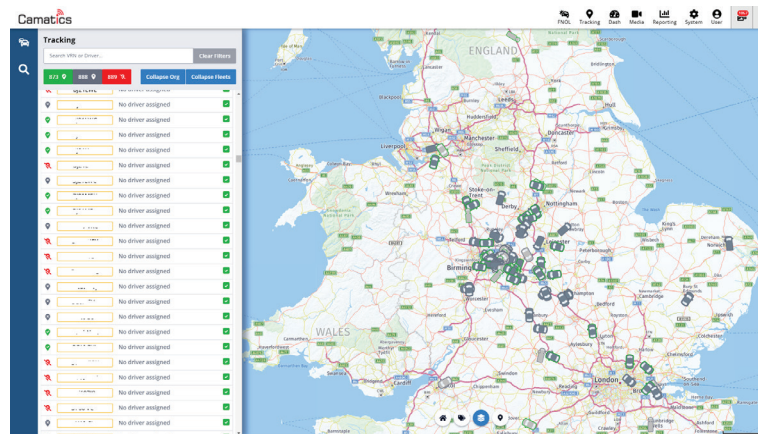


Lowering claims costs - Improving loss ratios - Managing premiums



Camera-backed insurance to help your clients with their fleet management.
On average, policyholders enjoy:

36% average claims costs reductions | 17% frequency improvement

Camatics features include:

- Policyholders can now self fit or have cameras professionally fitted as suits their business
- 12 month only option in addition to the 3 year premium security policy
- 4G connectivity
- Excess waiver up to £1000
- Cameras owned by the policyholder
- **Full warranty and all data costs included for the duration of the policy**
- Up to 512GB of storage

Unlimited cloud video storage (see over for full details)

Risks adopting Camatics for a three year term, on average, see their fleet claims performance improve by 47% overall.

Ask our BDMs for a competitive/comparative quote

Contact your regional BDM for a demonstration for your brokerage or client, they all drive Camatics-equipped vehicles!

Finance to spread the cost of cameras and insurance premiums is available.

T: 01245 459700

Redwing House, Colchester Road, Chelmsford, Essex. CM2 5PB



Lowering claims costs - Improving loss ratios - Managing premiums



Frequently Asked Questions

Camatics is an interactive risk management tool focused on minimising claims costs and reducing insurance premiums. The policyholder will be encouraged to use the Camatics portal and work closely with our claims team to realise the full benefit of the Camatics product.

What benefits can / does Camatics provide?

Live vehicle tracking, ability to remotely download video footage captured by the in-vehicle camera, historical journey replay, driver behaviour monitoring, available to use 24/7, sharing of relevant data between Policyholder and insurer.

What is the Camatics Portal?

The Camatics Portal is an online web app where the policyholder can track their vehicles, receive event notifications and monitor their drivers.

The Camatics Portal is accessed with a user account. One account is initially set-up, however more can be added, including broker access on request.

Will the policyholder own the Camatics Cameras?

Yes.

Do all vehicles require a Camatics Camera?

Yes, in certain circumstances our underwriters may agree to make an exception for directors vehicles or certain private type cars.

What happens if a Camatics Camera breaks?

The Camatics Camera is covered by a full warranty whilst the client is a Camatics Policyholder. In the event of any failure of the camera, not caused by misuse, our support team will assist with repairs or replacement.

Is there a monthly payment option?

Monthly instalments can be offered by

Carraig Premium Finance only when the Camatics Insurance Premium is also being funded by Carraig Premium Finance.

What should the driver do in the event of an incident?

The driver should ensure that they are safe and then press the "Panic Button". If they press the Panic Button within 15 minutes of the incident then the excess waiver will apply. See section B of the policy document for more information. 'A 'panic button' press does NOT replace the need to report a claim promptly, this should ideally be done by the driver at the scene of an incident 24/7 on 01245 678 345.

What happens when a driver presses the "Panic Button"?

An event is immediately sent to the Camatics Portal and is investigated by the Camatics FNOL team. If a potential claim is identified then the Camatics Claims Department is notified. The policyholder can also access these events. A panic button press or red event from a shock to the vehicle will automatically upload footage to the cloud where it will be stored for the duration of the policy meaning there is no risk of important video ever being overwritten.

What recording capacity does the Camatics Camera have?

The SD card storage within the camera is up to 512GB, this provides up-to 6 days of recording capacity depending on vehicle usage.

Do temporary vehicles require a Camatics Camera?

If a vehicle is intended to be on cover for a period of 3 months or less then the vehicle does not require a Camatics Camera. It may be possible to provide a small stock of cameras with OBD connectors for policyholders wanting to ensure all vehicles have the protection Camatics can provide.

Will Camatics accept the installation of third-party cameras?

The Camatics Policy requires a Camatics Camera to be fitted to the vehicle however the policyholder may install additional hardware should they wish.

What is the Excess Waiver?

In the event that the panic button is pressed within 15 mins of the incident and the resultant claim amount exceeds the excess applicable, we will waive the first £1000 of any excess that otherwise would have applied to that claim.

How are the cameras fitted?

Our suppliers will dispatch the cameras to the policyholder's nominated address within five working days of the policy being initiated. The policyholder has two options when it comes to installation: engineer fitting, where one of our engineers comes to fit all cameras. Or, 'self-fit', where policyholders can follow our fitting guide to carry out the installation of the cameras.

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