"Always be honest. Do not bend the truth and tell the insurer that your van will be stored on your parennts' leafy driveway if, in reality, it will be outside your flat in a city centre."

### 5) Ensure that your tools are covered

It can be very tempting to accept the cheapest quote and forget about contents cover; however, the misery and cost will be immeasurable if you lose all of your tools and have nothing to replace them with. Sit down and work out how much your tools are worth and ensure they're added to the policy.

### 6) Use your van to advertise your business

Vans that are easily identifiable are generally avoided by thieves. As a result, vehicles with a business name on the side are less likely to be stolen because it poses more hassle for the criminal to hide or cover.



### 7) Be careful who you add to the policy

Younger drivers, such as an apprentice, will usually push up the cost of the policy. Likewise, a driver with points or a history of irresponsible driving will also increase the cost of insurance. Work out who really needs to drive your van and, if you have more than one vehicle, use a specialist insurer to ensure you pay for comprehensive cover to protect both your workforce and your vehicles.

### 8) Be honest

Always be honest. Do not bend the truth and tell the insurer that your van will be stored on your parents' leafy driveway if, in reality, it will be outside your flat in a city centre. Likewise, be upfront about your mileage and value of your vehicle. Remember, insurers base their quotation on what you tell them and reserve the right to cancel your policy or refuse a claim if you have given false information.

## For more information, visit www.honestjohn.co.uk/vans



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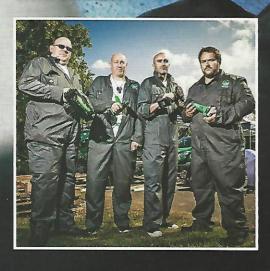
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