

Courier eTrade input guide

July 2023



The specialist motor insurer

[ers.com](https://www.ers.com)

Can you offer terms for fast food delivery?

Currently, this scheme is for couriers only and wouldn't extend to fast food delivery.

What occupation should I use?

Our Courier product is for Courier & Newspaper wholesalers only.

Occupations

For **Couriers**, please use Occupation: Courier – Business: Courier Services.

For **Newspaper wholesalers** please use Occupation: Wholesale Newspaper Delivery Driver Business: Newspaper Wholesaler.

What overnight parking location should I select?

This is something the client will need to provide but the more specific the better. Instead of 'At home' please specify, 'Kept on Public Road' 'Parked on Drive' etc.

What Radius of operation should I select?

This is something the client will need to provide but the more specific the better. Instead of 'None' please use an option in the drop down, for example 'Less than 100 miles UK'.

How should I input the Gross Vehicle Weight?

Gross Vehicle Weight should be entered in kilos, for example a 3.5-tonne vehicle should be keyed in as 3500.

What use should I select, is Non-Standard Use suitable?

No, the use on this scheme should be Carriage of Goods for Hire and Reward only.

What vehicle Chassis & Body type should I select?

This is something the client will need to provide but the more specific the better. Instead of 'Unknown' please use 'Van' if unsure please call the Underwriting team on 0345 600 2280 for clarification.

Will you accept 'Any driver' on single vehicle risks?

No, Single vehicle risks are acceptable on a named driver basis only.

The client uses Agency drivers, is this acceptable?

No, risks requiring the services of Agency drivers are unacceptable & will be declined.

The client has another occupation, will you consider this?

We will look at dual occupations risks on a case-by-case basis & rate on its own individual merits.

These will need to be referred & failure to do so will invalidate terms.

Can you offer terms for Private cars?

No, this scheme is for Commercial vehicles only.