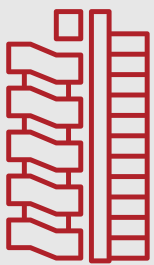




COMMERCIAL & PASSENGER

There's more to explore with
ERS Commercial & Passenger

You can depend on us



A+
LLOYD'S
RATING



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 fantastically diverse world of commercial and passenger

I'm always surprised by the kind of vehicles ERS' Commercial and Passenger underwriters insure. Whilst their day-to-day includes underwriting minibuses, taxis, retro street-food vans and 150T flatbed lorries, they see the wacky, weird and wonderful too, including modified ice-cream vans, Cadbury's cream egg cars and even a collection of Batmobiles.



The common theme amongst all these vehicles is that either the vehicle or the driver is a bit different, which means that the policy holder struggles to get insurance elsewhere – they really need to speak to an expert broker, who in turn needs a specialist insurer that will take the time to really understand the customers business.

As the business we write is often very niche, we have built a team of specialist underwriters that have the ability to underwrite the everyday, but also the weird and wonderful too. As we see such diverse vehicle types each day, we've developed different ways for you to access these products too. Clearly a mobile Cadbury's Creme Egg will always need to be manually underwritten (there's no ABI code for starters!) but for the more standard vehicles, we've started to expand our eTrade capabilities with Minibus, Transportation, Coach and Bus, Courier and Showmans all now available to be traded online in minutes. It's the most efficient way to trade with ERS and the fastest way to quote and bind these products. If you don't have access to ERS eTrade yet, please speak to an underwriter or your Regional Development Manager to get started.

Lastly, if you have a specialist Commercial or Passenger Transport quote, you can get in touch with the underwriting team at commercialquotes@ers.com or **0345 600 3893**.



Scott Tillbrook
Head of Agriculture & Commercial

Meet the ERS Commercial team



Scott Tilbrook
Head of Commercial



Mitul Malkan
Commercial Product Manager



Peter King
Underwriter



Sam Budge
Underwriter



Martin Duff
Underwriter



Ryan Hayes
eTrade Manager



Kelly Carey
Marketing Manager

Do you have a Commercial risk that needs specialist underwriting? Contact our team on **03456 003 893** or email **commercialquotes@ers.com**

Fantastic vehicles and where to find them

From catering trailers 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.

With SCV being such a mixed bag – here's a snapshot of our recent specialist SCV quote requests:



Catering

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



Non-Road Registered

Example use cases: forklift trucks, vehicles for display use, mobile high pressure washers, cherry pickers, mobile cranes



Specialist Types

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

Marketing

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

Emergency and Rescue

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



Driver Tuition

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

Specialist

Loads asbestos-carrying vehicles, gunpowder-carrying vehicle or even fireworks (pyrotechnics)

ERS Commercial insurance: features & benefits

SCV

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

FEATURES & BENEFITS



Salvage retention option to customer following total loss



EU use considered upon referral



Any vehicle weight considered



Available for modified vehicles

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 & BENEFITS



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



Salvage retention option to customer following total loss



Add up to 5 vehicles on a single policy



EU use considered upon referral



Single vehicle risks acceptable

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, private ambulances, mobile media centres, dog grooming, road sweepers, white line marking vehicles, camera vehicles, mobile offices and classrooms, mobile high pressure washers, exhibition vehicles, mobile cranes, cherry pickers etc.
- 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

APPETITE

- Owner, operators and small businesses
- Commercial Vehicles up to 44 tonnes GVW (Hire & Reward)
 - With heavier vehicles considered upon referral
- Commercial Vehicles from 3.5 to 44 tonnes (Hire & Reward)
 - Smaller service vehicles considered to supplement existing policies
- Vehicles less than 12 years old
- Drivers aged 25 to 75 (will consider all ages upon referral)
- Hazardous goods
- All drivers considered from highly experienced to those with accidents and convictions

For bespoke, tailored quotes for commercial vehicles,
contact us at commercialquotes@ers.com or call **03456 003 893**.

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 & BENEFITS



Multi drop delivery considered



Claims and convictions considered



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



Salvage retention option to customer following total loss



EU use considered upon referral

SHOWMAN

We understand that most showman's businesses are family run and are dependant on the younger members to take a more active role in the business. We ensure that our product is flexible for young drivers who can be added as named drivers on these policies.

FEATURES & 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



Windscreen cover included

APPETITE

- Owner/operators
- Risk of 1 to 5 vehicles
- Commercial Vehicles from 3.5 to 44 tonnes (Hire & Reward)
- Vehicles less than 12 years old
- Drivers aged 25 to 75
- Hazardous goods
- All drivers considered from highly experienced to those with accidents and convictions
- New business ventures accepted

APPETITE

- Members of Showman's Guilds or associated groups
- Drivers aged 25 to 75 (will consider all ages upon referral)
- 1 to 100 vehicles upon referral
- Mixed vehicle types, commercial vehicles, HGVs and associated 4 x 4's
- Any driver basis over 25 years of age
- Young drivers as additional drivers on policies
- EU use included upon referral
- All drivers covered, whether they have a clean driving history or points and convictions

Meet the ERS Passenger team



Scott Tilbrook
Head of Commercial



James Hayward
Passenger Product Manager



Victoria Littlechild
Senior Underwriter



Darren Shulver
Taxi Senior Underwriter



Alex Carroll
Underwriter



Katie Furzer
Underwriter



Sam Beamish
Underwriter



Ryan Hayes
eTrade Manager



Kelly Carey
Marketing Manager

Do you have a Passenger risk that needs specialist underwriting? Contact our team on **03456 003 893** or email **commercialquotes@ers.com**

Our minibus policies cover more than you may think...

Every day thousands of people are ferried around their communities via minibuses. They transport school children to field trips; they get care workers out to their facilities on time each morning; they allow charities to help vulnerable and disadvantaged people enjoy a more active in their local area.



In short, minibuses are fundamental to the fabric of day-to-day community life. And yet, the owners of these vehicles can face a struggle to access decent premiums because, in an increasingly automated insurance world, they are instantly identified as high-risk, given the huge variances of minibus use and the sheer volume of passengers that are required to use them. Understanding this market and their needs is vital in ensuring their specialist needs are met.

At ERS we've been actively involved in the minibus market for several decades, Giving us a rich understanding of bespoke customer needs, the risk levels associated with different use cases and how to price for them in a way that works for everyone. We even have a dedicated minibus product for the carriage of non-fare paying passengers – perfect for everyone from schools, sports clubs and scouting groups through to charities and care providers.

There are all manner of complexities to ensuring these minibuses are roadworthy – the requirement for a specialist permit in the event that a vehicle has been funded by charitable donations, to name but one example. That's why it pays for brokers to choose an insurer that knows the market inside-out and has the appetite for and commitment to supporting these organisations and their bespoke needs. Similarly, there are only a handful of insurers in the space with a Lloyds A-rating, a major reassurance factor when dealing with customers who simply cannot afford to see their insurer unable to pay out in the event of an emergency.

It's great to see more brokers – both motor experts as well as community-based brokers with a broader specialism – entering the minibus market, and so we've recently taken steps to make our products more readily accessible, irrespective of whether you've worked with us before.



The fastest way to get a quote, wherever you are

Back in September we launched a dedicated online portal supporting of our specialist product range, with minibuses very much included. This allows brokers to get pricing info from us on-demand, giving them the confidence that they won't be delivering any unexpected surprises to customers further down the line. The feedback from partners has been extremely positive; our goal is to make further improvements over the year ahead so that the portal, like the products it supports, is best in-class and gives brokers everything they require to have an initial conversation with their community customers. The minibus market is healthy, vibrant and full of incredible organisations doing vital work. We're proud to be a part of it.

Our minibus policies don't stop there

Did you know that, in addition to our product covering the carriage of non-fare paying passengers, we also cater for a variety of other specific minibus use cases:

Carriage of non-fare paying passengers

Charities, care workers, youth groups, education

Private hire

Cover for minibuses used by taxi providers, tour operators, travel companies and many more besides

Social, Domestic and Pleasure

The market for minibuses used by families in their leisure time is larger than you might think

Business

A dedicated minibus product for all other professional use cases, from employee transportation in the building and construction sector, to recruitment consultants taking pools of candidates out to interviews

ERS Passenger insurance: features & benefits

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 & BENEFITS



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



Private hire and 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



Now traded via eTrade



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

TAXI

Taxi drivers need a completely different type of insurance from standard car cover as their vehicle is their livelihood. Taxi drivers take huge care of their vehicle and their passengers and we'll always give the best possible rate for both standard and non-standard taxis.

FEATURES & 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 option



Livery and signage coverage included



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



Electric vehicles covered



Stand-alone breakdown cover available

APPETITE

- Minibus with up to 17 total seats (including driver) 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

APPETITE

- Majority of Licensed Authorities covered
- Cars, MPVs and minibuses
- Vehicles with 4 to 8 passenger seats
- 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
- Criminal convictions considered (exc. serious fraud)
- Drivers with previous enforced cancellations and voidances considered

EXECS & CHAUFFEUR

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 & BENEFITS



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



Protected no claims discount option



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

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 & 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 discount option



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
- 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

APPETITE

- 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

For bespoke, tailored quotes for passenger transport vehicles,
contact us at **commercialquotes@ers.com** or call **03456 003 893**.

FUNERAL DIRECTORS

Your customers provide a service where absolutely nothing can go wrong. We offer bespoke insurance that takes their specialist needs into account.

FEATURES & BENEFITS



Cover for funeral services



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



Competitive cover for rural
and urban areas



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



Optional £1m to £5m
public liability cover



Protected no claims
discount option



Stand-alone breakdown
cover available

COACH & BUS

Short distance trips in the UK or long distance journeys across Europe, our team can write bespoke and tailored policies for almost any coach, bus or driver - even if they have motoring convictions.

FEATURES & 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



Now traded via eTrade

APPETITE

- 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

APPETITE

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

Your ERS specialist network nationwide

With over 700 staff in Swansea & London, supported by a UK wide network of Development Managers, we're here to help you get the most out of ERS.

Contact us:

Scotland/Northern Ireland

Andy Ward
andy.ward@ers.com
07768 023823

North East

Mark Feathers
mark.feathers@ers.com
07711 590773

North West

Chris Johnson
chris.johnson@ers.com
07841 342362

Midlands

Harjeet Johal
harjeet.johal@ers.com
07967 766359

City/South Central

Paul Cavanagh
paul.cavanagh@ers.com
07917 156771

South West

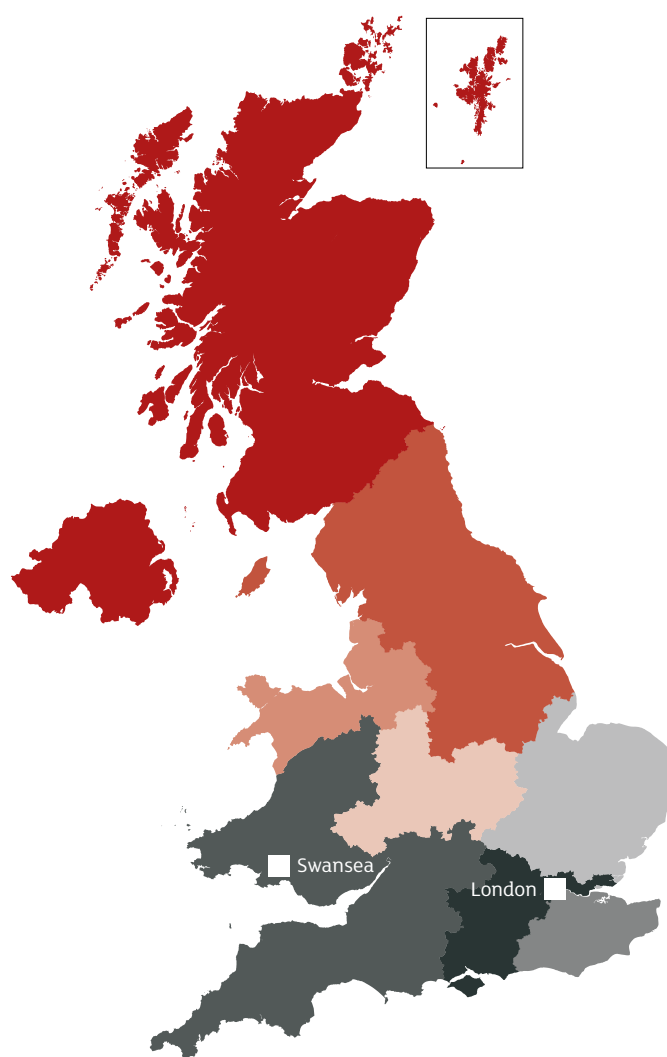
Stuart Baker
stuart.baker@ers.com
07775 407276

South East

Ian Smedley
ian.smedley@ers.com
07825 064081

East Anglia

Beth Pilgrim
beth.pilgrim@ers.com
07909 926106



Head of Sales

Marjorie Adejumo
marjorie.adejumo@ers.com
07786 113327

Strategic Account Manager

Jannine Lee
jannine.lee@ers.com
07841 342351

ERS Online

Quote, buy and claim all in the one place with ERS Online, our quick and easy digital solution for brokers.

Once you've signed up, simply logging in to ERS Online will give you on-the-go access to four applications:

eTrade

The fastest way to get a specialist quote, wherever you are.



Track a claim

The quickest and easiest way to check the status of your client's claims.



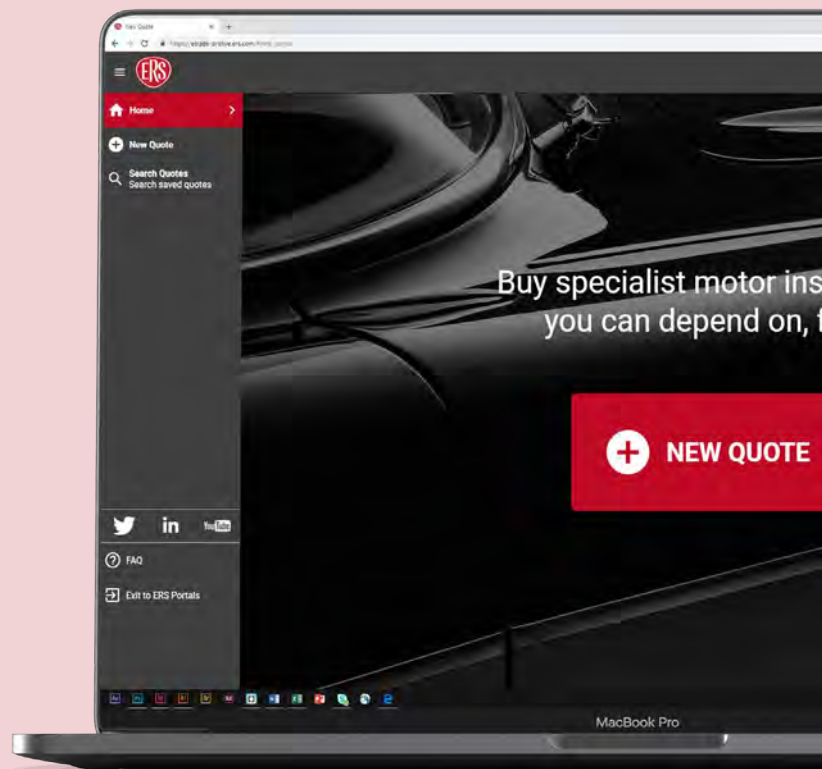
Submit a claim

No need to wait in queue, simply submit your claim online.



Motor Breakdown

Our new breakdown cover serves a wider range of vehicles and is competitively priced. What's more, you can now purchase it online.



Sign up for access today at
ers.com/ersonline



The specialist
motor insurer

**Looking for Lloyd's A+ rated
specialist insurance cover?**

Contact our New Business
Development Manager



ming.wan@ers.com



0330 094 5078

**Do you have a Commercial
or Passenger risk that needs
specialist underwriting?**

Contact our Commercial team



commercialquotes@ers.com



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