

## Issue 21 – July 2012: Transporting Workers and Vehicle Insurance

**This Brief explains adequate vehicle insurance should be in place when transporting workers.**

### GLA requirements

With regard to insurance, Licensing Standard 6.4 requires any vehicle used by a licence holder to transport workers to have “appropriate insurance, including cover for all circumstances of hire or reward regardless of the size of the vehicle”.

The GLA understands a number of licence holders have experienced difficulty obtaining “hire or reward” insurance. Licensing Standard 6.4 does not require insurance to expressly include cover for “hire or reward” rather it makes clear that vehicles used to transport workers must be **appropriately insured** for the way they are used.

Licence holders should notify their insurance provider in writing that the vehicle is used to transport workers. Keeping a copy will help prove compliance with Standard 6.4. Please be aware, the GLA may require written confirmation from an insurance provider that the policy coverage is appropriate.

If a licence holder misleads its insurance provider or uses a vehicle not in accordance with its insurance, Standard 6.4 is likely to be breached and the licence may be revoked. The GLA may also consider failing Standard 1.1 on the grounds the business is not fit and proper to hold a licence.

This Brief replaces the guidance issued in the GLA’s Licensing News, Issue 8, published in June 2009.

### Further information

For further information, please contact the GLA Helpdesk by phone on 0845 602 5020 or email [licensing@gla.gsi.gov.uk](mailto:licensing@gla.gsi.gov.uk).

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