



# PRESTIGE

UNDERWRITING

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## NON-STANDARD COMMERCIAL VEHICLE INSURANCE

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# NON STANDARD COMMERCIAL VEHICLE **PRODUCT SUMMARY**

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## 01: **CATERING VEHICLES** ELIGIBILITY

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**Vehicle types accepted:** Ice Cream Vans, Fast Food/Burger Vans, Coffee Vans, Sandwich Vans etc. N.B: This is not for fast food delivery vehicles.

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## 02: **MODIFIED VEHICLES** ELIGIBILITY

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**Vehicle types accepted:** For Commercial Vehicles (non Catering Vehicles) that have been modified.

This could be non-standard alloy wheels fitted or seats added or removed. Vehicles adapted to carry water tanks or vehicles with internal or external racking to name a few examples.

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## 03: **CONVICTED DRIVER** ELIGIBILITY

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**Vehicle types accepted:** For Commercial Vehicles that are not Catering Vehicles or Modified.

■ A minimum of the following convictions must be disclosed:

- 2 or more speeding offences (SP);
- 2 or more sign or signal offences (TS);
- Any other motoring offence.

■ Any driver with a poor history of motoring convictions, penalty points or disqualifications.

■ Any driver with non-motoring (criminal) offences upon referral to Prestige.

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## 04: **NON STANDARD** ELIGIBILITY

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**Vehicle types accepted:** Commercial Vehicles that are not Catering Vehicles or Modified or for a Convicted Driver.

Examples of what would be accepted on the Non Standard scheme are: Commercial Vehicles used for Social, Domestic and Pleasure use only or vans with more than 3 seats but not more than 6.

Also for Non Standard or unusual body types for example: Pickups, Horseboxes, Double Cabs/Crew Cabs, Mobile Libraries, Refrigerated Vehicles, Dropsides, Flatbeds etc.

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## 05: **CV PREMIUM PLUS** ELIGIBILITY

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**The risk does not fit into any of the above categories.**

Risks most likely to be quoted under 'Premium Plus' will be low NCB, higher rated areas and unusual occupations.

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### GB BUSINESS ENQUIRIES

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T. 08000 11 37 77

E. [brokerdevelopment@prestigeunderwriting.co.uk](mailto:brokerdevelopment@prestigeunderwriting.co.uk)

### NI BUSINESS ENQUIRIES

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Andrea Kerr - NI Underwriting & Agency Manager

T. 077 6076 0378

E. [andrea.kerr@prestigeunderwriting.co.uk](mailto:andrea.kerr@prestigeunderwriting.co.uk)

### UNDERWRITING ENQUIRIES

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T. 08000 11 37 77

E. [ukmotor@prestigeunderwriting.co.uk](mailto:ukmotor@prestigeunderwriting.co.uk)

### WEBSITE

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W. [www.prestigeunderwriting.co.uk](http://www.prestigeunderwriting.co.uk)