

TRUCK INSURANCE

A guide to our truck
insurance product



Welcome to our truck insurance product

Our product has been designed to cater principally for self-employed haulage contractors, who wish to insure a maximum of 6 vehicles, with gross vehicle weights of 7.5 tonnes and above. The carriage of own goods is also permitted, subject to acceptable occupation. Contracts are provided on an annual basis only, with continental cover available if requested.

Basic product information

- Aimed primarily at self employed haulage contractors
- Minimum age is 25 & drivers must have held a full licence for at least 12 months
- Will cover up to 6 vehicles
- Multi vehicle policies available
- Annual Green Cards available
- Will cover risks for Own Goods
- GVW range from 7.5 to 44 ton

Key features

- Comprehensive cover for values up to £75,000
- TPF&T for values up to £25,000
- TPO cover is available
- Standard excess is £500 ADFT
- Hoists & cranes accepted at normal terms
- Detached trailer cover whilst on secured premises
- Green Cards for short periods available
- 24/7 Claims reporting

Underwriting features

- Generous discounts for restricted driving
- Limited radius discounts available
- Female driver discounts available
- Intro NCD available - up to 3 years on our standard NCD scale
- Accident & conviction terms quoted
- Most vehicle types are considered, other than tankers & vehicle transporters
- We will consider hazardous goods, but not radioactive or explosives substances
- We will consider tuition risks up to 44 ton

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