

# Defined

Insurance Newsletter August 2021



**Ascend Transportation**

Business Insurance Solutions

**01245 449060**

## HGV Classes Explained: Licence Classes 1, 2 & More

You need different types of driving licences to drive different types of HGVs. HGV classes essentially outline the type of licence you need to drive any given HGV.

In this post we'll explain what the various HGV classes mean. We'll also look at some of the licences you'll need for LGVs, and we'll then explain some of the other qualifications you might need to drive a commercial vehicle.

### 1) HGV CLASS 1 LICENCE

A Class 1 HGV licence enables you to drive a vehicle that weighs 7.5 tonnes or more with a detachable trailer. Another name for a Class 1 licence is a Category C+E licence.

### 2) HGV CLASS 2 LICENCE

Like Class 1 licences, Class 2 licences enable you to drive vehicles that weigh 7.5 tonnes or more. The difference is that, while Class 1 licences are for vehicles with detachable trailers, Class 2 licences are for vehicles with rigid body bases where the cab does not separate from the trailer. Another name for a Class 2 licence is a Category C licence.

### 3) CATEGORY C1 LICENCE

This licence lets you drive vehicles that weigh more than 3.5 tonnes but less than 7.5 tonnes. If you passed your driving test before 1997, you'll automatically get a Category C1 licence. But if you passed your test after 1997, you may have to take another test before you get your C1 licence.

Read the full blog to see more about HGV licences [here](#)



## Industry slams new UK plan to increase fines for hauliers carrying migrants

The UK government plans to increase fines for hauliers found carrying illegal migrants into the country, but it has been warned the new penalties, which would apply "irrespective of driver compliance with security measures and schemes", could exacerbate the worsening driver shortage crisis.

The Home Office's New Plan for Immigration study closed for comment yesterday, and alarmingly for the haulage industry, the draft contains proposals "increasing the maximum penalty, currently £2000, to ensure that it provides enough incentive to comply with the requirements of the schemes".

They also include: a new penalty for 'failure to secure a vehicle', regardless of whether an illegal migrant is found on board; expanding the scheme to entail levying a penalty on all hauliers where a migrant is found in their vehicle, regardless of load security; and reviewing accreditation for "hauliers repeatedly found in breach".

But industry association Logistics UK argued that "responsible hauliers and drivers who are unwitting victims of people-smuggling gangs should not be penalised if all precautions have been taken to protect their vehicles".

Read the full blog to find out more about the new fines [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.

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