



### **Is fitting a tow bar and towing electrics considered a vehicle modification by my insurance company?**

All tow bars made for any vehicle registered after September 1998 are subject to EU 94/20 legislation and have to be type approved and specially designed for the vehicle in question. This ensures that the tow bar itself will not invalidate any vehicle warranties and would not invalidate your insurance policy. The fitting of a tow bar can be considered a modification by your insurance company as it has been added to your vehicle as an aftermarket option.

### **Should I inform my insurance company that I have had a Tow Bar fitted?**

We would always recommend advising your insurance company when you have a tow bar fitted. If you are then involved in an accident your insurance company will have less grounds to refuse a claim.

### **Will having universal bypass electrics fitted effect any future insurance claim?**

Recently there have been cases where insurance companies have rejected, or only paid a percentage of, claims involving vehicles that have been involved in accident whilst towing, if the tow vehicle has not been fitted with a vehicle specific electric kit. The insurance companies have successfully made the case that, the fitting of universal electrics, bypasses vital safety features in the tow vehicle and this has contributed to the severity of the outcome of the accident. If an accident has occurred and the blame can be attributed to these safety systems not being activated your insurance company could dismiss your claim.

We would always recommend fitting vehicle specific electrical kits to vehicles that are equipped with any of the following systems

- Trailer Stability Programme (TSP)
- Active Suspension system (ASS)
- Electronic Stability Programme (ESP)
- Adaptive Cruise control
- Parking aids
- Reversing camera
- Lane change assistant

