

# Defined

Insurance Newsletter February 2021



**Ascend Transportation**

Business Insurance Solutions

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## Rules that drivers should be aware of

### **Breaks from driving**

A break of no less than 45 minutes must be taken after no more than 4.5 hours of driving. The break can be divided into two periods – the first at least 15 minutes long and the second at least 30 minutes – taken over the 4.5 hours.

### **Daily driving**

Maximum of 9 hours, extendable to 10 hours no more than twice a week.

### **Weekly driving**

Maximum of 56 hours.

### **Fortnightly driving**

Maximum of 90 hours in any two-week period.

### **Daily rest**

Minimum of 11 hours, which can be reduced to a minimum of 9 hours no more than three times between weekly rests. May be taken in two periods, the first at least 3 hours long and the second at least 9 hours long. The rest must be completed within 24 hours of the end of the last daily or weekly rest period.

### **Multi-manning daily rest**

A 9-hour daily rest must be taken within a period of 30 hours that starts from the end of the last daily or weekly rest period. For the first hour of multi-manning, the presence of another driver is optional, but for the remaining time it is compulsory.

Read more on the full blog [here](#)



## How to get the best price for your motor fleet

### **Claims**

Unfortunately, it is inevitable that your business will suffer motor accidents, but you can reduce this risk. Claims management is essential to keeping premiums at a reasonable level and this should be a three way partnership with your broker and insurer. Your claims should be reviewed at least half yearly, but I would recommend quarterly.

### **Vehicle Cameras**

No one likes to admit they are at fault and driver bonuses may encourage misinterpretation of accident circumstances. Cameras have proved to be extremely useful in obtaining the correct information of the incident; they can help defend claims where a third party is a fault, but also allow fault claims to be dealt with faster and therefore keep any third-party costs down.

### **Driver management**

Telematics systems are now the norm and fitted to the majority of HGV's. However, are you utilising the full potential of the information captured by your system? Current technology can provide useful information on driving style and, where harsh braking or acceleration seems to be a normal habit, driver training can be targeted to the specific driver.

Read the full article [here](#)

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# Why you need a transport insurance specialist

Whatever the size of your haulage operation, you'll have clients relying on your services and your ability to deliver. If your vehicles are out of action, you're not earning. When challenges arise, haulage insurance protects your operation liabilities and assets.

## Keep your wheels turning

In the event of a fire, theft or accident, you will have access to much needed funds and advice to keep you operational.

## Connect with partner insurers

With leading insurers and an award-winning broker on your side, you can feel confident your business is covered.

## Expert advice and insight

Access to the latest training, information and legislation advice from insurance, risk management and health & safety specialists.

## How our haulage and logistics insurance experts help

You need to keep your business running, regardless of the challenges thrown your way – from a tight deadline to a vehicle off the road. Our haulage insurance experts can help. We have been meeting hauliers' insurance needs for over 30 years, so we understand your challenges.

With expert knowledge of the haulage industry, we are able to recommend the best level of protection of goods-in-transit insurance



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