### Online product for NCB-rated risks

From sole traders with a single vehicle, to SMEs operating between 1 and 5 vehicles, we can provide quick online quotes.



### **Product features**

Cover for the carriage of hazardous goods up to 10% of turnover (HIO website only).

Cover for vehicles up to 44 tonnes with a max value of  $\pm 120,000$  on all platforms.

Flexible driving options including ANY licenced driver on vehicles over 12t.

Broad acceptance criteria for motoring convictions and previous claims.

Risks currently fleet-rated considered, upon referral.

EU cover options provided (HIO website only).

Unspecified trailer cover available for clients operating larger vehicles.

Previous company/ employer experience discounts considered, on referral.

Immediate access to our experienced underwriting team for support and placement queries.

Competitive premium payment plan option available.

Product accessible via our online quote system and on full-cycle EDI channels.

Quote and policy documentation instantly available to download.

Get access to Haul In One today: admin@haulinone.com





# We can quote the following vehicle types:

- Vans
- HGVs
- Vehicle transporters
- Tankers
- Tippers
- Skip lorries
- Cement mixers



No scrap metal, trade plate or roadside recovery risks considered.

www.directcommercial.co.uk

## Haul in One FAQs

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

HIO will accommodate 1 to 5 vehicles via the online platform. If additional vehicles are required they can be considered on referral. Vehicle limits may vary when obtaining a quote from a third party platform.

#### Will you cover cars under Haul In One?

No, the policy only covers CVs, LGVs and HGVs. We also do NOT cover pickups, motorbikes or quad bikes.

#### Will you accept private car NCB?

We only accept NCB earned on a commercial vehicle policy. Please refer to our NCB criteria on our website for more details.

#### Do you allow introductory NCB discounts?

Yes, introductory discounts can be considered when:

- previously fleet-rated

- where the maximum NCB has been earned and is in use on another vehicle.

- the proposer is insuring for the first time having previously employed within the same trade.

Please refer the risk to the team.

### Will HIO quote for drivers with convictions?

Please refer to the policy statement of fact that accompanies each quote. We are flexible on convictions, however would expect referral of more serious convictions relating to a ban, death, drugs, drink or driving without due care and attention.

### How does HIO validate policy information?

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

#### Who updates the MID?

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

#### 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.

### What is the procedure for reporting claims?

Claims should be reported by the driver/ policyholder from the roadside to our HIO claims line (01245 678 350)

#### What are the payment options?

Premiums are added to your broker statement by default. If the client wishes to fund the policy via Carraig Premium Finance, please contact CPF using the following email address quoting your policy number within 14 days of inception: credit.control@carraigpremiumfinance. com

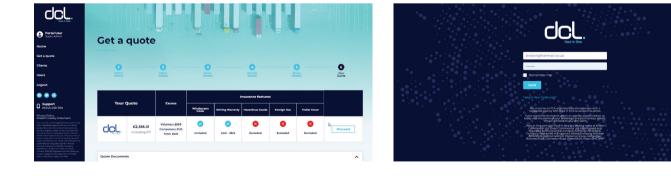
### How are mid-term adjustments processed?

When accessing the product via EDI, policies are full cycle.

For all website business, please submit changes via email to: admin@haulinone. com

#### Do you accept modified vehicles?

We don't require details of modifications providing vehicle value falls within acceptability criteria.



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