includes 30-day policies for impounded vehicles

Appetite:

- Drivers: Aged 23-69
- All Licences
- Fault Claims
- Motoring Convictions
- Cover available across GB
- Driver Basis: named driver only
- Up to 4 claims accepted
- All occupations except those in scrap/waste, entertainment or professional sport
- Vehicles valued up to £50,000
- CCJs
- Previous cancellations

30 day
impound
cover
available



Fleet Insurance

Your clients' fleets covered

Insure commercial fleets with one of the country's biggest non-standard insurers. Designed for Commercial, Taxi, Credit Hire & Self-Drive Hire. Our dedicated Fleet Claims Team ensures quick response times and expert handling of fleet related claims.

Cover available:

- Comprehensive
- TPFT (Third Party, Fire & Theft)
- TPO (Third Party Only)

Usage:

- Taxis
- Chauffeur
- Minibuses
- Commercial fleet (own goods & business)
- Credit hire (courtesy vehicles)
- Trade credit hire
- Self-drive hire
- Business use for company-owned cars and vans
- Hire & reward (goods)
- Own goods transportation

Appetite:

- Fleet (3+ vehicles): suitable for fleets of any size with competitive pricing and flexible terms
- Commercial Fleet (Own Goods & Business Connection)
- Consideration for both established and new fleet risks
- Various cover periods available, from 7-day policies to annual cover

Motor Trade Insurance

Built for professionals, backed by expertise

Coverage for a wide range of motor trades, including full-time mechanics, bodywork specialists, retailers and home traders. We can consider customers who may have adverse credit history, adverse fault claims and criminal convictions.

Cover available:

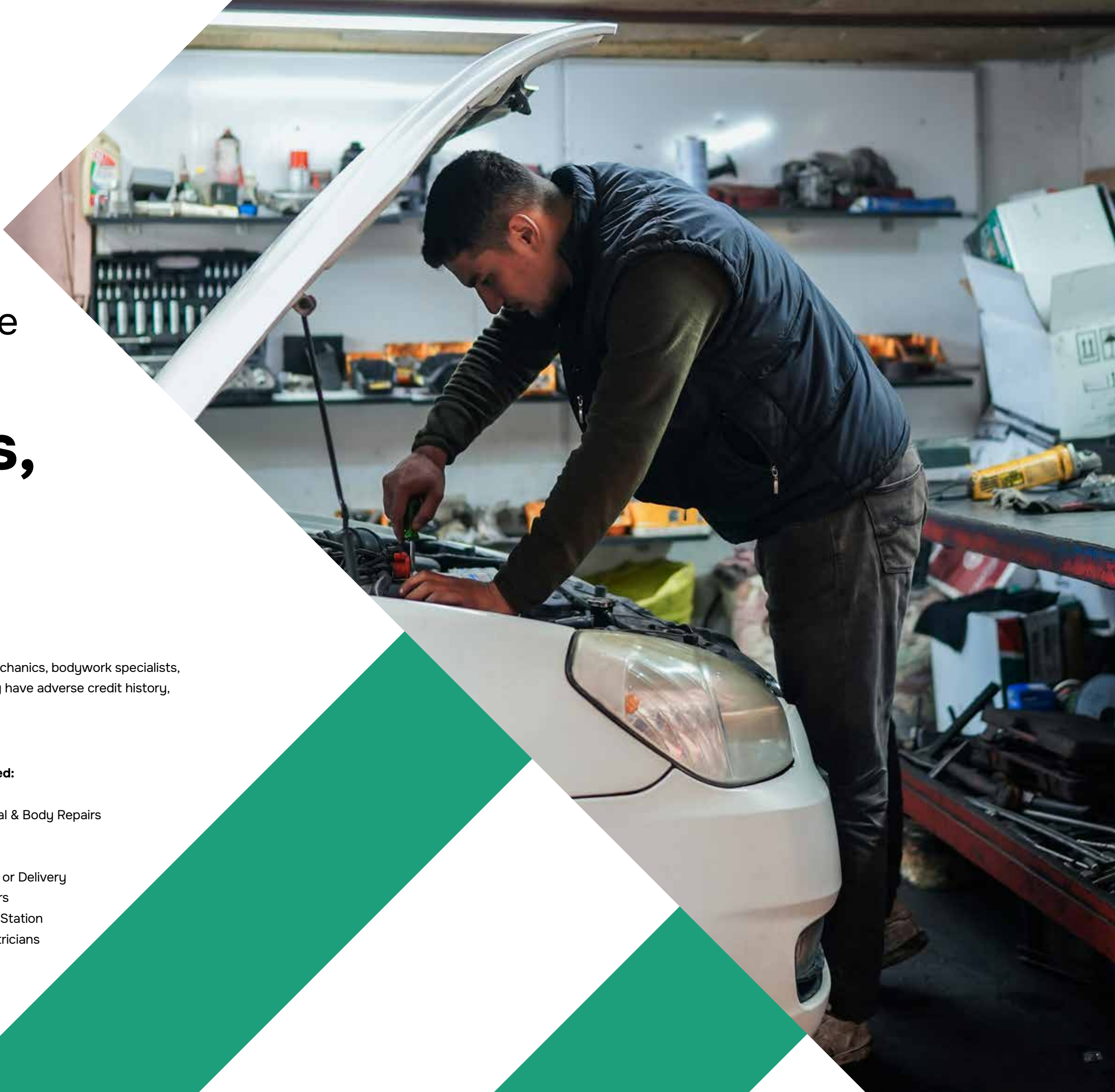
- Comprehensive
- TPFT (Third Party, Fire & Theft)
- TPO (Third Party Only)

Appetite:

- Drivers aged 25+
- All Licenses
- Cover available across GB

Trades covered:

- Sales
- Mechanical & Body Repairs
- Valeting
- Recovery
- Collection or Delivery
- Tyre Fitters
- MOT Test Station
- Auto Electricians





Why Granite Underwriting?

Granite Underwriting isn't your standard, by-the-numbers insurance partner. You're working with a highly experienced team who understand non-standard risks and deliver where standard insurers can't

◆ **Decades of expertise:**

Underwriting non-standard risks for UK brokers for over 40 years

◆ **Solutions for hard-to-place clients:**

Cover designed for clients with motoring convictions, previous claims, or specialist insurance needs

◆ **Broker first approach:**

More than just policies, we provide you with direct access to underwriters who understand non-standard risks inside out.

Ways to trade with us

At Granite Underwriting, we know brokers need speed and efficiency for straightforward risks—but also the ability to have a real conversation when things get more complex. That’s why we’re constantly evolving how you interact with us, making digital trading seamless while ensuring our underwriters are always within reach. Whichever route you choose, our underwriters are with you from the word go.

eTrade

Our specialist broker portal represents our fastest way to trade

Available for:

- Car
- Van
- Motor Trade
- Mini Fleet

Email & Phone

Nothing beats the personal touch for the best service and the toughest risks

Available for:

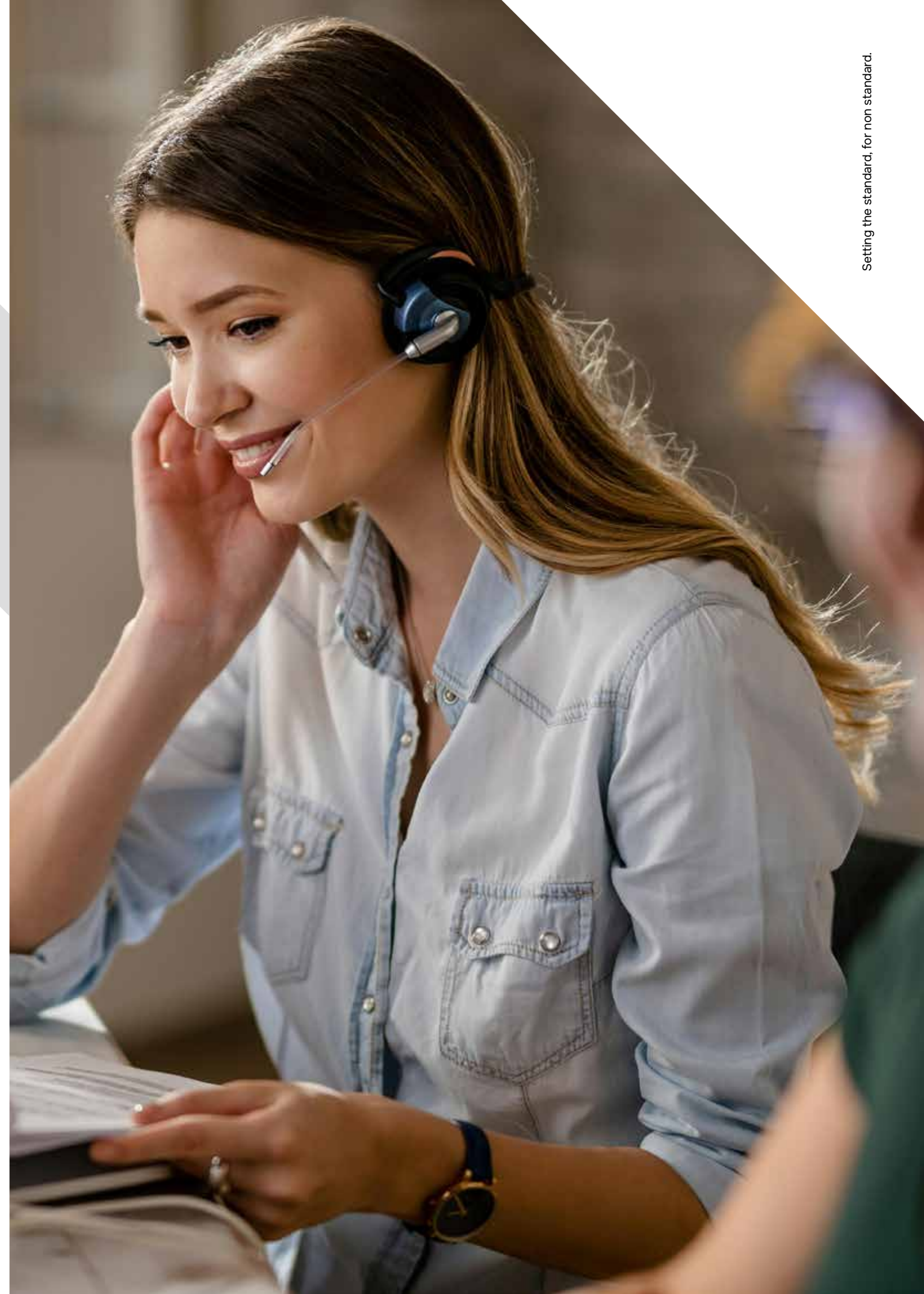
- Car
- Van
- Fleet
- Motor Trade

API

Plug straight into our non-standard pricing

Available for:

- Car
- Van



Claims

We understand that a smooth and efficient claims process is essential. Our dedicated claims team works tirelessly to provide a quick, transparent, and hassle-free experience to brokers and their clients.

◆ **Fast response times**

Prompt handling to minimize disruption for your clients

◆ **Expert support**

Our knowledgeable claims handlers are here to guide you through every step of the process

◆ **Clear communication**

Regular updates to keep you and your clients informed

◆ **Treating customers with care**

Ensuring good outcomes and solutions tailored to individual circumstances

Claims Contact

Telephone: 0345 092 0700

Email: info@havenclaims.co.uk

Text: CLAIM to 83118

Windscreen: 0345 092 0703

Contact Us

To find out more or request an agency, please choose the relevant contact details.

Telephone

Call us on - **0170 479 5200** and follow the menu options for assistance with products, claims, or support enquiries.

Email

agency@graniteunderwriting.co.uk

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