

# What to look for when buying commercial vehicle insurance



## What you need to know

If you use your vehicle for work or business, it's important to sort out your commercial vehicle insurance before you hit the road. Business vehicles and private cars need different kinds of insurance. We've put together some general information to help you find the right policy for your needs. It's important to do your own research so that you can choose the right policy for you.

## What is commercial vehicle insurance?

Commercial vehicle insurance has different levels of cover available. You choose how much cover you need. When you're comparing policies, make sure you check the policy wordings for more details.

## What are some things to consider?

**Different levels of cover are available** - if you need cover for your business vehicle and the damage you may do to others, a comprehensive policy might be your best option. Third party only policies give you a more basic level of cover including for damage your vehicle may cause to other people's property.

**Business use** - what counts as business use can differ depending on the insurer. Some examples include on-road salesperson and tradesperson, as well as making deliveries or transporting goods.

**Employee's vehicles** - provides cover for your employee's own vehicle if they need to use it as part of their job and it's involved in an accident.

**Goods in transit** - if your insured business vehicle will be carrying goods in transit, this covers you for any loss if the goods are damaged by fire, collision, overturning or impact.

**Towing and road clearing** - in the event of an accident, your insured business vehicle may be damaged and need towing to a repairer or place of safety. There may also be road clearing required such as salvaging any load that spilled onto the road or debris clean up.

**Signwriting** - if you've got signwriting on your insured business vehicle, this covers you for any signwriting loss or damage up to a specified limit.

## Explore your options with Tower

Tower has a range of car insurance policies, designed to suit your needs. Get a quote and compare us today!

**No claims bonus** - Get an additional discount when you haven't made a claim with us (or another insurer) for a year or more.

**Dedicated to the Pacific** - we have been in the Pacific for over 140 years. Starting in New Zealand, Tower now cares for seven other countries across the Pacific too - with friendly, local teams ready to help when you need it.

## Any questions? We're here to help

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Disclaimer: The information in this guide is not intended to be financial advice This is a summary only. For all benefits, please make sure you read the policy wording to understand the terms, conditions, limits and exclusions that may apply.

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