

# What if I don't have the Vehicle Registration Mark (VRM) when inputting a risk for a transportation quote?

You can enter TBC1 and still receive a quote.

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

Single vehicle risks are acceptable on a named driver basis only.

## Can Couriers be quoted on this scheme?

No, Couriers must be quoted via our Courier product which is available on eTrade for all ERS Agency Brokers.

### The client uses Agency drivers, is this acceptable?

No, risks requiring the services of Agency drivers 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 into the ERS underwriting team & failure to do so will invalidate terms.

## Are you able to offer terms for vehicles weighing 3.5 tonnes?

We will consider offering terms for Hire & Reward but will ask additional questions to determine whether the risk fits under Transportation or Courier & will advise accordingly.

Vehicles under 4 tonnes for 'Own goods use' are not suitable & will need to be quoted on our Retail product via your software house.

