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Insurers offer separate quotes for vans used for personal purposes and for commercial vans. Due to this finding cheap van insurance can become a tough task especially if the van is being used for the commercial purposes. This article is intended to clear any doubts that crop up in our mind while selecting the insurance cover for our van. Let us discuss why some van insurance is expensive while some is cheap van insurance. The major factor that decides the price quote sent by any insurance company is dependent on the amount of the coverage being offered by them.

There are primarily three types of covers available in the market:

1. Comprehensive: The name of this insurance is self-explanatory. This insurance covers the expense that incurred to the van due to accident, theft as well as fire. Additionally many insurance companies also include an extra clause where all the expense incurred on the van is also covered that may happen due to the accident or injury caused by you to someone else. Comprehensive plan offers a complete coverage for our van. It may be comparatively expensive than other types of insurance plans but it gives complete protection.

2. Third party fire and theft: This type of insurance covers few things less when compared to the comprehensive cover. In this type, the insurance company offers the charges that can occur due to fire or theft of van. There is no extra service in this type of cover over and above the charges due to theft of the van or fire in the van. It is not ideal insurance plan but will be better for that person who is looking for cheaper coverage and afraid of major loses.

3. Third party only: This is surely the cheapest van insurance and used mostly by the owners whose vehicle has gone much old in the age. This level gives the protection should you cause damage or injury to anyone else as a result of an accident involving the van. However, no payment will be made by the insurance company for any expense that may incur in the van due to accident, fire or theft. So in a case of accident you will not any due to any third party if you are the reason of the accident.

For the van owners, who would like to play safe in all the situations, they can add some extra services such as breakdown cover and motor legal protection or adding named drivers onto your van insurance policy. However, additional services mean additional charges. So, now with all the factors in mind you can compare the various quotes and decide whether you would like to have cheap van insurance or a comprehensive cover. For vans used for personal use a cheaper coverage will be suitable but those who use their van for commercial purposes should look for an insurance cover that gives maximum coverage at cheapest price.

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