

## Product Oversight and Governance – Product Value Document

Carrier name: Great Lakes Insurance UK Limited via Direct Commercial Ltd (DCL)  
 Product name: DCL Camatics  
 Reference: Motor Fleet  
 [Class of Business]  
 Date: June 2025

### Manufacturer Information

#### Product information

Our Product Oversight and Governance Approval Process ensures that the design of insurance products takes into account the objectives, interests and characteristics of customers; does not adversely affect customers; prevents or mitigates customer detriment and supports a proper management of conflicts of interest using relevant MI.

Annual Motor fleet policy for commercial vehicle operators for policyholders based in the UK with extensions to include vehicle use in the EU on request.

- Broad acceptance criteria including Hazardous Goods carriage up to 15% of Turnover.
- Flexible driving warranties including Any Licensed Driver cover.
- Young/New Driver excesses apply in addition to the standard policy excess.
- Specified Trailers – Attached and Detached cover.
- Excess Waiver up to £1,000.
- 4G Camera with connectivity to assist with FNOL claims notifications and claims defensibility.
- Full ownership of the Cameras. Every Camatics camera is covered by a two year warranty.
- Driver management tools via an online portal which also includes vehicle tracking and historical journey replay.

We offer an in-house commercial vehicle specialist 24/7 claims service based in the UK.

A Premium Instalment Plan is available upon request.

Insurer – Great Lakes Insurance UK Limited – AA- (very strong) rated insurer with S & P and A+ (superior) rated insurer with AM Best.

This is a Three Year Long Term Agreement policy.

Complaints are handled in-house to provide the best service to our mutual customers.

Target market	
<ul style="list-style-type: none"> <li>Commercial vehicle operators based in the UK.</li> <li>Majority of occupations including, but not limited to, Haulage, Courier, Waste, Construction, Contractors, Civils, Scaffolders, Demolition, Roofers, Scaffolding, Asbestos Removal, Skip or Cranes operators, Security firms, Traffic Management Companies, Wholesalers or Distributors.</li> <li>Customers dedicated to improving their risk.</li> </ul>	
Types of customer for whom the product would be unsuitable	
<ul style="list-style-type: none"> <li>Non commercial vehicle operators based outside the UK.</li> <li>Customers who do not place business via an FCA regulated intermediary approved by DCL.</li> <li>Customers unwilling to install specified camera technology.</li> </ul>	
Any notable exclusions or circumstances where the product will not respond	
<ul style="list-style-type: none"> <li>Standard market exclusions including but not exclusive to riot, war, wear and tear etc.</li> <li>Exclusions conditions and terms within the issued policy documentation.</li> <li>Warranties within the issued policy documentation.</li> <li>Cover would not extend beyond use outside of the UK unless prior agreed.</li> </ul>	
Other information which may be relevant to distributors	
<ul style="list-style-type: none"> <li>All necessary information must be received to be able to offer this product.</li> </ul> <p><u>Contacts</u></p> <ul style="list-style-type: none"> <li>Complaints - <a href="mailto:complaints@directcommercial.co.uk">complaints@directcommercial.co.uk</a></li> <li>Claims - <a href="mailto:claims@camatics.co.uk">claims@camatics.co.uk</a> - 01245 847 660</li> </ul> <p>For issues other than complaints, claims or underwriting please contact your Business Development Manager – details located on our website - <a href="http://www.directcommercial.co.uk">www.directcommercial.co.uk</a></p>	
Expected date of next assessment	30/06/2026