

# Commercial Motor Insurance



## What is it?

Cover for vehicles owned or operated by your employees as they conduct business activities. This includes specialist vehicles such as forklifts if they are driven in publicly accessible yards or on the public highway.

## Who needs it?

Vehicle insurance protects you if you travel between offices, if you drive colleagues around, use your van to commute, or use your own car for work.

A minimum of third party cover is a legal requirement for all vehicles used for work. If you are a sole trader, where the vehicle was registered in your name, you'll still need commercial insurance to cover you, as standard vehicle policies will only protect you during social use and commuting.

## What does it cover?

There are a variety of options available to you:

- Comprehensive or third-party cover
- Fire and theft cover
- Optional extras such as breakdown assistance, replacement vehicle hire, cover for equipment that is kept in the vehicle or legal expenses.

## What does having Commercial Motor Insurance mean to you?

Having motor insurance is a necessity for all business owners but having the right insurance for your own needs means that you can keep your business moving in the event of theft, damage or write off.

**T: 01438 350222**

**E: [info@rhgib.co.uk](mailto:info@rhgib.co.uk)**

**[www.rhgib.co.uk](http://www.rhgib.co.uk)**



RHG Insurance Brokers is a trading name of Richmond House Insurance Brokers Limited. Registered in the UK at Rear Office of Manor House, 21 High Street, Baldock, Hertfordshire SG7 6AZ. Company Number 1262851

Authorised and Regulated by The Financial Conduct Authority. Registration Number 301691