

Our Courier product is designed for individuals who are full time couriers only and operating a single van up to 3.5 tonnes gross vehicle weight maximum. Cover is provided for the carriage of goods for hire and reward as well as social, domestic and pleasure purposes.

As well as providing a full range of Motor covers and benefits our Courier policy also includes mandatory Goods in Transit and Public Liability sections with an option to add Employers Liability cover, or to increase the Goods in Transit and Public Liability sections, making it a complete package for the self-employed courier.

Frequently Asked Questions

What type of businesses are eligible?

- Individual proposers only who must be aged between 25 and 69.
- Full time self-employed Couriers (can include full-time Furniture Removers as long as the vehicle does not exceed 3.5 tonnes gross vehicle weight)
- Minimum 2 years courier experience
- UK based risks (excluding Northern Island and the Channel Islands)
- Single vehicles only
- Annual policies only
- Goods in Transit and Public Liability cover are included as standard

What vehicles are acceptable?

- Vans up to 3.5 tonnes gross vehicle weight only (pick-ups, double cabs or private cars are not acceptable)
- Maximum vehicle age of 10 years
- Maximum value £50,000
- Maximum seating capacity 3 including the driver
- Vehicle must be owned by the Policyholder or Vehicle Leasing Company where the lease agreement is for at least 12 months duration
- Vehicle cannot be imported, Q Plated or left hand drive

What drivers are eligible?

- All drivers must be aged between 25 and 69
- All drivers must be named and restricted to Policyholder / Spouse and or 1 named driver (so a maximum of 3 drivers permitted). The additional drivers can be part-time Couriers as the Policyholder must be a full-time Courier
- All drivers must hold a Full UK Licence for at least 5 years
- All drivers must have been resident in the UK for at least 5 years
- Maximum of 1 fault accident and / or minor conviction in the last 3 years is permitted

What is the permitted use of the vehicle?

- Goods must be carried for hire and reward to qualify for this product
- Social, domestic and pleasure use is also permitted for all drivers
- Carriage of hazardous goods requiring statutory vehicle signage or visiting hazardous locations including airside is excluded.

What Motor cover and excess applies?

- Comprehensive cover only is available
- Minimum Motor Section excess is £350 ADF&T and £75 Glass (Nil for Glass / Windscreen repair)
- Additional voluntary excesses with premium discount are available between £150 and £350
- Additional excesses may also apply depending upon the age and experience of the driver

Is NCB applicable including protected?

- NCB can be transferred from other insurers providing this has been earned under a Courier policy only which has been cancelled or lapsed within the last 2 years
- Proof of NCB must be in the Proposer's own name and will be subject to a satisfactory CUE check
- Protected NCB is available

What are the main Motor Sections Benefits provided?

- Replacement van if it is lost or damaged beyond economical repair (60% of manufacturers list price) within the first 6 months of registration from new
- Courtesy van provided if approved repairers used and this will be automatically covered under the policy
- Trailers are covered whilst attached to the vehicle
- Drivers Personal Injury cover - if the driver dies as a result of an accident covered by the policy or within 3 months of the injuries sustained in the accident we will pay £5,000 to the driver's estate
- Personal Belongings up to £500
- Third Party Uninsured Drivers - no loss of NCB and excess will be refunded for any non fault accident where the Third Party driver was not insured
- Yes Claim Bonus - £200 policy excess reduction applies if claims are reported within 24 hours with identifiable third party details
- Motor Legal Expenses cover including uninsured losses recovery

What about foreign use?

The territorial limits of the policy for own damage covers include the EU. Vehicles may temporarily be used for a maximum of 30 days in any one insurance period outside the UK and within the policy territorial limits for Business Use and SD&P at no charge.

What are the mandatory Goods in Transit and Public Liability covers and limits?

- The Goods in Transit Section limit any one event is £5,000 with the ability subject to additional premium to trade up to higher limits of £10,000 or £20,000. A £100 excess applies to this section.
- The Public & Products Limit of Indemnity is £5m with the ability subject to additional premium to trade up to £10m Limit of Indemnity. A £250 excess applies to each third party property damage event
- There is also the opportunity to include Employers Liability cover as well for an additional premium of £100 per policy (subject to Insurance Premium Tax and policy fee)

How are claims handled?

- All claims are reported by telephone to AXA Claimsline on 01440 716199 and 0800 206 1809 for window or windscreen breakage. AXA Claimsline is available 24 hours a day, 365 days per year for all claims including windscreen replacement
- Using the AXA approved repairer network means all repairs are then guaranteed for the life time of the vehicle while it is owned by the Policyholder.
- Provision of an insured courtesy van is then also guaranteed

How do I get a quote?

Log on to Qtrade to obtain quotes immediately. The site is full cycle.

What documents are needed after cover is incepted?

A fully completed Courier proposal form, DVLA summary and photo card licence for all drivers and Courier NCB proof.

Where can I get extra information?

- Call our Courier underwriting team on 02920 30 12 31 who are ready to help
- Documentation is available upon request
- Our privacy notice (www.Qunderwriting.com/privacy/) lets you know how we use your data and how to request removal.