

NCB rated, single or multi vehicle online portal accommodating a wide range of CV and HGV risks up to 44t GVW



The all in one haulage insurance solution

Frequently asked questions:

How many vehicles can be covered under a Haul in One policy?

HIO will accommodate from 1 to a maximum of 10 vehicles all quotable via our online platform.

Will you cover cars under HIO?

No, the policy only covers CV's, LGV's and HGV's. We also do NOT cover pickups, motorbikes or quad bikes.

Can you use NCB earned on a car policy?

No, only NCB earned on a CV/HGV policy for same/similar business type can be used on HIO. (IMPORTANT: All NCB is checked and verified with previous insurers to confirm validity. Invalid or unacceptable NCB will see the inception premiums amended and any TOR, if cancelled, calculated based on the revised premium.)

Do you allow introductory NCB discounts?

Yes, however subject to prior referral and based on a client's driving/ insurance history. Our own experience form (available on request) must be completed and submitted prior to inception for us to confirm discounts available.

What type and size of CV/HGV will HIO cover?

HIO can cover most Commercial vehicles including vans, lorries, skip carriers, vehicle transporters, tankers, cement mixers, tippers & refrigerated vehicles. 44T max and £120k max.

What driving options are available?

We are able to offer Insured Only Driving, 2 Named Drivers, Any Driver over 25 with a licence for 2 years or ANY licenced driver (ALD only available for vehicles 12T and over). We cannot offer different driving restrictions on different vehicles on the same policy. If a policyholder needs different driving restrictions on certain vehicles you need to refer and perhaps incept a separate policy.

Is there a limit on the value of vehicle HIO will cover?

HIO will quote for vehicles with a value of up to £120,000.

Will HIO quote for claims/conviction distressed risks?

Please refer to the policy statement of fact that accompanies each quote. We are very flexible on motoring convictions; only the following need referral, AC10, BA, CD, DD, DR, DG, MR, TT and UT50 or any conviction or combination resulting in a ban. We are also very accepting of low cost claims but claims over £10,000 are not normally acceptable.

Hazardous Goods?

We cannot accommodate risks that derive more than 10% of their turnover carrying hazardous goods or if it is the principal activity of a vehicle.

How does HIO validate policy information?

Brokers are required to submit NCB proof within 14 days. HIO recommend brokers retain all other driver documents.

Are there any cover extensions available?

Yes, subject to acceptance cover can be extended to include trailers, windscreens, tipping risks and protected NCB.

Will HIO allow use in the EU?

Yes, Green Card Cover is available subject to an additional premium both on an annual or ad hoc basis.

What about EU cover for trailers?

As and when the client requires a Green Card for a trailer the broker must contact the HIO team with full trailer info (make/type/year/value/trailer reg number) prior to travel and a Green Card will be provided; again we can offer annual green cards on request.

Who updates the MID?

Haul in One update the MID on the client's behalf.

On acceptance of a quote, how are the documents issued to the broker?

Documents are available instantly via the portal.

What is the procedure for reporting claims?

In the first instance, claims should be reported by phone to the HIO Claims line on 01245 678 350. This can be done either by the broker or by the policyholder. A claims form can be downloaded from the Direct Commercial website which will need to be fully completed and returned as soon as possible.

What are the payment options?

Haul in One provides 3 payment options upon obtaining a quotation: 1) Add to broker statement, 2) pay in full (by card) or 3) pay by instalments.

Is there an option to include Telematics on Haul in One?

Currently our Camatics product is only available for fleet rated risks on a three year deal basis. This is something that we will continue to review and may change in the future.

How do I get a login?

Once you have a live DCL Agency, please email admin@haulinone.com or contact your regional BDM. Your company's principal contact will receive an email allowing them to set their password, gain access and administer further logins for your office.

T: 01245 847730

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