

WHAT YOU NEED TO KNOW: TOWING FOR BUSINESS



ARE YOU INSURED CORRECTLY FOR TOWING?

Have you checked with your vehicle insurer that you are insured to tow a mobile trailer for business?*

Is your occupation stated as a mobile trader on your vehicle insurance?**

Is business use included for your mobile trade?

Is the insurance policy in the correct legal business name?***

Are you insured to carry hazardous goods e.g. gas bottles?

DID YOU KNOW?

There is no legal requirements to insure a trailer for Theft & Accidental Damage, however the vehicle towing the trailer needs to be correctly insured.

Having a vehicle incorrectly insured could invalidate your insurance in the event of a claim which could mean:

- Insurance policy invalidated - not insured correctly
- Driving licence Penalty Points Endorsement - Code: IN10 Offence: using a vehicle uninsured against third party risks
- Penalty Points: 6 to 8 including a potential fine
- Increased vehicle insurance costs due to Driving Licence Endorsement

**ANSWERED YES TO ALL
THESE QUESTIONS?**

Towing checks complete

**ANSWERED NO TO
ANY/ALL QUESTIONS?**

Contact your vehicle insurer or contact Giles Insurance Consultants on 01628 667 707



*Towing: Most vehicle insurers will allow 'towing' e.g., personal use – caravan. Many vehicle insurers will NOT insure towing for commercial use e.g. Mobile Trader. Do always check.

**Occupation: Most vehicle insurers will insure 'Caterers' many vehicle insurers will NOT insure Mobile Traders. Do always check.

***Legal business name: If you are a Limited Company, the insurance policy should be issued in your Limited Company name, if a sole trader in an individual name.

IMPORTANT

You should be able to prove the above specifics have been confirmed (in writing) by your vehicle insurer. Potential risk to you and your business if you are **NOT** correctly insured.