

## Goods In Transit Insurance - a helpful small business guide

### Why do you need Goods In Transit Insurance?

When materials or stock are an essential asset to your business it is vital that they are protected during transit. A [Goods in Transit Insurance](#) policy does this, insuring you against loss, damage or theft when your goods are on the move.



Whether you are a tradesman transporting expensive tools and materials from job-to-job, or a retailer that relies on distributing products via a third-party courier, Goods in Transit Insurance serves to protect the long term security of your business.

### Goods In Transit Insurance - a typical Goods In Transit package

Below are some of the typical inclusions of a [Goods In Transit Insurance policy](#). However, be sure to ask your insurer to provide you with a breakdown of your policy if you are unsure exactly what is covered:

- Loss of goods during transit
- Theft of goods during transit
- Damage caused by accidents during transit
- Damage caused due to transit
- Loss of earnings cover caused by delays in transit

As with personal insurance policies, many insurers will offer either new-for-old replacement or indemnity cover that takes depreciation into account.

### Goods In Transit Insurance - vehicle cover types & multiple vehicles

#### Types of Vehicles Cover by Goods in Transit Insurance

If it is likely that you will store tools or goods in your vehicle overnight, then you must check whether this is covered within your policy. [Goods In Transit](#) policies can vary from provider to provider, with some offering overnight cover as standard and others providing it as a paid add-on. It is therefore important that you determine whether this aspect is really applicable to your business.



Call us now on free phone **08081 686868**  
Visit us at **WWW.Constructaquote.com™**

## Can I cover multiple vehicles with 1 policy?

Yes, more often than not, you can! Most providers will cover multiple vehicles and, in many cases, offer you a good discount when you do so.

## Goods In Transit Insurance - how to save money & buy!

### Ways to save money on your GIT insurance policy

If you are looking to reduce the cost of your [Goods In Transit](#) policy, it is worth checking the special features of your policy and opting out of cover that is not applicable to your business. For example your policy may cover food spoilage for frozen goods, or transit within the EU, but if you sell dishwashers in the UK then you will probably not require this level of cover!

Remember to always check with your insurer to see which features are optional and which are included as standard.

### Buy it!

If, after reading this guide, you've decided to make a purchase, you can get a quick [Online Goods in Transit Quote](#) here.

Just click the 'get a quote' button and fill out our simple form to get a quote today. Alternatively, if you would like to discuss your business' insurance requirements in more detail, please don't hesitate to contact us direct by phoning 08081 68 68 68. Alternatively, you can submit an enquiry form on the [Contact Us](#) page, or can get us to call you via our 'call back' option.



Call us now on free phone **08081 686868**  
Visit us at **WWW.CONSTRUCTAQUOTE.COM™**