S&S INSURANCE
SERVICE

SCAN TO START



FREIGHT ON THE HIGHWAY · PHOTOGRAPH BY BHARGAV PANCHAL, UNSPLASH LICENCE

VANS · TRUCKS · TRAILERS · FLEETS

Business vehicles, insured for what they actually do.

One van or twenty trucks. The rate class is the first thing to check, and cargo usually needs its own cover.

WRITTEN FOR

Trades, delivery businesses, carriers and anyone with work vehicles

ARRANGED BY

S&S Insurance Services Ltd. Serving the community for more than forty years

LICENSED IN

British Columbia, for general insurance

General information only, not advice about your business. What is covered is decided by the wording of the policy actually issued. · sandsinsurance.ca

Layers, and each one answers a different question.

Basic Autoplan is the floor. What sits above it is a choice.

Basic insurance on a BC vehicle comes through ICBC, and the rate class has to match how the vehicle is used. Carrying tools, making deliveries, moving goods for others and driving between job sites are all business use. Basic Autoplan costs the same wherever you buy it, and nobody can discount it.

Above the basic layer sit a higher liability limit, physical damage cover on the vehicle, cover for tools and equipment, and motor truck cargo for anyone hauling goods. The auto policy insures the truck, not what it carries. A serious at fault commercial accident can go past the basic limit quickly.

The layers on a working vehicle

Bar width shows order, not amounts.

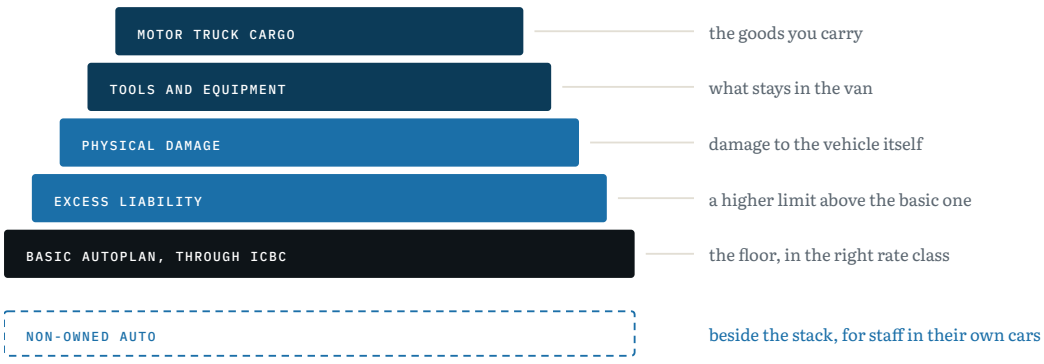

Diagram only. Which layers a vehicle needs depends on what it does. Tools and cargo are only covered if arranged.

2.1 Where declared use drifts from real use

ONLY MY OWN TOOLS

Still business use. A personal rate class on a working van is a future problem.

STAFF IN THEIR OWN CARS

If they run errands for the business, the business can be drawn into the claim.

THE OCCASIONAL DELIVERY

Carrying goods for someone else, even now and then, changes the class and may need cargo cover.

UNLISTED DRIVERS

New hires, seasonal helpers and regular drivers should be on record.

OUTDATED RATE CLASS

A pickup on pleasure use that now hauls tools every day.

UNPRICED CARGO

Loads the policy never heard about fall outside a wording written for tools and crew.

Every vehicle, one point of contact.

What ends up on your policy depends on the vehicles, the drivers and the wording issued.

01 · THE VEHICLE

The truck, van or trailer

Handled at any of our counters.

- ICBC commercial Autoplan, right class and territory
- Physical damage: collision and comprehensive
- Trailers, dump bodies, cranes and attachments

02 · LIABILITY

When an accident hurts others

Above the basic limit.

- Excess liability
- Non-owned auto, for staff using their own cars
- Umbrella liability across the business

03 · WHAT IT CARRIES

Not in the auto policy

Only covered if arranged.

- Motor truck cargo
- Tools and equipment in the vehicle

04 · THE FLEET

Many vehicles, one renewal

Less chance of a vehicle lapsing.

- All vehicles on one renewal date
- ICBC Fleetplan, for fleets of five or more eligible vehicles

Coverages listed here are available to arrange. Terms, limits and deductibles are decided case by case.

Basic Autoplan costs the same wherever you buy it.

So the value of a broker is in everything around it.

- ○ A rate class that matches the work
- ○ A liability limit that suits the vehicle
- ○ Cargo and tools actually arranged
- ○ Sorted out in person, at a counter

Ten minutes, once a year.

Vehicle cover is priced on how the vehicle is used and who drives it. Check both.

1

The vehicle list

Every vehicle, trailer and unit, with what it does day to day.

2

The drivers

Everyone who drives regularly, including new and seasonal staff.

3

The routes

Where the vehicles go, and whether that has changed this year.

4

The loads

What they carry, and whether any of it belongs to someone else.

AN EXAMPLE

A van stolen between job sites

A van insured for commuting is stolen while carrying a full set of tools between job sites. The rate class did not reflect business use, and the tools were never separately insured. Both problems were there all year. They only showed up on the day of the loss.

Illustration only. Not a real business, project or claim. Whether any claim is answered is decided by the wording of the policy actually issued.

4.1 What we do on the file

These are services, not coverages.

- ○ Match the rate class to the real work
- ○ Set a liability limit for each vehicle
- ○ Check cargo and tools are arranged
- ○ Line up renewals on one date
- ○ Add non-owned auto where staff drive
- ○ Sort it out in person, the same day

Nobody can discount Basic Autoplan. The value is in everything around it.

S&S INSURANCE SERVICES LTD.



A MOUNTAIN HIGHWAY · PHOTOGRAPH BY ROGER STARNES SR, UNSPLASH LICENCE

05

WHO WE WORK WITH

From the first van to a full fleet.

Anywhere in British Columbia. Delta is open seven days.

5.1 Who we work with

Trades and service vans	Couriers
Contractor fleets	Landscaping and equipment
Delivery vehicles	Food trucks
Trucking and carriers	Passenger and shuttle operators

Carriers hauling goods for others can also send a cargo file, so the load is placed with the vehicle.

COMMERCIAL VEHICLES, AT A GLANCE

Same price
BASIC AUTOPLAN COSTS THE SAME WHEREVER YOU BUY IT

5+
ELIGIBLE VEHICLES FOR ICBC FLEETPLAN

5 layers
FROM BASIC AUTOPLAN TO MOTOR TRUCK CARGO

Cargo
USUALLY NEEDS ITS OWN COVER

7 days
DELTA IS OPEN SEVEN DAYS, INSIDE THE SUPERSTORE

$531M+
OF TRUCKS, TRAILERS AND CARGO STOLEN IN CANADA, 2019 TO 2023 (ÉQUITÉ ASSOCIATION)

S&S Insurance Services Ltd. · serving the community for more than forty years · 20+ insurers · 40+ people · four branches · six languages



DELIVERY VANS IN A ROW · PHOTOGRAPH BY MARKUS WINKLER, UNSPLASH LICENCE

06

WHERE WE START

Send us what the vehicles carry and where they go.

Does your rate class still match how the vehicle is used?

Send the vehicle list with what each one does. We will reply in writing on whether the rate class, the liability limit and the cargo and tools cover match the real routine. It is a review, not a coverage opinion. The wording and the insurer's own decision govern any claim.

1
The vehicle list, with what each one carries.

2
Who drives, including new and seasonal staff.

3
Where they go, and any goods hauled for others.

Prefer to talk? Call or visit any branch below. Or scan the code, or start online at **sandsinsurance.ca/business-insurance/commercial-vehicles-fleet/**. A licensed broker reads it and replies the way you choose.

6.1 Four branches, one firm

Vancouver
6607 Main St
Vancouver, BC V5X 3H3
604-324-5711

Delta
2-8195 120 St
Delta, BC V4C 6P7
604-635-0890

Surrey
104A-19151 Fraser Hwy
Surrey, BC V3S 7H2
604-319-1000

Richmond
165-23233 Gilley Rd
Richmond, BC V6V 1E6
604-553-6616

You do not need to live near a branch. We are licensed to arrange insurance anywhere in British Columbia.

SOURCES READ FOR THIS BROCHURE

ICBC, Fleetplan and commercial vehicle insurance, icbc.com, read November 2026.
Équité Association, cargo and commercial vehicle theft in Canada, 2019 to 2023, equiteassociation.com, read November 2026.

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