

# Defined

Insurance Newsletter May 2022



**Ascend Transportation**

Business Insurance Solutions

01245 449060

## 8 Tips to keep your insurance cost down

### The Vehicles

While it might sound strange, by choosing a popular make of vehicle you can actually keep the cost of your insurance down. This is because insurers look at the cost and ease of finding replacement parts as a factor in rating different vehicles. So, by opting for a more common vehicle, the parts will be easier to find and often cheaper. Make sure the vehicle has the best anti-theft devices and ask your insurer if installing any additional security might reduce your premium. The safer a vehicle is, the lower it is to insure and there's the added benefit that it is less likely to be stolen.

Where you keep the vehicle and the security on the location can also play a part in reducing premiums. Off road parking in a secure lot or building can be much better for your insurance than on street or public parking. And like the security measures, it can also reduce the change of damage or theft of the vehicle.

### The Cover

Depending on how many vehicles you have it might be best to opt for a fleet policy. This can reduce the cost of premiums and often administrations charges too as you are paying for one policy rather than a number of them.

Think hard before making a claim as your no claims discount is a big reduction on your policy. If the claim is for a small amount, it is often worth paying for the damage yourself rather than making a claim. Any claims will have an excess and most will reduce NCD or affect any protection you have.

Read the remaining tips on our page [here](#)



**Ascend Broking Group**

Business Insurance Solutions

## Why an independent broker?

We know that buying insurance can be difficult. Searching the market for the right product at the right price can be exhausting – and once you've found a product, how do you know that you've got the right level of cover? An independent insurance broker can make the process much easier, help you to save money and ensure you get the right cover for your needs.

While many online price comparison websites seem to offer an easy way for customers to select the cheapest insurance policy without having to go through a broker, 'cheapest' does not always mean 'best value' and the policies on offer will be generic 'one size fits all' insurance solutions. It's also important to note that some price comparison sites are owned by insurers too, which may affect their results.

When using an independent insurance broker you'll have an expert adviser working on your behalf who can fully assess your needs. Taking into account your available budget, the adviser will find the right policies at the right price, rather than just choosing those that are apparently the cheapest, 'off the peg'.

A company agent may have no experience of such areas and if you do need to claim, a broker can handle the details on your behalf saving you the stress.

Using a broker that is independent is the only way to guarantee you will receive unbiased advice covering a wide range of insurers.

Check out the full article to see why else you should use an independent broker [here](#)

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info@ascendbroking.co.uk



01245 449 060



www.ascendbroking.co.uk

# 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 21/22 season.



### In the Press

Read our latest article on Essex TV



### Ascend London to Paris Cycle Ride for Charity

At Ascend we are working closely with a local Charity called Kids Inspire. They give support to Children that have had a struggled upbringing.

Stuart, Eddie and Max are currently training for a marathon cycle from London to Paris. Totaling 190 Miles.

It would be more than appreciated if you could donate to support the guys - [Click here](#) to learn more

## The Ascend Claims App

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21 Springfield Lyons Approach, Chelmsford Business Park, Chelmsford, Essex CM2 5LB Web [www.ascendexecutive.co.uk](http://www.ascendexecutive.co.uk)

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

