

# Defined

Insurance Newsletter April 2021



**Ascend Transportation**

Business Insurance Solutions

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## 'Ever Given' Suez Canal''' blockage effects

All customers with cargo on board must contribute to the costs of the recovery and salvage costs to the Ever Given.

If you have an Ascend Cargo insurance policy then this will be covered under the General Average extension – if you do not have marine insurance you risk losing the cargo as the owner of the vessel can hold the goods under lien until the deposit is paid.

**General Average** is a principle of maritime law that requires the shipowner and its customers to share a proportionate amount of the costs associated with saving a vessel after a major casualty. When General Average is declared, cargo owners are required to contribute to a GA fund before cargo can be released.

While the backlog of vessels waiting to transit Suez is now expected to be cleared over the next couple of days, shippers and freight forwarders with cargo on the Ever Given could be in for a long wait for it to be released, as the loss is calculated by loss adjusters.

This leaves shippers with uninsured cargo highly vulnerable to losing it, as the owner can hold the goods under lien until the deposit is paid. Shippers with insured goods will have those deposits covered by their insurers.

Whatever the outcome, this is another reason you should have all your goods insured under an open marine cargo policy.

Read the full blog to learn more about what you can do [here](#)



## How to make sure your wheels are safe for the road

The Code of Practice for the selection and care of tyres and wheels for commercial vehicles (developed jointly by the Department for Transport, the British Standards Institute and industry and trade associations) recommends that following road wheel removal and refitting, the wheel nut torque should be re-checked after the vehicle has been standing for 30 minutes or after having travelled between 40 km and 80 km (25 to 50 miles).

Tyre condition and the law

There are many legal requirements relating to the condition and use of tyres on commercial vehicles.

- It is illegal to run a vehicle with a tyre at the wrong pressure.
- It is illegal to run a tyre that has a cut longer than 25mm (or 10% of the section of the tyre, whichever is greater) or deep enough to reach the ply or cords.
- It is illegal to use a tyre with a lump, bulge or tear, or with any of the cords exposed.
- The tyre grooves must have a depth of at least 1mm around the whole circumference and across three quarters of the breadth of the tread. If the original tread pattern was only across three-quarters of the tread, all grooves must be at least 1mm deep.

Read the full blog to find out more on how to make sure your tyres are safe [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



### Chelmsford City FC

We are delighted to sponsor Claret TV for the 20/21 season.



### In the Press

[Read our latest article on Essex TV](#)



### How do you reward good driving behaviour?

We may have a solution for you - an app-based product that monitors driving style.

Results show:

- 25-35% reduction in collisions
- Reduced operating costs with a 10-fold return on investment
- Reduced fuel consumption by up to 15%
- A safety culture promoted by driver engagement

Contact us to learn more on 01245 449060

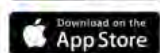
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Read all of our transport related blogs [here](#)

