

NEWS BRIEF

Provided by Mark Richard Insurance Brokers

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Coronavirus in the UK

What to do if you are using your vehicles differently during the lockdown

Most of the insurers we deal with are being as flexible as possible during the current situation to reflect that we are all in this together. The following are the common responses to many questions but please **check your insurer's position with us as not all insurers take the same view.**

FAQS - Frequently Asked Questions

Statutory Off Road Notice (SORN) Vehicles

If you declare your vehicle(s) as SORN, you may request cover to be reduced to Laid up Accidental Damage, Fire & Theft or Laid up Fire & Theft. Alternatively, you can remove the vehicle from the policy entirety. **Not all insurers offer this facility so ask us before you SORN your vehicle(s)**

When a vehicle is declared SORN it cannot be parked or driven on the road - as defined within the Road Traffic Acts. The vehicle is also removed from Motor Insurance Database. Please ensure your vehicle is secure and off road. If this applies to several vehicles, space them out to reduce the risk of a spreading fire.

Local Community Assistance

Some insurers have agreed that during the crisis, use of an insured vehicle to deliver groceries and medicines to vulnerable people is acceptable. As would transporting vulnerable people to shops or medical appointments. **Please check with us before undertaking this work.**

Cover is not provided if you are being paid a fee (other than expenses) for the work, as this is hire & reward, which is excluded.

NHS Volunteer Responder Service

If you are considering volunteering for deliveries of food, medicines or other supplies plus the use of a private car for patient transport, **Please check with us before undertaking this activity.**

In line with the recent statement from the Association of British Insurers, all personal car insurance policies will cover authorised drivers without the need for referral. However, for commercial motor and/or motor trade policies there is no guarantee of this cover.



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Amendments to Business Activities

We understand that some businesses may need to alter their activities, perhaps providing deliveries of their products or producing alternative products.

Please contact us to ensure the cover can be granted.

Using Vehicles for Unrelated Businesses

Your motor policy covers you for the business as described in your policy only and not alternative businesses. Any change to your business would **need to be referred to your insurer prior to cover**. We would not be able to arrange cover employees or others using your vehicles for alternative employment.

Unable To MOT Your Vehicle

The Government has made a series of concessions relating to the MOT of all types of vehicle. If a Policyholder's vehicle is unable to have its MOT renewed and that vehicle is covered by the Government's exemptions and extended MOT periods, coverage will not be affected.

Within the Government communications - they point out that all vehicles must be roadworthy if they are to continue being used. This reflects most insurer's policy wording. If a vehicle is in an unroadworthy condition, cover may not apply.

CONTACT US

Naturally, if you have any doubt then please do not hesitate to contact your Account Executive on the below details. As I'm sure you will appreciate you may not be able to reach us immediately, and your patience would be very much appreciated. That said, one of the best ways of contacting us will be to email your Account Executive. You can phone if you prefer but please be patient if you don't get through.

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Many thanks for your cooperation during this unprecedented time