

Defined

Insurance Newsletter January 2021



Ascend Transportation

Business Insurance Solutions

01245 449060

Why you need a transport insurance specialist

Whatever the size of your haulage operation, you'll have clients relying on your services and your ability to deliver. If your vehicles are out of action, you're not earning. When challenges arise, haulage insurance protects your operation liabilities and assets.

Keep your wheels turning

In the event of a fire, theft or accident, you will have access to much needed funds and advice to keep you operational.

Connect with partner insurers

With leading insurers and an award-winning broker on your side, you can feel confident your business is covered.

Expert advice and insight

Access to the latest training, information and legislation advice from insurance, risk management and health & safety specialists.

How our haulage and logistics insurance experts help

You need to keep your business running, regardless of the challenges thrown your way – from a tight deadline to a vehicle off the road. Our haulage insurance experts can help. We have been meeting hauliers' insurance needs for over 30 years, so we understand your challenges.

With expert knowledge of the haulage industry, we are able to recommend the best level of protection of goods-in-transit insurance and risk management, to protect your business.

Check out our White paper on how to prepare your business for Brexit



As talks between the UK and the EU continue, we are here to help your business prepare for potential outcomes.

While much remains uncertain about the future trade relationship, now is the time to assess readiness and identify areas of opportunity.

Read more by clicking on the photo

COVID-19 FAQ's Useful Information Library

- ✓ **Managing additional home working exposure**
- ✓ **Partial closure guidance**
- ✓ **School shutdown guidance**
- ✓ **Temporary closure new build construction sites guidance**
- ✓ **Temporary closure refurbishment risks guidance**
- ✓ **Temporary closure security guidance**
- ✓ **Fire protection building closure guidance**
- ✓ **Decontamination COVID cleaning service**
- ✓ **Withdrawing a job offer**
- ✓ **Coronavirus - information risk assessments**
- ✓ **Unoccupied businesses and premises guide**
- ✓ **Motor fleet risk management**
- ✓ **Motor fleet change of vehicles**
- ✓ **Important websites**

[COVID-19 FAQs - Click Here](#)


Transport Insurance

Contact us today:

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New member of the Ascend Transport team

We are pleased to welcome Lawrence Fuller our Senior account executive. Lawrence has a wealth of experience in the transportation sector. He has previously worked at Marsh, as well as being a haulier himself with a full HGV license, so he fully understands clients' needs.



Lawrence Fuller -
Senior Account
Executive

Ascend Apprentice Academy launched

Ascend have proudly announced the start of their Apprentice Academy by welcoming Mackenzie Ward. He is taking courses and learning daily to grasp an understanding of the industry, with the aim of helping Ascend excel in the future to come.

What you need to know when driving in London, for vehicles over 12 tonne

TFL are introducing a Traffic Order that requires the operators of vehicles to have a HGV Safety Permit to enter Greater London.

From October 2020, all vehicles (other than exemptions) over 12 tonne will need a safety permit to operate in London.

Firstly, to get a permit the vehicle needs to comply with a DSV (Direct Vision Standard) star rating. From 2020, the minimum requirement is 1 star, increasing to 3 star in 2024.

In addition, vehicles will need to be fitted with Safe system equipment as follows. This includes:

- » Class V and VI mirrors
- » Side guards
- » Camera monitoring system
- » Sensor system with driver alert
- » Left-turn audible alarm
- » Warning signage

If you don't have the appropriate license you may receive a penalty charge notice (PCN) of up to £550.

At **Ascend** we look to provide risk management as well as an insurance solution. We can provide advice and technology solutions for TFL safety permits plus management in all aspects of running a fleet of HGV's.



WHY CHOOSE ASCEND?

Ascend has access to exclusive markets for a wide range of commercial vehicle fleet operators.

Our close relationships with insurers means we are ideally poised to offer extremely competitive terms with a very quick turnaround time.

- Extensive market coverage
- Access to your dedicated team
- Competitive industry-leading premiums
- Personal and flexible approach to suit your needs
- Cover available for the UK and continental use
- Professional and experienced team
- Exclusive use of technology



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How have the RHA Terms & Conditions changed?

Condition 1: The definition of 'demurrage' has been revised to take account of extra costs which carriers may incur as a consequence of the detention of a vehicle or other object they own and to make clear what exactly demurrage is and the carriers' right to charge.

Condition 2.2: gives the carrier the right to assign or delegate their responsibility to a third party

Condition 4: Under these terms and conditions, the default position is that the customer/consignor/consignee is responsible for the risks of loading/unloading, unless an express variation is agreed by the parties.

Condition 5: the customer warrants that the goods or consignment they require moving will not pollute the environment or do harm to human health in the event that whatever is being transported escapes from its packaging, and make clear it should not need official consent to be handled and moved by the carrier.

The customer also warrants to provide the carrier with the necessary information and/or materials to comply with its legal obligations under domestic and, if applicable, EU legislation.

Condition 9: In the event of cancellation of the contract, the customer agrees under these terms to pay the carrier all costs and expenses incurred prior to the cancellation.

Conditions 12: excluded liabilities now include any fines imposed on the Customer by the Consignee or its customer, along with loss of profits and indirect or consequential loss.

Should you need any further advice, please contact us.



Click on the picture above for the full article

Providing a positive work balance

This year has largely been swallowed up by COVID-19. Ascend Broking Group are here to help clients – by providing access to leading resources and risk management advice, along with access to your team and leading insurance markets during these difficult times.

Now, we have put together the enclosed document to help you in an emotional, psychological and well-being way, offering our tips, inspiration, ways to stay positive and strategies to keep your mental health strong

One way to try and be more positive starts with a good morning!

Getting off to a good start to the day is known to help boost your positivity and lift mood. From there, you can build on that positivity throughout the day. Maybe you could read inspiring quotations? Perhaps you could listen to a useful or inspiring podcast? Even the food you eat can make you feel better.

Another way to stay positive is by adopting a positive mindset we can see this by looking at a sports analogy.

How many times have you watched a sports team line up and criticised the manager for being too negative in their approach to the game? Business is the same. If you "park the bus", you will stay in the lay by as others speed off towards their goals. Be pro-active in your approach, stay in the game with positive thinking and you will be fitter and stronger once bad times pass by.

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Ascend Broking Group
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Paul Walter
Meet the player



Eagles Fly High – Bob Willis Champions 2020/21

Congratulations to Essex Cricket Club on another title!

We were delighted to be Team Essex sponsors this year and also to sponsor local cricketer Paul Walter for the 2020 season.

The left-handed all-rounder featured in all matches this season.

Born in Billericay, Walter is proud to represent his home county at this first-class level and we are excited to see his successes in the coming season.



Chelmsford City FC

We are delighted to sponsor Claret TV for the 20/21 season.



In The Press

Read our latest article on Essex TV

The Ascend Claims App

Download our award-winning instant claims notification App



The Ascend 24/7 Sharepoint

Download our award-winning instant claims notification App



Simon joins British Insurance Brokers Association Eastern Region Committee

Simon Horton, Ascend Transportation Director, has recently been appointed to the Eastern region of BIBA committee. BIBA represent the interests of insurance brokers, intermediaries and their customers by campaigning on all aspects of insurance, to ensure the industry is united and working for brokers and customers alike.



Members of the Ascend team pass their CII exams

At the start of 2021 we'd like to congratulate Eddie Carter, Jenny Mcghe and Max Collins on passing their first exams in the process of getting the CII qualification



Ascend are proud to announce we are accepting nominations for our charity of the year

At Ascend we try to do our bit every year and show our support to a chosen charity.

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