



# Motor Insurance

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## **Do I Need It?**

Motor Insurance is a legally required insurance in the UK if you are using or keeping any Motor Vehicle and this includes a Van which you might be using for Business Use.

An important point to note is that the Law will find that you have no insurance, even if you do but it is on the incorrect basis – e.g. if you insure a vehicle as a Private Car but you are using it for business.

## **What Does it Cover?**

A standard Commercial Vehicle policy will provide cover for use for your business activities (e.g. visiting sites or customers) and carriage of own goods. If you are carrying goods for another company for a fee i.e. doing deliveries or similar, a standard Commercial Vehicle policy will not provide cover for this. You will need a specific Courier Insurance policy which is only available from specialist markets. A standard Commercial Vehicle policy will also not cover any Motor Trade use – this is more specifically insured under a Motor Trade policy which is available as either a Road Risks Only cover or a full Combined cover which can incorporate other insurances as well.

## What Cover Do I Need?

As a minimum, you will need cover for your legal liability to any other person arising out of your use of a motor vehicle. There are different levels of cover you can buy which can add in cover for damage to your own vehicle by accidental damage, fire or theft, these additional covers are not compulsory but recommended.

If you only have one or two vehicles, these will need to be insured separately on individual policies. You can add several drivers to a single policy (the maximum tends to be 4 drivers), however you should consider that the premium rates will be significantly higher if you employ any drivers who:

- Are under 25 years of age
- Have Motoring Convictions totalling 6 or more points or any prior disqualifications from driving
- Have had claims in the past 3-5 years
- Have a second job, particularly if this is in the Motor Trade, Travelling Sales or Courier industries

If you have two or more vehicles, you may be able to get a Motor Fleet quotation which may have a more flexible driving restriction, usually Any Driver Over 25 years of age, but younger or older restrictions are available.

## How Do I Get A Quote?

To get a quote for Motor Insurance, an insurer will need to know full details of all vehicles to be insured including Make/Model, Registration Number, Engine Size, Value, Owner & Registered Keeper, Where it is kept overnight and GVW.

For each driver to be covered (unless having an Any Driver Restriction), insurers will need to know full name, date of birth, date licence obtained, full details of any Motoring Convictions, Claims or Notifiable Disabilities/Illnesses as a minimum. Even if you do have an Any Driver restriction, insurers will need specific details of any drivers younger than the restriction allows or that have more than 6 points or any prior disqualifications, have had claims or have any notifiable disabilities/illnesses.



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