

## Products/schemes

The products reviewed on this page by brokers are rated from one to five, based on the policy's key benefits

★ ★ ★ ★ ★ Poor   ★ ★ ★ ★ ★ Average   ★ ★ ★ ★ ★ Good   ★ ★ ★ ★ ★ Very good   ★ ★ ★ ★ ★ Excellent

## REVIEW

# Driving business

**Product:** ERS Specialist

Commercial Vehicle

**Underwriter:** ERS

**Commission paid:** 10%

**Coverage:** UK (including Isle of Man and Channel Islands)

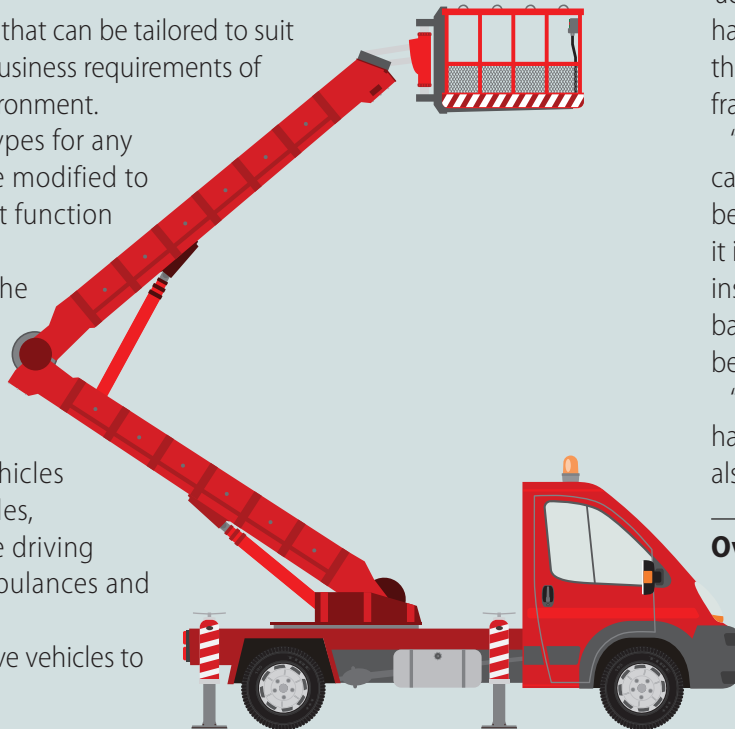
**Minimum premium:** Comprehensive/third party fire and theft/third party only - £555.55 + IPT

**Excess:** £350 standard policy excess; £75 windscreen excess (if windscreen replaced via ERS approved supplier)

**Contact:** Mark Davies, 0845 6003894, Library House, New Road, Brentwood, Essex, CM14 4GD

### Key benefits

- ▶ A flexible product that can be tailored to suit the wide range of business requirements of today's trading environment.
- ▶ Caters for body types for any commercial vehicle modified to perform a specialist function or carry hazardous material linked to the policyholder's occupation, from catering vehicles to cherry pickers, from hospitality vehicles to exhibition vehicles, commercial vehicle driving tuition, private ambulances and much more.
- ▶ Allows for up to five vehicles to be covered.
- ▶ NCD rated.



### Verdict

**Charlie O'Mahoney, director, Trident Insurance, comments:**

"The policy documents make clear that this is a very good policy that is designed to provide the client with a high level of cover as well as service. In fairness this is in keeping with other options also available in the market.

"ERS appear to have paid particular attention to the issue of fraud and escalating third party claim costs. In the documentation they have included a guide for the client giving advice on how to prevent fraud occurring. Educating clients on this issue is absolutely key and ERS should be commended for having made big efforts to achieve this. In addition ERS issues each client with an

'accident card' for their wallet that has a five-step reminder to follow in the event of an incident to prevent fraud. Another plus point.

"One area I would question is the cancellation procedure. It seems to be a bit dated due to the fact that it is on a short period basis. A lot of insurers now cancel on a pro rate basis as standard as it is deemed to be fairer to the client.

"However, I personally would be happy to purchase this product and also as a broker to offer it to clients."

**Overall rating:** ★ ★ ★ ★ ★

▶▶ What do you think?  
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