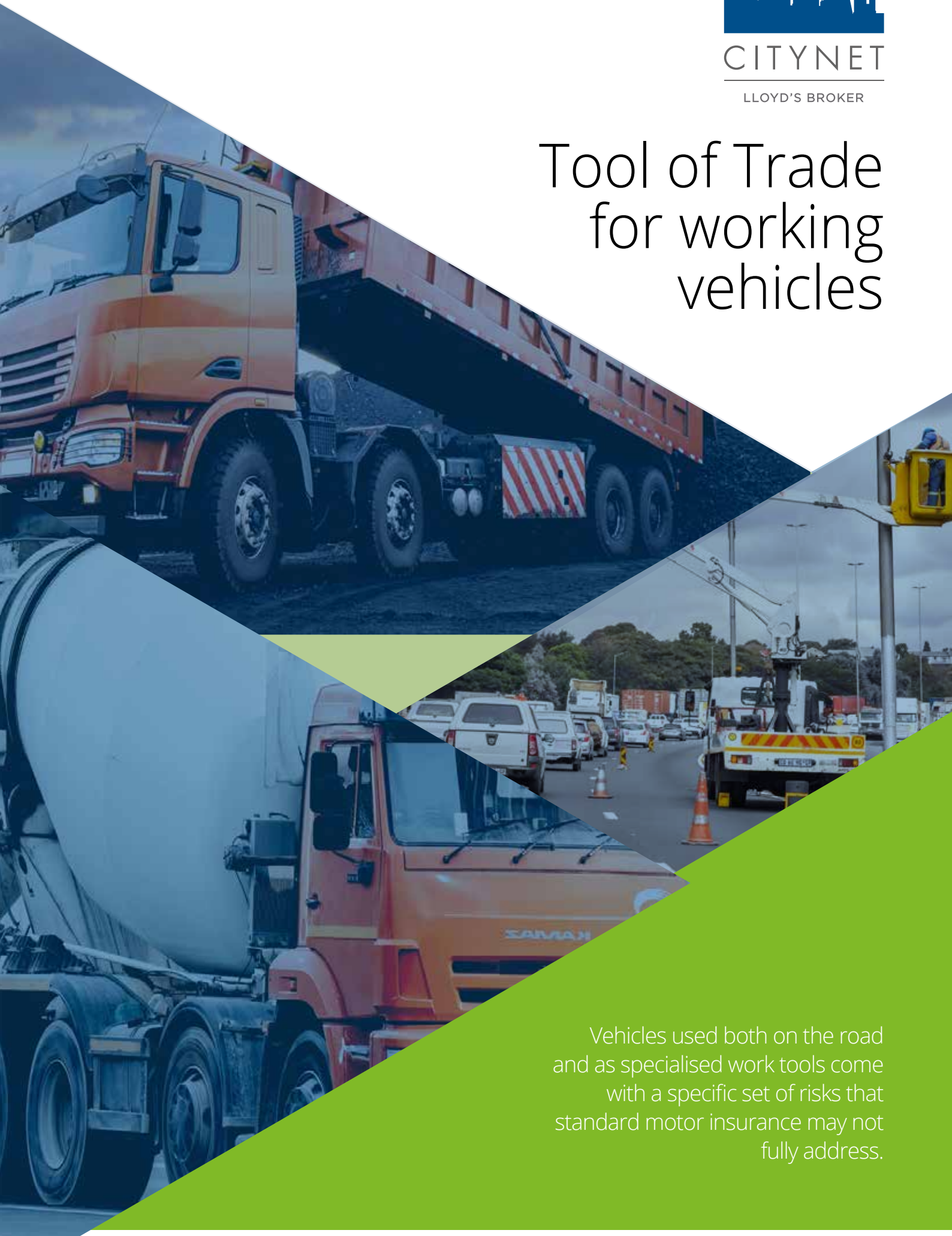


# Tool of Trade for working vehicles



Vehicles used both on the road  
and as specialised work tools come  
with a specific set of risks that  
standard motor insurance may not  
fully address.

### **Working vehicles - often referred to as Tool of Trade vehicles - are essential assets for businesses across various industries**

These vehicles, such as cherry pickers, cement mixers, cranes, and tipper trucks, don't just transport people or goods; they play a hands-on role in the work itself. Whether lifting, mixing, tipping, or shredding, these vehicles perform tasks critical to a job site, creating unique insurance requirements.

# Tool of Trade insurance for working vehicles

#### WHAT WE DO

- Comprehensive Cover
- Third Party Only Cover
- Third Party, Fire and Theft (TPFT) Cover
- Laid Up (Sorn) Fire and Theft

#### WHO IS IT FOR

- Cherry Pickers vehicles
- Cement Mixers vehicles
- Fitter machinery, Plant and Forklifts vehicles
- Tipping and Toppling vehicles
- Livery/Signwritten vehicles

#### FEATURES AND BENEFITS

- We offer competitive insurance quotes
- Excellent service standards
- Well established relationships within the market
- An experienced and specialist team of professionals
- Wide market access
- Technology-driven policies

#### COVER INCLUDES

- Any Licensed Drivers - from 19 years of age
- Extended cover for all in-vehicle technology
- Extended trailer cover which includes fitted machinery, plant and forklifts
- Including "Tool of the Trade" cover
- Includes key in the ignition to operate any working function of the vehicle (i.e. loading, lifting, carrying, unloading and dropping off)
- Includes Tipping and Toppling incidents
- Extended cover for all in-vehicle technology
- Extended cover for vehicle Livery/Signwritten
- Built-in automatic bonus for good performance
- Long Term Agreements Available
- Exclusive Wordings and Quotations
- Automatic inclusion for drivers with convictions, subject to £250 excess and those returning from suspensions, subject to £500 excess
- Includes full cover whilst the vehicle or trailer is being used as a "Tool of the Trade" and requires the keys in the ignition for operation
- Includes Goods in Transit cover for Cement Mixers and Batching units and extending to incorporate Solidification of load
- Including Third Party cover for Solidification, Contamination, Spillage and Pollution, subject to £1,000 excess

**Gary Routledge**  
**Motor Schemes Director**

07766 314 968  
Gary.Routledge@citynet.co.uk

**Allan Gemmell**  
**Motor Broking Director**

07436 250 320  
Allan.Gemmell@citynet.co.uk

