



**Association of Vehicle Recovery Operators
Membership Application**

Thank you for your enquiry and interest in applying to become a member of the Association of Vehicle Recovery Operators. AVRO is the leading and longest established industry representative body in both the United Kingdom and Republic of Ireland for the roadside recovery industry.

I am pleased to enclose the following documents:

Membership Detail Form
Membership Levels & Subscription Form
Data Consent Form
AVRO Code of Conduct
AVRO Membership Standards
Application Checklist

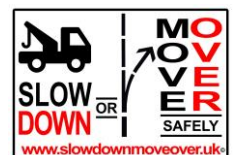
Both the Membership Details Form and Membership Subscription Form need to be completed, once complete, please return the application form, along with associated documentation, to our Rugby office, either by post or e-mail (sara@avrouk.com) and we will process your application.

We trust that your application to join AVRO will be successful and we very much look forward to welcoming you as a member where you will be able to take full advantage of all the benefits membership brings and being part of the voice that represents our industry.

If you require any assistance or advice to enable you to complete and provide the required information, please do not hesitate to contact the AVRO office on 01788 572850 or e-mail sara@avrouk.com

Yours Sincerely

Stephen Smith
AVRO President





MEMBERSHIP DETAILS FORM

Company / Trading Name:	
Address Line 1:	
Address Line 2:	
Town:	
County:	
Country:	
Post Code:	

Business Status:	Sole Trader []	Partnership []	Limited (Ltd) []	Limited (LLP) []
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Registered Company No:	
VAT Registration No:	
Registered Office:	
Year Established:	

Telephone Number:		24 hr Control Room:	Yes [] / No []
Fax Number:		If not 24hr, OOH Number:	
E-Mail Address:		ANS Node:	
Management System:	Apex []	Garage Manager []	Other []

In addition to your main operating base, how many bases do you operate:	
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Contact Details: Business Owner / Managing Director

Name:		Telephone Number:	
Mobile:		E-Mail:	

Contact Details: Operations Manager / Control Room Manager

Name:		Telephone Number:	
Mobile:		E-Mail:	

Contact Details: Accounts Department / Contact

Name:		Telephone Number:	
Mobile:		E-Mail:	

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AVRO News: A free printed copy of AVRO News is delivered to member's main address and each satellite base. AVRO News is also distributed by e-mail, if you or your colleagues would like to receive a digital copy of AVRO News, please list the e-mail address(s) below:

PAS 43:	Yes [] / No []	Expiry Date:		Copy Enclosed:	Yes [] / No []
ISO9001:	Yes [] / No []	Expiry Date:		Copy Enclosed:	Yes [] / No []
NHSS17b:	Yes [] / No []	Expiry Date:		Copy Enclosed:	Yes [] / No []
Operator's Licence:	Yes [] / No []	Expiry Date:		Copy Enclosed:	Yes [] / No []

Are your vehicles and equipment inspected and certificates issued to confirm compliancy with LOLER and PUWER Regulations:	Yes [] / No []
Recovery Industry Engineering Standards Ltd (RIES) is an AVRO subsidiary company specialising in accreditation and inspection services, covering ISO, PAS 43, NHSS17b, LOLER & PUWER. RIES was established to benefit the industry and bring the above services to the industry at affordable costs. Would you like to be contacted by RIES to discuss your accreditation and inspection requirements? Further details on RIES are available at www.riesuk.com and feature prominently in AVRO NEWS along with their contact details.	Yes [] / No []

Insurance Broker:	
Insurance Company:	
Expiry Date:	
Enclose Road Risk Insurance Certificate:	Yes [] / No []
Enclose Employers Liability Insurance Certificate:	Yes [] / No []
Enclose Public Liability Insurance Certificate:	Yes [] / No []

Fuel Supply Method:	Bulk Tank [] / Fuel Cards [] / Bunkering [] / Pay on Use []
Current Supplier:	

Please list your applicable Social Media names below and AVRO will connect and promote any Social Media posts or information:

Twitter:		Instagram:	
Snapchat:		Facebook:	
Pinterest:		LinkedIn:	
You Tube:		Website:	

As AVRO represents its members at many levels including Government level, it is crucial that AVRO holds information and statistics on its members and those involved in the industry. In addition to this, this information, collected on an annual basis assists in providing a health check of the industry year on year.

Any or all information given in this section will be used completely anonymously to show the status and collective capabilities of AVRO Members.

Please provide the total number of employees within your organisation for each of the following positions, please note this information will not be published on an individual basis but as a total over all AVRO members:

Owners / Directors:		Management:	
Controllers:		Administration:	
Light Roadside Technicians:		Commercial Roadside Technicians:	
Light Recovery Technicians:		Commercial Recovery Technicians:	
Light Workshop Technicians:		Commercial Workshop Technicians:	

Please provide the total number of each type of the below vehicles / equipment you operate within your organisation, please note this information will not be published on an individual basis but as a total over all AVRO members :

4x4 Vehicle:		RDT Vans:	
Light Service Van:		Commercial Service Van:	
Beavertail (<3500KG):		Beavertail (>3501KG):	
Spec-Lift (<3500KG):		Spec-Lift (>3501KG):	
Slidebed (<3500KG):		Slidebed (>3501KG):	
Accident Unit:		Commercial Underlift:	
Rotator:		Low Loader:	
Mobile Crane:		Light Off-Road Recovery Vehicle:	
Heavy Off-Road Recovery Vehicle:		Mobile Fuel Drain Vehicle:	
Air Bag Unit:		Covered Transporter:	
Mobile Tyre Vehicle:		Easytrac:	

Please indicate below the services that your organisation offers, please indicate this by ticking the relevant box relating to the services which you offer. Please note this information will be published by AVRO to advertise our member's services in the AVRO Members Directory, AVRO Website and AVRO Find-a-tow.

Light Roadside Assistance:		Light Vehicle Recovery:	
Light Vehicle Workshop:		Commercial Roadside Assistance:	
Commercial Vehicle Recovery:		Commercial Vehicle Workshop:	
Bus & Coach Recovery:		Light Vehicle Transportation:	
Commercial Vehicle Transportation:		Mobile Crane:	
Air Cushion Recovery:		Lorry Loader Crane:	
Low Loader:		Rotator:	
Off Road Recovery (Light):		Off Road Recovery (Commercial):	
Covered Transporter:		Mobile Fuel Drain Service:	
Mobile Tyre Service:		Easytrac:	
24 hr Service:		Hazardous / ADR:	
Light Vehicle Storage:		Commercial Vehicle Storage:	

ADDITIONAL BASE:

Please complete and return one form for each of your additional bases

Company / Trading Name:	
Address Line 1:	
Address Line 2:	
Town:	
County:	
Country:	
Post Code:	

Telephone Number:		24 hr Control Room:	Yes [] / No []
Fax Number:		If not 24hr, OOH Number:	
E-Mail Address:		ANS Node:	
Contact Name:		Contact E-Mail Address:	

Please indicate below the services that your satellite base offers, please indicate this by ticking the relevant box relating to the services which you offer. Please note this information will be published by AVRO to advertise our member's services in the AVRO Members Directory, AVRO Website and AVRO Find-a-tow.

Light Roadside Assistance:		Light Vehicle Recovery:	
Light Vehicle Workshop:		Commercial Roadside Assistance:	
Commercial Vehicle Recovery:		Commercial Vehicle Workshop:	
Bus & Coach Recovery:		Light Vehicle Transportation:	
Commercial Vehicle Transportation:		Mobile Crane:	
Air Cushion Recovery:		Lorry Loader Crane:	
Low Loader:		Rotator:	
Off Road Recovery (Light):		Off Road Recovery (Commercial):	
Covered Transporter:		Mobile Fuel Drain Service:	
Mobile Tyre Service:		Easytrac:	
24 hr Service:		Hazardous / ADR:	
Light Vehicle Storage:		Commercial Vehicle Storage:	



MEMBERSHIP LEVELS & SUBSCRIPTIONS FORM

AVRO membership levels are determined by the standard to which a member is accredited to, either AVRO membership standards and / or PAS 43.

BRONZE ACCREDITATION: Is a member who meets AVRO membership standards but is not accredited with PAS 43. The member will be accepted into membership on a twelve-month probation period during which time an AVRO Membership Inspection must be carried out in order to maintain membership. Following a successful AVRO Membership Inspection, the membership level will increase to Silver Accreditation. If the member were to become accredited with PAS 43 their membership level would increase to Gold Accreditation.

SILVER ACCREDITATION: Is a member who meets AVRO membership standards but is not accredited with PAS 43. The member will have progressed from Bronze Accreditation following a successful AVRO Membership Inspection and will continue to undergo such inspection on a bi-annual basis. If the member were to become accredited with PAS 43 their membership level would increase to Gold Accreditation.

GOLD ACCREDITATION: Is a member who meets AVRO membership standards and is accredited with PAS 43.

As Gold Accredited members are required to be accredited with PAS 43, they are not subject to an AVRO Membership Inspection

MEMBERSHIP INSPECTION: All Bronze accredited members will be subject to an AVRO Membership Inspection within the first twelve months of their application. Upon passing the AVRO Membership Inspection the member will progress to Silver Accreditation. Following the first AVRO Membership Inspection and in order to maintain Silver Accreditation members will then be subject to a Bi-annual Membership Inspection.

AVRO Membership Inspections are carried out by Recovery Industry Engineering Standards and the bi-annual inspection fee is payable by the member.



MEMBERSHIP SUBSCRIPTIONS:

AVRO membership subscriptions are based on the following:

- 1) Subscriptions are payable based on the total number of operational roadside and recovery vehicles within a member's fleet, irrespective of if the member's fleet is solely light vehicles, heavy vehicles or a combination of both.
- 2) Membership subscriptions are based on the amount of roadside and recovery vehicles operated by a member, not by the Membership Accreditation Level which they have attained.
- 3) The amount of vehicles included in membership must include all operational vehicles i.e. a member operating ten vehicles cannot select to only utilise three vehicles under AVRO membership and as such pay a lower membership subscription.
- 4) Additional premises which have not been included in any application or having the relevant membership subscription paid will not be included in membership and will not be publicised or advertised by AVRO.
- 5) VAT is only payable on the first 30% of a subscription fee; therefore VAT is calculated at 20% of the first 30% of the relevant subscription fee.
- 6) VAT is not payable from subscriptions and fees from Republic of Ireland
- 7) If a membership application is withdrawn by the applicant prior to acceptance by AVRO or an application is refused by AVRO then no membership fee will be payable.
- 8) Any Member who resigns membership of AVRO within the first six months of membership will be refunded 50% of the membership subscription paid. Any Member who resigns in the final six months of the membership year will not be refunded.

Membership	United Kingdom	Republic of Ireland	Additional Premises
Members operating three roadside and recovery vehicles or less	£195.00 £11.70 VAT £206.70 Total	£175.00 £0.00 VAT £175.00 Total	£75.00 £15.00 VAT £90.00 Total
Members operating more than three roadside and recovery vehicles	£395.00 £23.70 VAT £418.70 Total	£345.00 £0.00 VAT £345.00 Total	£75.00 £15.00 VAT £90.00 Total
AVRO Membership Inspection Fee (Bi-annual)	£175.00 £35.00 VAT £210.00	£175.00 £0.00 VAT £210.00	N/A



MEMBERSHIP SUBSCRIPTION FORM

Company / Trading Name:	
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MEMBERSHIP LEVEL: Please select the membership level you wish to apply for: (Please circle one)

Bronze	Silver	Gold
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ADDITIONAL PREMISES: Please indicate the amount of additional premises you would like to be included with your membership. Please note additional premises cannot be listed under AVRO membership and advertised within the AVRO Directory or Website without the relevant membership fee being paid

PLEASE ENSURE ALL ADDITIONAL PREMISES ARE RECORDED ON YOUR MEMBERSHIP DETAILS FORM

Additional Premises (Amount):	
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PAYMENT METHOD: Upon acceptance of your membership application you will be forwarded an invoice for your membership. The standard membership year runs 1st January to 31st December, members joining part way through the year will receive an invoice based on pro-rata. Payment of your membership invoice can be made by Cheque, Card or Bank Transfer, details of which will be listed on your invoice. If you would like to pay by Direct Debit please complete the section below.

Payment by Direct Debit:	Yes / No
Payment Frequency	Annual / Monthly

MONTHLY DIRECT DEBIT: Membership subscriptions can be paid monthly by direct debit over ten months. Payment by monthly direct debit is subject to an administration fee of £24.00 per year. This amount will be added to your direct debit mandate.

ANNUAL DIRECT DEBIT: Membership subscriptions can be paid annually by direct debit. Payment by annual direct debit is not subject to any administration fee.

DIRECT DEBIT MANDATE: Upon receipt of your Direct Debit request a Direct Debit Mandate will be e-mailed to your accounts contact provided on your Membership Details form for acceptance.

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MEMBERSHIP AGREEMENT

- 1) On behalf of the organisation named above I / we agree to become a Member of the Association of Vehicle Recovery Operators Limited.
- 2) I / we agree that upon acceptance of my application, a membership fee, as detailed within the Membership Levels and Subscriptions Form, will be invoiced to me and will be payable upon receipt. I further understand that membership will not be validated, and I shall not receive the benefits of membership until such time the membership fee is remitted and cleared.
- 3) I / we agree that use of the AVRO logo is for the strict use of Members and Associate Members only. If membership, of either kind, is to be withdrawn or not renewed all such use and display of the AVRO logo must cease immediately.
- 4) I / we agree to uphold the standards and practices of AVRO membership and to support and assist the wider roadside recovery industry.
- 5) I / we agree to abide by and uphold at all times with the AVRO Code of Conduct.
- 6) I / we agree to abide by and uphold at all times with the AVRO Membership Standards.

Signed:	
Print:	
Date:	



DATA CONSENT FORM

The information you provide in this application will be used solely for dealing with you as a member of the Association of Vehicle Recovery Operators Limited (AVRO).

Data Consent Statement(s)	Accept	Refuse
<p>Your data will be stored and used in compliance with AVRO's Data Privacy Statement. AVRO seeks your informed consent to allow AVRO to continue to hold your personal data on record, to process it and to continue to communicate to you as a Member by post, e-mail, telephone and / or text.</p> <p><i>Please indicate your acceptance or refusal in the boxes adjacent:</i></p>		
<p>AVRO from time to time publishes a Members Directory with members contact details and services offered published and made available to all members, associates and wider general public and published on the AVRO website.</p> <p><i>Please be aware that if you accept at this stage, but later withdraw consent, it will not be possible to remove your data from a Members Directory until such time the next edition of the Members Directory is published.</i></p> <p><i>Please indicate your acceptance or refusal in the boxes adjacent:</i></p>		
<p>AVRO may arrange for images or videos to be taken of AVRO activities and published on its website, magazine, social media and other platforms in the public domain to promote AVRO, its members and associates.</p> <p><i>Please indicate your acceptance or refusal in the boxes adjacent:</i></p>		
<p>On behalf of its Members and Associates, AVRO from time to time negotiates bespoke agreements with Business Partners for which are to the advantage of its Members and Associates. In order that these advantages and benefits are available to Members and Associates AVRO is required to share your contact details with AVRO Business Partners.</p> <p><i>Please indicate your acceptance or refusal in the boxes adjacent:</i></p>		

Please note, if a Member or Associate refuses permission to hold, process or publish certain data then it may affect the ability of AVRO to sufficiently serve the Member or Associate and may prevent the Member or Associate from enjoying the full benefits of membership.

If at any time you wish to amend or withdraw your consent please contact Sara Needham on 01788 572850 or e-mail sara@avrouk.com

Signed:	
Company Name:	
Print:	
Date:	

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APPLICATION CHECKLIST

Check List Item:	Complete
Read AVRO Code of Conduct	
Read AVRO Membership Standards	
Complete AVRO Membership Details Form and enclose	
Enclose copy of Public Liability Insurance Certificate	
Enclose copy of Employers Liability Insurance Certificate	
Enclose copy of Motor Trade / Road Risk Insurance Certificate	
Enclose copy of PAS43 Certificate (If applicable)	
Enclose copy of ISO9002 Certificate (If applicable)	
Enclose copy of NHSS17b Certificate (If applicable)	
Enclose copy of Operators Licence Confirmation (If applicable)	
Complete Satellite Base(s) Details Form for each Satellite Base and enclose (If applicable)	
Complete Membership Subscription Form and enclose	
Complete Membership Agreement and enclose	
Complete Data Consent Form and enclose	

Forward completed applications to:

**Sara Needham
 Association of Vehicle Recovery Operators Limited
 1 Bath Street
 Rugby
 Warwickshire
 CV21 3JF**

Alternatively, can be e-mailed to:

sara@avrouk.com



AVRO CODE OF CONDUCT

CUSTOMERS, FELLOW OPERATORS AND MEMBERS:

- To conduct all operations in accordance with all statutory and common law requirements.
- To conduct all operations and business in accordance with the best practices of the industry.
- To take out and maintain Third Party and Public Liability Insurance Policies to the minimum level of cover recommended by the Association from time to time.
- To investigate and deal with any and all customer complaints speedily and at the highest level of management.
- To permit all customers the right to refer disputes to the Association for conciliation or arbitration and to fully co-operate in any investigation.

THE ASSOCIATION:

- To publicly support the Association at all times and regularly participate in its affairs.
- To heed advice on all matters concerning good recovery practice.
- To keep the Association members advised on all matters concerning best practice in recovery operations that may be of benefit to the Association and its members.
- To accept that consistent failure to abide by the letter and spirit of this Code of Conduct or to maintain the minimum standards of equipment and service laid down by the Association may result in expulsion from the Association.

COMPLAINTS AND ARBITRATION:

A customer who has a complaint about the quality of the service should in the first place and at the earliest opportunity refer it to the operator concerned. Any serious complaint, which should be in writing, should be addressed to a Senior Executive, a Director, a Partner or the Proprietor of the recovery business. If attempts to reach a satisfactory solution fail, the customer, without prejudice to any legal rights, has a right to refer his complaint for conciliation.



AVRO MEMBERSHIP STANDARDS

In order to promote a consistent and respected standard throughout the roadside recovery industry AVRO supports and commends PAS 43. However it is acknowledged that some members may decide that PAS 43 is not feasible for their individual operation. Any member who has PAS 43 in place will by standard comply with AVRO membership standards.

It is paramount to the achievement of AVRO and the roadside recovery industry that standards are at the forefront and is why AVRO has its own standards of membership, as well as a Code of Conduct, which all members are to comply with.

In addition to the above, AVRO will support any member wishing to achieve PAS 43 and those wishing to do so may contact the AVRO office for assistance and support.

PREMISES:

- 1) All premises must be commercial premises, suitable for the operation of a roadside recovery operation. The members trading name and contact number will be clearly displayed on the outside of the premises in a prominent position. Where local regulations do not permit the use of signage, written confirmation of this will be required.
- 2) If applicable to the operator's business, the operator's premises will include a Reception Area, Waiting Area or similar which will be in a clean and presentable condition, along with access to a clean toilet area, the availability of a telephone, and facilities to offer hot and cold drinks.
- 3) If applicable to the operator's business, the operator will have secure storage facilities (either internal or external) for a minimum of two vehicles or such facilities suitable to the operation of the business. All storage areas are to be of hard standing construction and in compliance with environmental regulations.

VEHICLES:

- 1) The members trading name and contact number will be clearly displayed on the outside of the vehicle in a prominent position. Roadside and recovery vehicles utilised in specialist or sensitive circumstances, requiring to be inconspicuous, will be exempt from the above.
- 2) All roadside and recovery vehicles MUST have in place Manufacturers Certificate of Conformity or a Proof Load Certificate and MUST comply with current legislative LOLER and PUWER regulations with relevant certification.
- 3) In Republic of Ireland all roadside and recovery vehicles will comply with the Safety & Health at Work (General Applications) Regulations 2007 with relevant certification.
- 4) All roadside and recovery vehicle cabs and passengers' areas must be clean, presentable and free from tools, equipment and other articles which contaminate such areas or cause injury in the event of a collision.
- 5) All roadside and recovery vehicles will have the correct level of Road Excise Duty in place and will have a valid MOT Certificate and DVSA Plating Certificate as required by Law



- 1) All roadside and recovery vehicles will comply with all relevant regulation and laws applying to their operation, including tachograph, overloading and Operator Licence.
- 2) All roadside and recovery vehicles and equipment will undergo regular maintenance and be maintained in a safe, roadworthy condition and free from defects.
- 3) All recovery vehicles will be weighed at a public weighbridge with the relevant weighbridge certificate retained on file. A weight bridge certificate must be available for the following weights:
 - a. Front Axle
 - b. Total Axles / Total Weight
 - c. Rear Axles / Rear Bogie
- 4) All recovery vehicles must be weighed in an operational condition i.e. full fuel tank, carrying all required equipment. The above is the only method of obtaining the true payload of a recovery vehicle. In determining the payload of a recovery vehicle an allowance of 80KG per person carried in all calculations.
- 5) All recovery vehicles will clearly display in a clearly prominent position the safe working load (SWL) or working load limit (WLL) of the recovery equipment (i.e. Slidebed, spec-lift, lorry mounted crane etc). Any safe working load (SWL) or working load limit (WLL) will take into account the permitted payload of the recovery vehicle to ensure that although equipment may not be overloaded, the axles of the recovery vehicle may be.
- 6) All roadside and recovery vehicles must comply with Road Vehicle Lighting Regulations with the correct reflective markings to emphasise the outline and length of the vehicle. In addition to this, to increase safety, conspicuously reflective tape should be used on access doors, locker doors and storage areas upon roadside recovery vehicles to aid in visibility when in use and accessed.

EQUIPMENT:

- 1) All items of equipment (including winch ropes, spec-lifts, under lifts, over lifts, lorry mounted cranes, slide bed bodies) must have a Proof Load Certificate or Certificate of Conformity clearly displaying the relevant proof load and safe working load where applicable. In addition to this, all items must comply with LOLER and PUWER regulations. All items will display upon them the relevant safe working load (SWL) or will lift load (WLL) in a prominent position evident to the operator.
- 2) All roadside and recovery vehicle operational equipment controls will be clearly marked for the correct mode of operation. In respect of lorry loader cranes, in addition to the above, the safe working load (SWL) and capability radius must be displayed.
- 3) All supplementary and additional items of equipment (including shackles, lifting chains, strops, lifting strops, winching strops etc) must have a Proof Load Certificate or Certificate of Conformity clearly displaying the relevant proof load and safe working load where applicable. In addition to this, all items must comply with LOLER and PUWER regulations. All items will display upon them the relevant safe working load (SWL) or will lift load (WLL) in a prominent position evident to the operator.



- 4) All equipment will undergo regular maintenance and be maintained in a safe, operational condition and free from defects.

EMPLOYMENT:

- 1) All employees will have competent knowledge and receive documented training in the use and operation of all roadside and recovery vehicles and equipment to which they operate.
- 2) All employees will undergo training, delivered by a competent trainer and will be to National Occupational Standards which will be relevant to the tasks and duties of their employment.
- 3) All employees will receive a basic induction to their employment, their duties and responsibilities.
- 4) All employees will be supplied with an identification card, displaying their image and full name as well as the details and contact details of the operator they represent.
- 5) All employees will be issued with a corporate uniform, displaying the name or logo of the operator they represent. All employees will be monitored to ensure all uniform remains clean, tidy and presentable and the employee is compliant with its use.
- 6) All employees will comply with all Health and Safety regulations, including the use and provision of personal protective equipment.
- 7) All employees will be issued with the relevant personal protective equipment and reflective clothing relevant to the tasks and duties of their employment.
- 8) All employees will have the correct driving licence relevant to their duties, responsibilities and the roadside and recovery vehicles to which they operate. All employees will have their drivers licence details confirmed at regular intervals to ensure they are current and compliant with both the Law and insurance requirements.

OPERATIONS:

- 1) All members will operate in accordance with all statutory and common law in addition to all Health and Safety and operational regulations.
- 2) All members will provide documented training to all employees, in particular in relation to safe operations at the roadside. All training should be based on Survive Group Best Practice Guidance.
- 3) All members will have in place a management system to manage, distribute and monitor all incidents attended by the members operation.
- 4) For the purposes of transparency and accountability all members will operate a registered landline telephone number which will be advertised and available to the public. The landline contact number will be clearly displayed on the outside of premises and upon roadside and recovery vehicles, unless utilised in sensitive circumstances, requiring to be inconspicuous, will be exempt from displaying such landline contact number.
- 5) All members will have a registered landline telephone number which is advertised and available to the public. In addition to this the landline telephone number will be clearly displayed on roadside and recovery vehicles, if operations allow.



- 6) All members will operate and conduct their business operations in the best interest of the wider roadside recovery industry. All charges for services provided will be fair and reasonable and in line with industry standards and justified.

INSURANCE:

PREMISES: The policy must provide ALL RISK cover for any motor vehicle(s) which are the property of or in the custody or control of the operator for the use in connection with its business operation (own vehicles).
The policy must cover for customer's vehicles on a full ALL RISK basis.
The limit for Customers' Vehicles on the premises should be appropriate for the business, i.e. reflect the maximum value at risk at any one premises
The limit for contents of customers' vehicles and loads should be appropriate for the business needs.
Commercial loads must be at least on a legal liability basis with an indemnity limit of £250,000 where the operator deals in commercial vehicle recovery

ROAD RISK: The policy must provide comprehensive cover for any motor vehicle(s) which are the property of or in the custody or control of the operator for the use in connection with its business operation. The policy must provide unlimited cover liability in respect of personal injury and no less than £5,000,000 for third party property damage.

LIMITATION: Some policies limit single vehicles to a minimum value on both premises and road risk. The limit should be appropriate for the business needs.

LOSS OF USE: The policy must apply to both premises and road risk on a legal liability basis.

LIABILITY: The policy must include provision of insurance to levels as a minimum of the following, which will apply to both premises and road risk:

Public Liability/Service Indemnity:	£5,000,000
Employers Liability:	£10,000,000

In addition, the policy will provide provision for General Indemnity Limit and Service Indemnity Limit of £5,000,000