

Defined

Insurance Newsletter July 2022



Ascend Transportation

Business Insurance Solutions

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HGV Classes Explained: Licence Classes 1, 2 & More

You need different types of driving licences to drive different types of HGVs. HGV classes essentially outline the type of licence you need to drive any given HGV.

In this post we'll explain what the various HGV classes mean. We'll also look at some of the licences you'll need for LGVs, and we'll then explain some of the other qualifications you might need to drive a commercial vehicle.

1) HGV CLASS 1 LICENCE

A Class 1 HGV licence enables you to drive a vehicle that weighs 7.5 tonnes or more with a detachable trailer. Another name for a Class 1 licence is a Category C+E licence.

2) HGV CLASS 2 LICENCE

Like Class 1 licences, Class 2 licences enable you to drive vehicles that weigh 7.5 tonnes or more. The difference is that, while Class 1 licences are for vehicles with detachable trailers, Class 2 licences are for vehicles with rigid body bases where the cab does not separate from the trailer. Another name for a Class 2 licence is a Category C licence.

3) CATEGORY C1 LICENCE

This licence lets you drive vehicles that weigh more than 3.5 tonnes but less than 7.5 tonnes. If you passed your driving test before 1997, you'll automatically get a Category C1 licence. But if you passed your test after 1997, you may have to take another test before you get your C1 licence.

Read the full blog to see more about HGV licences [here](#)



Ascend Broking Group

Business Insurance Solutions

Ascend sponsor first team for Chelmsford City FC 22/23 Season

Chelmsford City FC are pleased to announce that an agreement has been made for Ascend Broking Group to become the Club's first team kit sponsor for the 2022/2023 season.

General Manager Phil Crowe said:

"Ascend Broking Group and MD Matthew Collins have been excellent supporters of the club in recent times and are excited to have them on board as first team kit sponsor for the season.

Matthew Collins, managing director of Ascend Broking Group, added:

"We are delighted to support Chelmsford City.

"As well as myself, a lot of my colleagues & friends are City supporters, and we have longstanding connections with the Club and throughout Chelmsford.

"As a youngster in the 80s I used to live just around the corner from the old stadium in Upper Bridge Road, so spent many a Saturday afternoon with my family at New Writtle Street!

"At Ascend we believe our local community is very important and we endeavour to help in any way we can"

Read the full blog to find out more about the new fines [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 22/23 season.



In the Press

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



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

