

Defined

Insurance Newsletter September 2021



Ascend Transportation

Business Insurance Solutions

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How to get the best price for your motor fleet

Specialist insurance for the Transportation and Haulage sector needs a unique approach. It is important to engage a broker that has a specialism in your industry. They must have the knowledge and expertise in your business sector and be able to provide you with full market access. But how can you ensure you are able to obtain the best cover, claims management and premium levels?

Claims

Claims management is essential to keeping premiums at a reasonable level. This should be a three way partnership with your broker and Insurer. But the best way to reduce risk is by looking at trends and potentially avoiding things that have happened previously.

Vehicle Cameras

Cameras have proved to be extremely useful in obtaining the correct information of the incident. This can help defend claims where a third party is a fault but also allows 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. Current technology can provide useful information on the driving style and where harsh braking or acceleration seems to be a normal habit then driver training can be targeted to the specific driver. Cameras and telematics can help but maybe looking at restructuring driver bonuses could also encourage early reporting of a claim.

Read the full blog to see more about how you can get the best price for your fleet [here](#)



The importance of arranging the correct cover for your business

Liability Under Contract

Contract conditions vary considerably and are drawn up by hauliers to cover all aspects of the contract. These will normally include items in respect of completion of consignment notes, how changes are to be levied, as well as the liability of the hauliers in the event of loss or damage. Contracts may extend or restrict common law liability. This is a complex area and many hauliers rely on standard conditions drawn up by industry association, the Road Hauliers Association (RHA) being the most commonly used.

Transit Liability Insurance

This policy covers your legal liability as a haulier for any loss or damage to your customers goods for which you are negligent and in accordance to your trading terms and conditions. It does not provide actual cover for the goods themselves.

Your Insurers will need to know the contract conditions you trade under and if there are any specific amendments for certain customers.

For more information on how important it is to make sure your insurance cover is correct click [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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In the Press

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

