



PRESTIGE

UNDERWRITING

NON-STANDARD COMMERCIAL VEHICLE INSURANCE

NON STANDARD COMMERCIAL VEHICLE **PRODUCT SUMMARY**

01: **CATERING VEHICLES** ELIGIBILITY

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.

02: **MODIFIED VEHICLES** ELIGIBILITY

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.

03: **CONVICTED DRIVER** ELIGIBILITY

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.

04: **NON STANDARD** ELIGIBILITY

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.

05: **CV PREMIUM PLUS** ELIGIBILITY

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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