

## No Claims Bonus Policy

If **you** have taken out **your policy** on the basis of having earned any level of No Claims Bonus (NCB), **we** require written proof to be sent to **us** within 14 days of the inception date of **your policy**.

**We** recommend sending written proof of NCB by email to **us** at [ncb@haul-in-one.com](mailto:ncb@haul-in-one.com)

If there is any discrepancy noted upon receipt of **your NCB** and the proof provided does not correspond to the information **you** provided when **you** purchased **your policy**, **we** will apply the correct information. Where applicable this may result in an additional premium being charged by **us**.

**We** will only accept NCB as valid, provided that it is:

- Issued showing the relevant vehicle registration;
- Issued in the **policyholder's** name;
- Issued showing the expiry date of the previous policy;
- Shown in years and not as a percentage;
- Earned within the **United Kingdom**;
- Previously earned on a policy that expired no more than 2 years prior to the start date of **your current policy**;
- Not issued prior to the expiry date of the previous relevant policy;
- Previously earned on a commercial vehicle policy operating under the same business type or occupation as that of **your** current Direct Commercial Ltd **policy**. **We** do not accept NCB earned on private car or motor trade policies;
- Issued with the authorisation of the **policyholder's** previous insurer only;
- Not being used on another policy. NCB can only be used on one policy at a time;
- Not removed from an existing live policy covering an alternative vehicle in the **policyholder's** care, custody and control.

### IMPORTANT:

**We** reserve the right to refuse any proof of no claims that does not adhere strictly to the above criteria.

Failure to provide **us** with valid proof of NCB within 14 days of inception will result in immediate cancellation of **your policy**. Any return premium issued following cancellation is subject to no claims reported and the correct **policy** information applied.

## Earning No Claims Bonus

No Claims Bonus (NCB) will be earned separately by each **policyholder** on each **insured vehicle** and it is not transferable to any other person. In the case of a **policy** in the name of a company, NCB is earned by the company.

NCB will increase by one per year every renewal if an **insured vehicle** remains claim free (up to a maximum of 5 years).

For every claim made in the period of insurance of **your policy**, NCB will decrease on the affected **insured vehicle** at the next renewal in line with the below table:

Current NCB	No. claims made in period of insurance	NCB at next renewal
1 or 2 years	1 or more	0
3 years	1	1
	2 or more	0
4 years	1	2
	2	0
	3 or more	0
5 years or more	1	3
	2	1
	3 or more	0

If a claim is made which is not **your fault** and **we** have to make a payment, **we** will step back **your NCB** in line with the above table until **we** have made a full recovery of costs from the responsible party.

## Protected No Claims Bonus

Protected NCB is an optional cover which can be added to **your insured vehicle** for an additional cost.

Protected NCB is available to **policyholders** who have 5 years or more NCB on their **insured vehicle** and who have had no more than 1 claim in the last year.

Protected no claims discount guarantees that **your NCB** will not decrease the following year as a result of a claim.

- **Your NCB** is protected from 1 claim every year.
- Protected NCB can be added when **your cover** starts, from renewal or when **you add a vehicle to your policy**.
- In the event of a claim, **your NCB** will not increase at next renewal.

## Using Your NCB- Overlap In Cover

NCB can only be used on one **policy** at a time. In the event Direct Commercial Ltd receives proof of NCB that states cover is still in force on a previous policy longer than 7 days after the inception of **your DCL policy**, an additional premium may be applied.

## Policy Cancellation

New Business premium is debited subject to the submission of NCB proof. Where the **policyholder** requests to cancel their **policy** prior to expiry, any return premium due (please refer to the Policy Document for further details) is subject to **us** obtaining proof of NCB in line with the above acceptance criteria.

Failure to provide confirmed proof of NCB may result in **us** being unable to issue the relevant return premium until acceptable NCB is received. Should acceptable NCB not be available, **we** will seek to issue a return premium subject to a premium adjustment being made to reflect the correct information.

## Introductory Bonus

In the event a **policyholder** has existing commercial insurance in place for the same use with another insurance company, DCL may be able to offer introductory No Claims Bonus subject to the fulfilment of certain criteria.

In the event additional vehicles are requested to be added to **your policy** mid-term, **we** reserve the right to refuse further introductory bonus on the basis of claims and any additional changes made during the **policy** period.

Please contact **us** at [info@haul-in-one.com](mailto:info@haul-in-one.com) to find out how **we** may be able to help **you**. Alternatively **you** can call **us** on 01245 459 700 for further information.

**We** reserve the right to refuse any request for introductory bonus.

## New Vehicle

If an **insured vehicle** has not earned No Claims Bonus due to it being a new purchase for the **policyholder**, the **policyholder** must have similar vehicles insured elsewhere under an existing commercial motor policy covering the client for the same business use for no less than 12 months.

**We** will require submission of proof of an existing policy being in place for at least 12 months within 14 days of the start date of this **policy**. Failure to provide relevant documentation will result in cancellation of **your policy**.

## Previous Driving Experience

Direct Commercial offer individuals with previous relevant driving experience the opportunity to receive introductory bonus subject to the fulfilment of certain criteria.

Please contact **us** at [info@haul-in-one.com](mailto:info@haul-in-one.com) to find out how **we** may be able to help **you**. Alternatively **you** can call **us** on 01245 459 700 for further information.

## Telephone Declarations

We are unable to accept a telephone declaration as a substitute for formal written NCB proof.

## Obtaining No Claims Bonus Proof

Following the expiry or cancellation of **your policy**, **we** will issue **your** relevant NCB within 14 days subject to no outstanding premiums or claims information. Should **you** require NCB proof sooner, please contact **us** by email at [NCB@haul-in-one.com](mailto:NCB@haul-in-one.com).

Please be advised that in the case of introductory bonus being provided at inception, **we** are only able to issue No Claims Bonus proof that reflects the time on cover with **us**. **We** are unable to honour introductory bonus in the issued No Claims Bonus document at expiry of the **policyholder's policy**.