



ERS Commercial & Passenger vehicle insurance

Our specialist teams understand the bespoke needs of commercial drivers from taxis and minibuses to specialist commercial vehicles such as dog grooming vans and broadcasting trucks. Explore more with our wide range of dedicated products.



The specialist motor insurer

ers.com/commercial

You can depend on us



Every ERS policy comes with an A+ rating
and is honoured by Lloyd's, so you and
your customers can rely on us.

Find out more at ers.com/lloyds



The specialist motor insurer



The fantastically diverse world of commercial and passenger

It's been quite a year for many, and Commercial drivers in particular have been heavily impacted from COVID-19. From mobile caterers having to stop trading completely to Taxi drivers changing lanes to support the local community taking key workers to A to B and the rising demand for couriers delivering vital goods to homes across the UK.

We have a suite of products that cover a wide range of vehicles and uses, from the traditional minibuses, taxi's and trucks, our team also see the wacky and wonderful too, including modified ice-cream vans, Cadbury's cream egg cars and even a collection of Batmobiles.

There are not many options in the market for Motor Brokers that are looking for a broad risk appetite combined with easily accessible online trading. That's why we have developed

eTrade, which has been expanded to cover more Commercial appetites as well as handling MTAs, renewals, New Business Quotes and Motor Breakdown insurance.

We understand that Brokers are busy, particularly in this climate, and wanted to create an online solution to make trading with us simple and accessible.

Supporting our brokers particularly during these times has been at the top of our agenda, from hosting our Stay Connected webinars to launching our Marketing hub and growing our expert commercial operations team we are continually looking at ways to help you reach out to your customers and provide them with a product designed to fit their needs.



Scott Tillbrook
Head of Commercial

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Quote, Adjust and Renew your Commercial Policies online with eTrade

Join over 1000 UK brokers in
speedily trading using ERS eTrade

eTrade allows you to quote, buy, create a mid-term
adjustment and renew your policies for specialist
products including: Transportation, Minibus, Courier,
Specialist Commercial Vehicles, Taxi, Horsebox and
Motor breakdown

You can even adjust and renew policies if they were
originally traded manually.

[Register now](#)



Commercial & Passenger insurance from the specialists



James Hayward

Product Manager for our Passenger Carrying Vehicle products which spans everything from taxis to minibuses to wedding carriages.

James has worked for ERS since 2016 and with his past experience working in Insurance sales and underwriting brings a fresh approach to the role, understanding broker and policyholder needs from a different angle.

Find out more about James, his role and what his dream job outside of insurance would be by visiting our blog.



Mitul Malkan

Product Manager for our Commercial suite of products, a highly diverse area covering vehicles from modified catering vehicles to cherry pickers and courier vans.

Mitul has been with us since 2018 and brings a wealth of experience, previously working for Allianz and Ernst and Young in various roles.

Find out more about Mitul's views on the Commercial world during COVID and how he immerses himself into the commercial world on his days off.



The specialist motor insurer

ers.com/commercial

Fantastic vehicles and where to find them

From catering vans and volumetric mixers to mobile cinemas or even dog grooming vehicles, our Specialist Commercial Vehicles (SCV) product might be the single most diverse offering we have at ERS. It's seven different categories rolled into one, each of them comprising a vast array of weird and wonderful vehicles serving unique, distinct and sometimes surprising purposes.

Some of these undoubtedly carry higher levels of risk than others – we make it our business to try and cover as many as we possibly can, by getting into the details of exactly how these fantastic vehicles are being used to ascertain the true level of risk presented by each one.

In fact, our SCV product is broader than brokers may think; some have even told us of their surprise on finding out that we are able to cater for their customers' most outlandish machines. So we thought it would be helpful to take you quickly through each of the categories we cover and outline some of the quirkiest vehicles currently on our books. You never know – you may find that SCV is the perfect fit for some of your current customer needs.



Catering

Mobile barista vehicles, modified vans for catering, ice cream vans



Specialist Types

Volumetric mixers, mobile animal grooming facilities, road sweepers, white line marking vehicles, camera vehicles



Emergency and Rescue

Private ambulances, doctors' emergency (green and blue) light vehicles, funeral transit



Marketing and Exhibition

Retail and Education Coach or commercial vehicle conversions, mobile media centres, mobile cinemas, mobile offices and classrooms, other exhibition vehicles



Non-Road Registered

Forklift trucks, vehicles for display use, mobile high pressure washers, cherry pickers, mobile cranes



Specialist Loads

Asbestos-carrying vehicles, gunpowder-carrying vehicle or even fireworks and pyrotechnics



Driver Tuition

Non-standard driver instructor vehicles such as buses, coaches or trucks used by smaller tuition companies or individual tutors



The specialist motor insurer

ers.com/commercial



Specialist commercial vehicle (SCV)

There are thousands of businesses, large and small, that require specialist motor insurance for their commercially modified vehicles. No two are the same, which is why they need bespoke insurance that has been tailored to fit their requirements.

Features and benefits



EU use considered upon referral



Add up to 5 vehicles on a single policy



Any driver terms offered for multi-vehicle policies



Multi-vehicle policies



Available for modified vehicles



Asbestos and explosive risks

Appetite

- Vehicles that are modified from standard, bespoke builds or with a specialist use, including:
 - Coach or commercial vehicle conversions; catering vehicles, ice cream vans, mobile barista vehicles, dog grooming, mobile cinemas
 - Private ambulances, road sweepers, white line marking vehicles, mobile high pressure washers, mobile cranes, cherry pickers etc.
 - Mobile media centres, camera vehicles, exhibition vehicles, sound labs
- Vehicles used in connection with hazardous occupations such as pyrotechnics or asbestos removal
- Drivers aged 25 to 75 (but will consider all ages upon referral)
- All drivers considered from highly experienced to those with accidents and convictions

Ways to trade



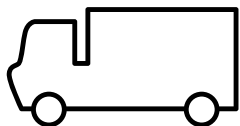
eTrade

The fastest way to trade SCV with ERS. Register at ers.com/etrade



Manual underwriting

Contact commercialquotes@ers.com or call on 0345 600 2284



Transportation

If you have customers with businesses in the transportation sector, we understand the risks and can help you get it all covered, whether they're working for hire and reward or traditional haulage risks, we'll cover them.

Features and benefits



Third party property damage up to £5,000,000



Add up to 5 vehicles on a single policy



EU use considered upon referral



Single vehicle risks acceptable



Any driver terms offered for multi-vehicle policies

Appetite

- Owner, operators
- Risks up to 5 vehicles (including single vehicle risks)
- Most loads considered including hazardous goods
- Commercial Vehicles up to 44 tonnes GVW (Hire & Reward) [With heavier vehicles considered upon referral]
- Commercial Vehicles from 7.5 to 44 tonnes (Hire & Reward) [Smaller service vehicles considered to supplement existing policies]
- Vehicles less than 12 years old
- Drivers aged 30+
- Risks with no adverse claim or conviction history
- Drivers with 5 +years driving experience
- Long established business (2 years +)
- All other risks can be considered on referral

Ways to trade



eTrade

The fastest way to trade Transportation with ERS. Register at ers.com/etrade



Manual underwriting

Contact commercialquotes@ers.com or call on 0345 600 2284



The specialist motor insurer

ers.com/commercial





Showman

We understand that most showmen’s businesses are family run and are dependant on the younger members to take a more active role to keep the business moving. Because of this, we ensure that our product is flexible for young drivers who can be added as named drivers on these policies.

Features and benefits



Multiple vehicles on one policy



Third party property damage up to £5,000,000



Any vehicle weight considered



Available for modified vehicles



Available for all postcodes



Generator cover available



Any driver terms offered for multi-vehicle policies

Appetite

- Members of Showmen’s Guilds or associated groups
- Drivers aged 25 to 75 (will consider all ages upon referral)
- Risk of 1 to 100 vehicles upon referral
- Mixed vehicle types, commercial vehicles and HGVs
- Any driver basis over 25 years of age
- Young drivers as additional named drivers on policies
- EU use included upon referral
- All drivers covered, whether they have a clean driving history or points and convictions

Ways to trade



eTrade

The fastest way to trade Showman with ERS. Register at ers.com/etrade



Manual underwriting

Contact commercialquotes@ers.com or call on 0345 600 2284



Courier

Speedy delivery expectations of online shoppers increases the need for reliable couriers. Our team of experts know how important it is to keep these specialist vehicles on the move with a product that is designed specifically for this fast-paced market.

Features and benefits



Multi drop delivery acceptable



Claims and convictions considered



Third party property damage up to £5,000,000



EU use considered upon referral



Cover for both single vehicle and multi-vehicle policies (up to 5 vehicles)



Any driver terms offered for multi-vehicle policies

Appetite

- Owner/operators
- Most loads considered including hazardous goods (Not including fast food delivery)
- Commercial Vehicles up to 3.5 tonnes for Hire & Reward
- Vehicles less than 12 years old
- Risks with no adverse claim or conviction history
- Drivers aged 25+
- Minimum of 2 years driving experience required
- Long established business (2 years +)

Ways to trade



eTrade

The fastest way to trade Courier with ERS. Register at ers.com/etrade



Manual underwriting

Contact commercialquotes@ers.com or call on 0345 600 2284



The specialist motor insurer

ers.com/commercial



Minibus insurance from the specialists

Our specialist minibus product has
been designed for 4 main use types



Carriage of non-fare paying passengers

including Education, Charities, Community
Transport, Scout & Sports Clubs, Nurseries,
Care and Residential Homes.



Social, Domestic + Pleasure

for larger families and groups.



Private hire

including taxi companies
and travel and tour providers.



Business use

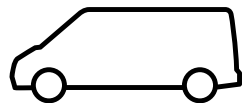
including employee transportation.

Learn more by reading our Minibus blog.



The specialist motor insurer

ers.com/commercial



Minibus

Whether your customer is using a minibus for private hire or to transport employees or youth groups, we offer specialist cover to take individual risks into account.

Features and benefits



Available for vehicles with up to 17 total seats (including driver)



Private hire, SD&P & Charities



Comprehensive, third party fire and theft or third party only



Third party property damage up to £5,000,000



Windscreen cover included



Breakdown cover included as standard

Appetite

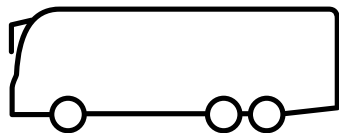
- Minibus, total 17 seats including driver seat, used for a range of purposes including:
 - Not-for-profit sectors such as charities, education and scouting including Section 19 and 22 permits
 - Private and contract hire
 - SD&P use
 - Business use including employee transportation
- Drivers aged 21 to 75
- Drivers with accident and conviction history considered
- Less seats considered for care/nursery/residential homes

Ways to trade



eTrade

The fastest way to trade Minibus with ERS. Register at ers.com/etrade



Coach & bus

Short distance trips in the UK or long distance journeys across Europe, our team can write bespoke policies for almost any coach, bus or driver.

Features and benefits



Drivers with motor convictions considered



Add up to 5 vehicles on a single policy



17 seats and over



Optional £1m to £5m public liability cover



Cover for classic vehicles plus optional free bus service

Appetite

- Use for contract hire: schools; holiday trips, inc. Europe
- Classic coach collections
- Drivers aged 21 to 75 considered
- All drivers considered from highly experienced to those with accidents and convictions

Ways to trade



eTrade

The fastest way to trade Coach & Bus with ERS. Register at ers.com/etrade



The specialist motor insurer

ers.com/commercial





Standard Taxi

We understand that Taxi drivers need a different type of insurance from standard car cover and have built a product specifically for their needs.

Features and benefits



Cover for all drivers, including those with little or no experience



Competitive cover for rural and urban areas



Up to £10m public liability option available



Protected no claims discount available



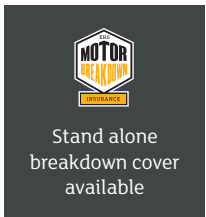
Livery and signage coverage included



Electric vehicles covered



Cover for both single vehicle and multi vehicle policies (up to 5 vehicles)



Appetite

- Majority of Licensed Authorities covered
- Cars, MPVs and minibuses
- Vehicles with 4 to 8 passenger seats
- Drivers aged 23 - 75
- All levels of taxi experience considered
- All levels of driving history considered
- All levels of driving restrictions considered (exc. any driver on single vehicle policies)
- Risks of 1 to 5 vehicles
- Drivers with previous enforced cancellations and voidances considered

Ways to trade



eTrade

The fastest way to trade Standard Taxi with ERS. Register at ers.com/etrade



EDI via IHP

Product access is not guaranteed, please speak to your Regional Development Manager for more information.



Non-standard Taxi

We offer specialist Taxi insurance for drivers of any age and experience, even if they've got a chequered driving history.

Features and benefits



Cover for all drivers, including those with little or no experience



Competitive cover for rural and urban areas



Up to £10m public liability option available



Protected no claims discount available



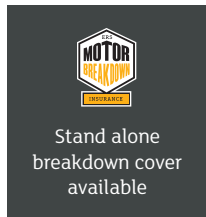
Livery and signage coverage included



Electric vehicles covered



Cover for both single vehicle and multi vehicle policies (up to 5 vehicles)



Appetite

- All ages considered (exc. 20 and lower)
- New Badge Holders considered
- Multiple Claims and Convictions considered
- All levels of driving restrictions considered
- Risks of 1 to 5 vehicles
- Criminal convictions considered (exc. serious fraud or sexual offences)
- Drivers with previous enforced cancellations and voidances considered

Ways to trade



Manual underwriting

Contact commercialquotes@ers.com or call on 0345 600 2284



The specialist motor insurer

ers.com/commercial





Execs & chauffeurs

Your customers work in a business-critical environment, and have to make sure they can get from A to B smoothly and reliably every time. We offer the specialist insurance to help them keep their vehicle and their business running.

Features and benefits



Cover for all drivers, including those with little or no experience



Protected no claims bonus available



Cover for chauffeur services



Competitive cover for rural and urban areas



Optional £1m to £5m public liability cover



Cover for both single vehicle and multi vehicle policies (up to 5 vehicles)



Stand alone breakdown cover available

Appetite

- Licensed taxi operators
- Chauffeur & executive hire
- Risks of 1 to 5 vehicles
- Majority of licensing authorities considered
- Drivers aged 21 to 75
- Claim-free risks through to those with multiple claims and/or single large losses
- Conviction-free drivers and drivers with motoring convictions
- London considered for bonafide chauffeur with high-net-worth vehicles

Ways to trade



Manual underwriting

Contact commercialquotes@ers.com or call on 0345 600 2284



Wedding

It's your customer's job to make sure a special day runs as smoothly as possible. They need insurance that helps everything run like clockwork. We understand the risks associated with wedding vehicles and can provide specialist cover.

Features and benefits



Cover for wedding services



Cover for all drivers, including those with little or no experience



Competitive cover for rural and urban areas



Protected no claims bonus available



Optional £1m to £5m public liability cover



Cover for both single vehicle and multi vehicle policies (up to 5 vehicles)



Stand alone breakdown cover available

Appetite

- Wedding hire
- Cover for all drivers, including those with little or no experience
- Risks of 1 to 5 vehicles
- Majority of licensing authorities considered
- Drivers aged 21 to 75
- Claim free risks through to those with multiple claims and/or single large losses
- Conviction free drivers and drivers with motoring convictions
- London considered for bonafide wedding hire risks

Ways to trade



Manual underwriting

Contact commercialquotes@ers.com or call on 0345 600 2284



The specialist motor insurer

ers.com/commercial





Motor Breakdown Insurance from the specialists

Our breakdown insurance is built for specialist vehicles and specialist situations. So from cherished classics through to 44 tonne horseboxes, we've got it covered. And, because our pricing is net-rated, you're free to charge your customer what's right.

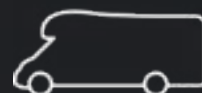
Cover for a range of vehicle types



Taxi
Private Hire or Hackney



Minibus



Motorhome



Horsebox
up to 44 tonnes



Fleet



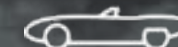
Private car
inc. pickups & MPVs



Van & lorries
up to 7.5 tonnes



Specialist motorcycle



Classic car



Classic motorbike

With ERS Breakdown you get everything you'd expect, plus:



Specialist vehicles covered

Designed with the needs of specialist vehicles in mind, our specialised breakdown cover is the perfect addition to your ERS motor policy

- 10 vehicle classifications covered (including minibus, passengers and vehicle fleets)
- Our network of recovery agents are experienced in complex recoveries to get your customers back on track, fast
- No vehicle age restriction
- UK or European cover
- Modified or import accepted
- Cover for vehicle for any driver



Flexible trading

Get our breakdown cover through the channel that suits you

- Online portal via ers.com
- Bordereau
- White label to market under your brand (volume dependent)



Specialist situations covered

Specialist vehicles have purposes and uses that mean they may not experience a 'typical' breakdown. We cover the situations that many insurers can't

- Snow, ice, mud, flood or sand recoveries included as standard
- Your customers don't even need to 'break down' – if they're stuck – we'll come and get them
- Horses taken home or to their onward destination (under our horsebox cover)



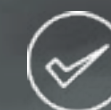
Net rated

Full pricing flexibility for brokers, you choose the commission



Fleet discount

30% discount if you have Fleet customers with 11 or more vehicles



Included with Minibus

Complimentary cover included on all minibus policies where comprehensive cover has been chosen

Ways to trade



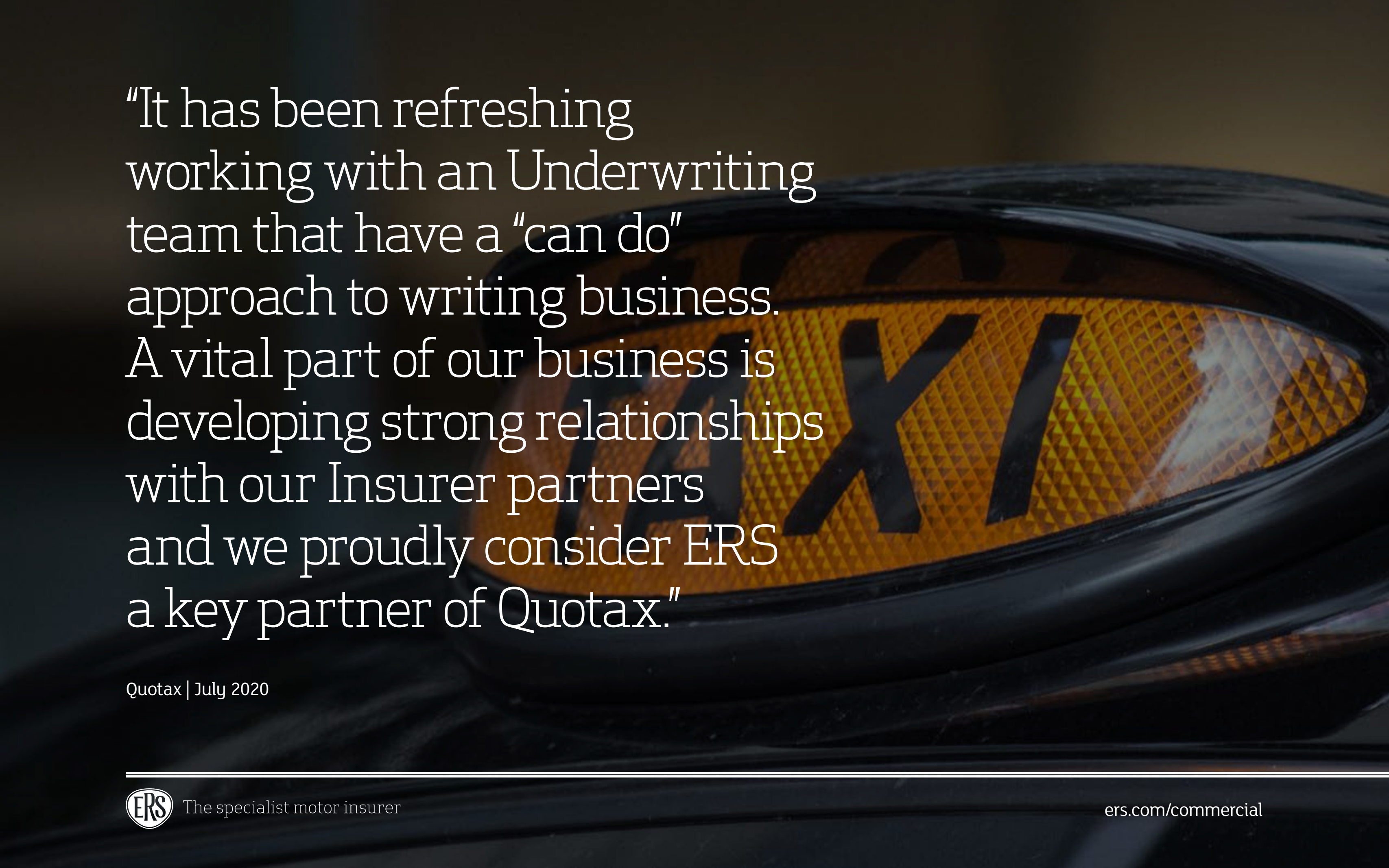
eTrade

The fastest way to trade Motor Breakdown with ERS. Register at ers.com/etrade



The specialist motor insurer

www.ers.com/breakdown



"It has been refreshing working with an Underwriting team that have a "can do" approach to writing business. A vital part of our business is developing strong relationships with our Insurer partners and we proudly consider ERS a key partner of Quotax."

Quotax | July 2020



The specialist motor insurer

ers.com/commercial

Specialist claims handlers, just in case the worst happens

Nobody likes the hassle and inconvenience of making a claim so when one of your clients needs to claim on their policy we'll deal with it quickly and efficiently to get them back on the road.

**Last year* we paid out on 99% of our claims,
so your customers can rely on us when they need us the most.**



New claims notifications

Where possible, claims need to be reported within **24 hours** to ensure the most suitable claims solutions are arranged by our dedicated team of expert handlers. Using our Approved Repairer Network and Third-Party capture scheme helps lower claims costs.

Call our handlers on **0330 123 5992**
or email **fnol.motor@ers.com**

**For enquiries about existing
claims, email claims@ers.com**



Expert claims handlers and engineers

Our claims service is made up of experts who know and understand the specialist vehicles we insure. Our team of expert engineers are at the front-end of each claim too so if you need to get in touch, you'll be speaking to someone who knows your vehicle and how to get it repaired quickly. Our engineers aim to authorise the repair within **48 hours** of receiving all the information needed.



Genuine parts and great service, every time

Unless your customer says otherwise, we'll always use genuine replacement parts for a repair and all our work comes with a **five-year warranty**. Subject to policy terms, we'll also provide a courtesy car, pick up and deliver the vehicle to and from your customers' home or workplace cleaned inside and out.



A repair network for specialist vehicles

Our approved repair network can look after all the vehicle types we insure, from a standard car or van, to a Tesla, McLaren or Bentley or even a 45T truck. As we only work with BS10125 accredited repairers, your customers are in safe hands. When using our approved repair network, the cost is on average £600 lower than a non-network repair.



Tough on fraud

We have a zero tolerance approach to claims fraud because criminals who create fake or exaggerated accidents negatively affect innocent policyholders, adding extra costs to their premiums. Where we identify fraud we will always seek to prosecute.

**If you suspect fraud, then please
call our dedicated hotline on 03330
535 892.**

*Based on claims received and declined on all motor products between January and December 2019



The specialist motor insurer

www.ers.com/claims

Your specialist Commercial & Passenger team

Head of Class



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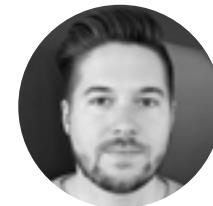
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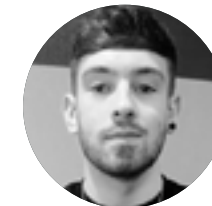
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Marketing



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Your specialist national and regional network

Our development team is here to help your business grow.



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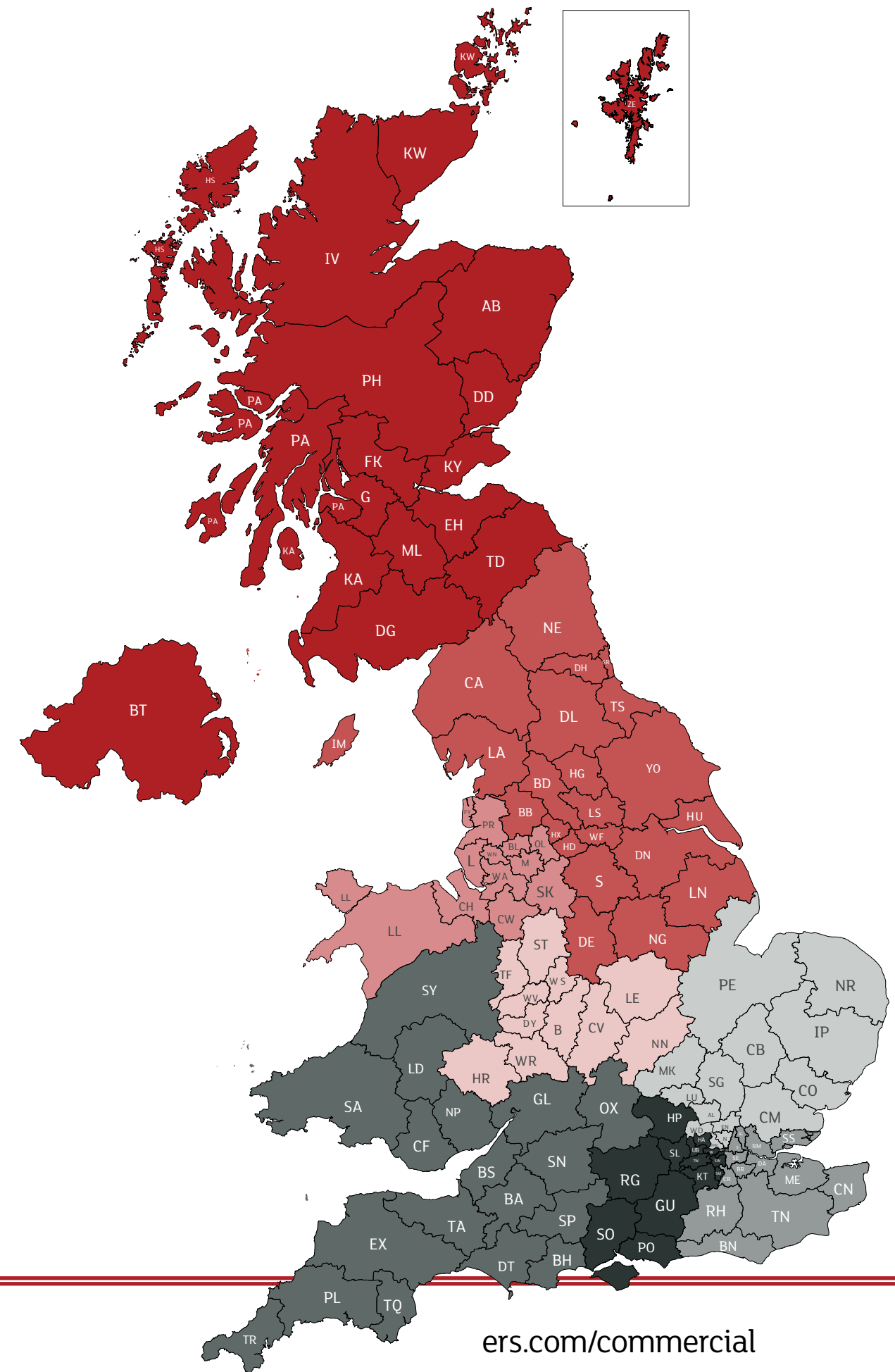
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The specialist motor insurer

ers.com/commercial



Whether you're looking for Commercial vehicle insurance or cover for passenger carrying vehicles, contact our specialist team of experts at commercialquotes@ers.com or call on **0345 600 2284**

For speedy commercial trading, [sign up to eTrade](#)

Visit our Marketing Hub for our latest product brochures and co-branded leaflets.
ers.com/hub



The specialist motor insurer



ers



/ersmotor



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