

Business Van Insurance



Business Van Insurance: Make Sure You're Covered for Tools, Equipment and Stock

If you use your van for business purposes, it's essential to ensure that you have the right level of cover. This is especially important if you use the van to transport tools, equipment or stock. Many people assume that their van insurance policy will automatically provide this cover, but this is not always the case - so it's important to check with your insurer. This article will take a closer look at business van insurance and what it covers.

Does your company van insurance cover the contents?

Commercial van insurance covers your company van and its drivers in the event of a road traffic accident. Therefore, you must have the right kind of commercial van insurance to protect your company's use.

Carriage of own goods insurance is appropriate for organisations with vans that frequently contain tools or other items.

Carriage of goods for hire or reward insurance covers individuals making deliveries, such as couriers and businesses delivering products to clients.

Haulage insurance covers those making long-distance journeys for delivery.

If a vehicle is involved in an accident while covered by the appropriate insurance, then the van's contents will usually be insured. However, these contents would not be insured if the van is broken into or stolen unless you have specific insurance covering this.

What contents insurance do I need for my van?

If your business is small, you may only need a basic level of contents insurance added to your standard van business insurance. This is easy to arrange and is little more than an upgrade to the motor insurance you already have.

However, should you have special requirements, such as a changeable inventory in your vans, multiple vehicle cover or cover for tools overnight, it is worth looking at an independent contents insurance cover. Remember that the insurance sector is a competitive one, and by being specific about your requirements and willing to shop around, you can obtain a fair price.

How to get competitive premiums

Here are four ways to get the best prices on your van contents insurance:

1 – Make your specification as detailed as possible.

Know the specific contents carried and what the value is. This helps you avoid paying more for a level of insurance beyond the maximum value you will be transporting. If you are looking for tools insurance to cover the equipment your van usually has, then inventory it properly and get an accurate valuation.

2 – Reduce your risk

If you can, aim to improve your van security, whether by parking in more secure facilities overnight or upgrading the alarms or locks of the vans themselves. Anything you can do to enhance the security of the vehicles will help reduce insurance premiums by lowering your risk.

3 – Use your buying power

If you have multiple company vehicles, make sure you take out cover for all of them with the same provider. Discounts for multiple vehicles can be significant, and it also reduces your administration by dealing with one company.

4 – Shop around

Get quotes from more than one provider. There can often be significant differences in premiums, so it pays to shop around.

Mistakes to avoid

Thinking you are fully insured only to find an issue when you need to make a claim can be frustrating and financially problematic. Make sure you have the right insurance in place. Here are a few of the common mistakes to avoid:

Having the wrong cover

Make sure that you get the correct cover for your needs. Check that the contents cover is adequate and up to date and covers the activity you are undertaking.

Assuming that tools or goods in the van overnight are covered

Covering the items for an overnight period with contents insurance is considered an add-on and should not be taken for granted. Examine your policy to see whether there are any exceptions.

Assuming that commercial motor insurance for vans covers contents

This was covered earlier in the article, but it's worth repeating. Unless you have specifically bought cover for the contents of your vans, the contents will not be insured for theft or damage unless involved in an accident.

Not complying with the terms

You won't be covered if you don't fulfil the terms of your insurance policy. So, for example, leaving the keys in the car or not setting off alarms, leaving windows open, forgetting to lock extra bolts, or parking in a non-agreed place are all things that could see your insurance policy invalidated.

Ensure that your drivers have a specific procedure in place when exiting the car to avoid mistakes that could leave you at risk.

The right level of insurance can be tricky to find, but it is important. Knowing what you need before shopping around for the best deals will help ensure that you are adequately covered without breaking your budget.

Company Description

Auto Connection is the source of independent information for everyone that drives as part of their working lives. Whether you commute to work using your own car, have a car provided by your employer, or drive a van as part of your job, Auto Connection provides up-to-date, expert guidance on the topics that matter to you. The Auto Connection team has decades of experience working with fleet management companies, vehicle finance and employee car scheme providers, as well as automotive charities and government transport agencies. We take the time to research the key issues faced by everyone driving for work, so you know where to find the latest information along with intelligent, informed opinion.

Contact Details

Auto Connection

Haltwhistle, Northumberland UK

Website: <https://autoconnection.co.uk/>

Google Site: <https://sites.google.com/view/autoconnection>

Google Folder: https://drive.google.com/drive/folders/1llm0kum29DJxYvI0UCI-bGFglCfeJKTg?usp=drive_open

Recommended Resources

<https://mgyb.co/s/Fnvlw>

<https://mgyb.co/s/CLrXG>

<https://mgyb.co/s/grjXs>

<https://mgyb.co/s/YqWoP>

<https://mgyb.co/s/PHCsw>

<https://mgyb.co/s/rLIRY>

<https://mgyb.co/s/SGfGG>

<https://mgyb.co/s/NjESQ>

<https://mgyb.co/s/NdgAj>

<https://mgyb.co/s/PWliq>

<https://mgyb.co/s/cdVXF>

<https://mgyb.co/s/LpvtU>

<https://mgyb.co/s/UoYqo>

<https://mgyb.co/s/VpLvT>

<https://mgyb.co/s/wwkQz>

<https://mgyb.co/s/xZPMn>

<https://mgyb.co/s/FhKyh>

<https://mgyb.co/s/cAplh>

<https://mgyb.co/s/TYCTt>

<https://mgyb.co/s/rzFcr>

<https://mgyb.co/s/RAwhr>

<https://mgyb.co/s/qlCBd>

<https://mgyb.co/s/bTXPZ>

<https://mgyb.co/s/jSIZM>

<https://mgyb.co/s/WJOJF>

<https://mgyb.co/s/keNPt>

<https://mgyb.co/s/ZzIRM>

<https://mgyb.co/s/QiNqQ>

<https://mgyb.co/s/KJxAm>

<https://mgyb.co/s/EVZrQ>

<https://mgyb.co/s/utuYt>

<https://mgyb.co/s/hoylc>

<https://mgyb.co/s/HnXhB>

<https://mgyb.co/s/ZXvKC>
<https://mgyb.co/s/uFPIS>
<https://mgyb.co/s/wLpEG>
<https://mgyb.co/s/GRVdy>
<https://mgyb.co/s/WFEwF>
<https://mgyb.co/s/xSBDg>
<https://mgyb.co/s/xWMBh>
<https://mgyb.co/s/flCqf>
<https://mgyb.co/s/MAwzN>
<https://mgyb.co/s/whoEY>
<https://mgyb.co/s/LIKQD>
<https://mgyb.co/s/YIGxh>
<https://mgyb.co/s/fyOYB>
<https://mgyb.co/s/Cgivl>
<https://mgyb.co/s/eYlxA>

Recommended Profiles

<https://www.youtube.com/channel/UC07JPu7dxMSBDdyAFXi6xPw/about>
<https://autoconnectionuk.blogspot.com/>
<https://autoconnectionuk.wordpress.com>
<https://en.gravatar.com/autoconnectionuk>
<https://autoconnectionuk.tumblr.com/>
<https://twitter.com/connectio11>
<https://www.diigo.com/profile/autoconnectionuk>
<https://www.evernote.com/pub/thomasbrhesse/autoconnection>
<https://getpocket.com/@autoconnectionuk>
<https://drive.google.com/drive/folders/1AbGZ73r2AGslJcH4zmhkZQi5VZbQjc58?usp=sharing>
https://1drv.ms/u/s!ArKMkCjC9Qu8aNknXBF6DK_iOM0?e=0Ry6Fj
<https://about.me/autoconnectionuk>
<https://www.instapaper.com/p/autoconnection>
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