

# Defined

Insurance Newsletter March 2021



**Ascend Transportation**

Business Insurance Solutions

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## Reducing your carbon footprint for sustainable transport

There is an increasing need for every business to be more conscious of their carbon footprint. Across all sectors, but especially those where fuel consumption is high, a review of existing processes and systems is underway to identify opportunities to minimise the impact being made on the natural world.

More sustainable transport has a big role to play in enabling countries like the UK to meet climate targets and create a brighter future for generations to come. This requires commitment from every business to make more sustainable choices when it comes to transport and taking steps to reduce carbon footprint.

### How can the UK haulage industry do better?

It is estimated that around a third of HGVs are running empty on our roads. This might seem implausible, given the necessity of the industry in regard to keeping the economy going. However, this scenario arises so frequently because these vehicles are on their way home. While an HGV might be full on its way to making a delivery, on the return leg of the journey there is nothing in the trailer and this is effectively an empty trip. Not only does this mean an increase in carbon footprint for no reward, but it also wastes time, money and fuel.

### Reducing carbon footprint and improving efficiency

For many haulage companies today there is an increasing pressure to minimise costs, as the expenses of running this type of business seem to increase by the day. Trucks travelling empty on the return leg of a trip effectively mean that 50% of this time on the road is fruitless and expensive.

Read the full blog to learn more about what you can do [here](#)



## How to stay on top of goods in transit damage claims

Transport damage can be a serious issue in the haulage business. Making repeated claims on insurance can significantly increase premiums and there may be occasions when an insurer refuses to pay out, leaving the business with a significant bill. Staying on top of transport damage is essential.

### How does goods in transit damage happen?

80% of transport damage is the result of bad planning, according to specialists. So it's often even before the vehicle is on the road that the potential for issues has arisen. This could be something as simple as poorly stacked pallets or setting the temperature on a refrigerated unit lower than it needs to be to keep items fresh. Damage can happen out on the road as a result of poor driving, but is also likely during the stages of loading and unloading, especially if this has not been properly prepared for.

### How to stay on top of it

- 1) Establish where liability lies
- 2) Work with a surveyor if you feel that liability is being unfairly forced onto you
- 3) Be aware of the duty to minimise costs
- 4) Train your drivers well

Read the full blog to find out more on how to prevent claims [here](#)

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# 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



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### How do you reward good driving behaviour?

We may have a solution for you - an app-based product that monitors driving style.

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- 25-35% reduction in collisions
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- Reduced fuel consumption by up to 15%
- A safety culture promoted by driver engagement

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Read all of our transport related blogs [here](#)

