

New Courier guide Part 3

A Guide for new Self Employed Couriers.

What Van?

By this time you will have decided what sort of courier you want to be, which will dictate the size of van you need. Most courier companies will want to make sure your van is respectable, and not a rusty old heap. Some companies insist on vehicles less than 3 or 4 years old, and some insist you have the van in their company livery. Very few courier companies will accept a vehicle which is lettered up with your name on it. Purchasing a new van can be an expensive item, especially with a new venture. One alternative is to contract hire from a local company. They will supply a van on hire for a month at a time; this could help with start up costs. [Courier companies will accept vans which are lettered with a hire company name on.] You could buy a van quite cheap from an auction specialising in fleet disposals. These vans usually come with long M.O.T.s and service history, although high mileage, they can be a viable alternative to long hire purchase or lease periods.

For which sort of van is best for you, ask your local garage. They will be servicing vans all the time, and will be able to tell you the common faults with different models. The Euro 4 type engines have levelled the playing field out a little bit, with models which weren't all that popular a few years ago, now gaining more prominence in the market place. Do not buy a tradesman's van, that is a van with a tailgate. With a tailgate you cannot be loaded or unloaded, with a fork lift truck. Small van size rates start at vans the size of the Citroen Berlingo / Peugeot Partner and go up to the Transit SWB / VW Transporter size. Lwb rates are for vans with a load length of 3 mtr and above.

When renting or buying a van you should consider all factors, such as roof height interior length, distance between wheel arches, [twin wheeled rear axles restricts the number of pallets you get in a van, and finally THE GROSS VEHICLE WEIGHT OF THE VAN.

The majority of long wheel base [LWB] vans are classed as 3500 kgs or 3.5 metric tonnes. Inside the cab, either on a door pillar or a step, you will find a VIN plate with 4 separate weights stamped on it. All manufacturers don't put them in the same order, but it is easy to work out what they mean. On the van I checked the figures were..3500,..5700,.. 1650, ...2250, these figures are in kgs. The 3500kgs is the GROSS VEHICLE WEIGHT That means the maximum weight the vehicle can weigh on a weigh bridge, including the driver, passenger if carried, tools, spare wheel, fuel, and the load. If you are stopped and you are overweight you could be in serious trouble. Minor trouble usually means your van is held, and also you, until such time as you send for another vehicle to remove part of the load. The second figure 5700 kgs is the total amount the van can weigh, as above, and a suitable trailer. But beware if the Gross weight exceeds 3500 kgs, you will need an operators license, driving without an operators license will result in the impounding and probable loss of your van, your trailer, and your customers load as well as massive fines. The next two figures 1650 kgs and 2250 kgs are maximum weights on each axle. The highest figure is the front axle, because it is carrying the engine, gearbox and driver. You could be classed as overweight if any of these figures are exceeded, even though you are under the Gross Vehicle Weight. It is always the driver's responsibility for the load and vehicle.

What Insurance?

There are several insurance you need, the most expensive is the one required by law to put a vehicle on the road. There are two types of insurance, both for the 'carrying of goods for hire or reward' and it will be dependent on what sort of a courier you are going to be.

'Courier insurance' is the most expensive, and is the one you need if you are going to do several pick-ups and deliveries a day.

'Haulage insurance' is about 30% cheaper than courier insurance, the chief difference is that haulage insurance is usually restricted to 1 or 2 drops a day.

If you are under 25years of age, the rates are usually doubled.

'Goods in Transit insurance' is a must insurance, courier companies will insist on a copy. Goods in Transit [G.I.T.] does what it says in the name, it covers the goods you are transporting. This is normally restricted to about £20,000, and won't cover expensive items. If you are going to be carrying wines and spirits, tobacco, computers, cameras etc tell your broker, and they will give you a quote for these. You will not be covered for carrying 'dangerous goods'

'Public Liability insurance' is quite cheap and tends to be quoted at the same time as the G.I.T. insurance.

'Employers Liability' is dealt with in the section Maximising Your Profits. Most courier companies, and your own customers will want a monthly invoice, and then up to 4 weeks credit. If you are paid by cheque, this will take another 5 days to clear. You will need sufficient capital to carry you over the first few months.

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