

# NCB Rated Insurance for HGVs & Commercial Vehicles



## Flexible Multi-Vehicle Policy For A Wealth Of Trades



Tankers



Transporters



Skip Carriers



Tippers



Vans



Trucks



Cement Mixers

## Get cover for 1-10 vehicles on a single policy

- Hazardous goods carriage up to 15% of turnover
- Insurance for vehicles up to 44t with a max value of £120,000
- Flexible driving options including ANY licenced driver on vehicles over 12t
- Quotes offered on A-rated paper
- Comprehensive & TPFT covers available
- Broad acceptance criteria for motoring convictions and previous claims
- Most occupations quoted including COURIER & HAULIERS
- Previous company/ employer experience discounts considered
- UK-based dedicated underwriting team and specialist 24/7 claims team
- Premium instalment plan available

Previous fleet experience taken into account subject to criteria & performance history with further 'NCB to Fleet' transfer options available at renewal subject to risk growth & performance

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

### Frequently asked questions:

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

HIO will accommodate 1 to 10 vehicles via the online platform. If additional vehicles are required they can be considered on referral.

#### 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 accept 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 and generally only need to be referred to if any offence or combination of offences result in 12 or more penalty points within three years or a suspension from driving. We are also very accepting of low cost claims but claims over £10,000 are not normally acceptable.

#### How does HIO validate policy information?

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

#### Hazardous Goods?

We cannot accommodate risks that derive more than 15% of their turnover carrying hazardous goods or if it is the principal activity of a specific vehicle. If a risk does not fit Haul In One our fleet team maybe able to help with a Wasteline quote. If in doubt please refer to us.

#### 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, cover for use outside of the UK can be considered subject to an additional premium on both an annual or ad hoc basis. Physical Green cards will only be issued on request.

#### What about EU cover for trailers?

We can provide cover for a trailer as we can for a prime mover. When cover is required we will either need the trailer registration certificate or full details of the trailer to include make/type/value & trailer registration number.

#### 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?

HIO is only available to brokers who have a DCL agency and is setup via your regional BDM. A superuser is issued to each broker office from which additional users can be created.