QBE

We understand the concerns around commercial motor insurance, so we have compiled answers for you to some of the most frequently asked questions.

**MOT tests**

The Driver and Vehicle Standards Agency (DVSA) has announced that vehicle owners will be granted a six-month exemption from MOT testing. All cars, vans and motorcycles will be exempt from needing a test from 30th March. MOT tests for lorries, buses and trailers are currently suspended for three months from 21st March. In most cases, the vehicle or trailer will automatically be issued a three-month exemption and owners do not need to do anything further. In Northern Ireland, the Driver & Vehicle Agency (DVA) has suspended all MOT tests for three months from 24th March.

Whilst the issue on delays in vehicle testing due to Covid-19 exists, QBE will not require customers to hold a valid MOT certificate, provided all other insurance policy conditions are met. Customers must continue to take all reasonable precautions to maintain vehicles and/or trailers in both a safe and roadworthy condition and to protect from damage or loss.

**Drivers' hours**

The Department for Transport (DfT) has relaxed the drivers’ hours regulations for GB and EU drivers to help with re-supply of essential items. DfT had originally agreed to a temporary and limited relaxation of the enforcement of drivers’ hours rules in England, Scotland and Wales for the delivery of food, personal care items and over the counter pharmaceuticals. The relaxation now applies to all haulage operations in all sectors. This relaxation began on 23rd March and was due to end on 21st April 2020. A decision has now been made to continue with the relaxations until 23:59 on Sunday 31st May.

The DfT has stressed that driver safety must not be compromised and that no driver should be expected to drive if tired. Employers remain responsible for the health and safety of employees and other road users.

We can confirm that during this period there will be no reduction in the cover provided by QBE.

**Change in use of a vehicle**

If a QBE customer is using their vehicle for voluntary purposes to transport medicines or groceries or to support others who are impacted by Covid-19, the cover will not be affected.

Brokers and/or customers do not need to contact us to update policy documents or to extend the cover. This applies to all categories of NHS Volunteer Responders, including transporting patients, equipment, or other essential supplies.

Where possible, we are also accommodating customers wishing to change the vehicle use covered under their policy during this period. Please contact your local QBE underwriter with details of the change so we may consider accordingly.

**Reduced cover**

We recognise that in this difficult period some customers may wish to reduce or cancel cover. Our aim is to accommodate all requests so please speak with your local QBE underwriting team with appropriate details.

Where this will require a QBE product or system change, we are working closely with our software providers to implement a flexible solution.

**Motor trade premises**

During the Covid-19 outbreak, and for the period of Government required closure of any premises, the unoccupied building conditions within the QBE Motor Trade policy will not apply for any impacted property and we will not be taking any further measures to restrict coverage.

Details of policy operations which will apply in addition to risk management guidance are described in our Unoccupied Buildings approach on our [COVID-19 webpage](http://email.qbeeurope.com/_act/link.php?mId=P9283305717824815841427546363318&tId=258933423).

**Vehicle security and trackers**

If, as part of the terms and conditions of a QBE policy, it is warranted that a vehicle is fitted with a specific level of security or tracker, and due to Covid-19 this cannot be fitted, we commit to providing a continuation in cover on notification of the fitting delay. Please contact your local QBE underwriter who will confirm and agree a review date with you.

**Renewals**

We understand that during this difficult time customers may find themselves in a vulnerable position which may impact your ability to contact them to discuss renewal requirements. If you should find yourself in this scenario, please contact us to discuss the options available for our customers to ensure they have continuous and appropriate coverage.