

Why do couriers and delivery drivers pay more for insurance?

When you get a quote for your van insurance, the price will depend on a number of factors including your line of business and annual mileage. Courier firms and delivery drivers usually pay higher commercial van insurance premiums because they run high volume deliveries to a wider area and have a relatively high annual mileage. The insurance quotes that they receive will be higher than drivers that work within a small local area, or non-commercial van drivers.

If you use your vehicle or vehicles for transporting goods or people in return for payment, you need to get courier van insurance. Couriers and delivery drivers transport multiple goods for multiple customers, and need insurance that covers their vehicle and the goods in transit.

Those who transport goods of any sort around in their vehicle need a special type of [commercial van insurance](#) – extra goods in transit insurance - that also covers those goods. This will usually come as a separate policy from your usual van insurance policy, and it helps to provide cover for goods if they are stolen, damaged in an accident in your vehicle, lost, or damaged while in transit. You need both types of insurance because it is against the law to fail to do so and because it protects both your interests, and your customers’ goods in transit.

If your company runs more than one commercial van, you should get quotes for fleet insurance for all your vehicles. This can save you a lot of time and money, whether you run two commercial vehicles or 200. You must get coverage that covers all the different types of use of your vehicles to ensure that you are fully covered in any event.

Courier van insurance is not always cheap van insurance and often costs more because commercial vehicles are usually larger than average vehicles, and can inflict a lot more damage if you are unlucky enough to have an accident. However, paying that bit extra for special commercial courier van insurance is much better to protect you and your business, and you can save on your insurance costs overall by insuring all your named drivers, increasing your excess, and ensuring that your vehicle or vehicles are kept secure at night.

You can also reduce your overall commercial van insurance costs by combining your vehicle insurance with courier insurance under the same insurance company. This way, you get more benefits and pay less than you would by holding two or more policies with different companies. Taking out your insurance policies with one company also saves on paperwork and makes it easier to keep track of payments, and you are likely to benefit from multiple policy discounts and get relatively cheap van insurance if you stick with just one insurer. However, if you are not able to get any discounts, you may be able to get a fixed rate for your commercial van insurance and your goods in transit insurance, which means that your premiums will not increase in subsequent years.

Remember - there are many insurance companies out there who will offer you cheap van insurance – but make sure that you shop around to find not only the best deal, but the most comprehensive cover for your vehicle and the goods you transport, to fully protect yourself and your customers’ interests for years to come.

About the Author

Julia Niven – One Van Insurance search a panel of the UK’s leading van insurers to find you a great deal on your van insurance.

Whether you need [van insurance](#) for private or business use, our click and buy service means you can arrange your van insurance online in minutes!

We offer fully comprehensive cover, third party, fire & theft and third party only cover. Visit our site and see what [cheap van insurance](#) deals we offer

Contacts

For interviews, images or comments contact:

Julia Niven

Marketing Team

Email: julia.niven@brightsidegroup.co.uk

Source: <http://articles.peuan.com>