

dcl.  
DirectCommercial





# Who are Direct Commercial?

We are a specialist MGA (Managing General Agent) providing commercial motor insurance solutions for more than two decades.

As an MGA, we provide full underwriting, administration and claims services for our capacity provider(s).

We offer a portfolio of our own commercial motor insurance products to support fleet, multi vehicle and individual vehicle risks.

DCL only write business through our dedicated UK broker network partners and we work closely with them to develop and tailor our service offering and support policyholders needs.

Our experienced decision-makers all work towards one goal; a cohesive and proactive approach to working with our broker partners. This helps to expedite quotes, policy servicing and claims.



Our cover is  
100% A-rated



Flexible driver  
options



Long term agreements  
available for  
premium protection



UK-based  
team



EU cover  
options  
available



Competitive  
premium payment  
plans available

We consider most occupations and offer a portfolio of commercial motor products to suit your clients' needs



## Target trades:

- Haulage
- Couriers
- Waste & recycling
- Construction & contractors
- Logistics & supply chain
- Road transport & Freight forwarders
- Skip hire
- Removal contractors



## We won't consider:

- Fast food delivery
- Self drive hire
- New ventures
- Driving schools
- Family fleets
- Motor trade
- Diplomatic/embassy



## We can help with risks that:

- Have exposure to EU use.
- Are involved in the carriage of hazardous goods.
- Work in metropolitan areas.
- Have suffered a distressed trading history.



## We can quote the following vehicle types:

- Cars
- Vans
- Pickups
- Rigid & HGVs
- Oversized loads
- Car transporters
- Tankers
- Tipper
- Skip lorries
- Refrigerated vehicles
- Cranes
- Special types (TPO)
- Cement mixers



# Presentation Tips

Our team of underwriters are on hand to react promptly to all enquiries. Here are some steps you can take to ensure you receive the most streamlined service.

## Presentations should include as a minimum:



**A vehicle schedule** to include, make, model, body type, GVW, value, fuel type, registration & any modification details. (This should include details of any permanently fitted plant. Value split between vehicle and plant should be supplied.)



**CCE along with claims lists.** If there are drivers on the listing responsible for large claims that can be excluded on quotes, make that clear. Where possible, ensure the CCE is updated.



**Driving restriction required.** Please detail any drivers with convictions, medical restrictions or those with other facts of a material nature.



**Cover required.** Please note trailers are covered TPO and 'attached only' as standard. If additional trailer cover is required, please specify and provide the total trailers sum insured and maximum value of any one. If we quote on a specified trailer basis we will need a full trailer schedule to inception. We do not provide cover for TPWRs.



**Premium steer, expiring rate, renewal rate** & the results of your market exercise. This will put our underwriters in the best possible position when reviewing a risk.

## Our quotes

Our CCQ includes multiple quote options for different product types, with varying terms of commitment. Any CCQ must be reviewed alongside the relevant policy wording.

[www.directcommercial.co.uk](http://www.directcommercial.co.uk)



Our long-standing motor fleet product has been supporting policyholders since DCL's inception



## Product features\*

\*When policy incepts with Comprehensive cover.

Flexible driver options to include agency drivers and drivers with convictions.

EU cover options available on request.

MID updated automatically on 'as and when' policies.

'As and when' or quarterly declarations. Policy option available at underwriter's discretion.

Carriage of low levels of hazardous goods can be included on request.

(Our Wasteline product covers risks with a higher exposure to hazardous goods carriage)

**Third Party, Fire & Theft and Third Party Only cover options also available.**

Modified vehicles can be considered.

Competitive premium payment plan option available.

We can accommodate most electric vehicles subject to the underwriters' criteria. (additional terms may apply)

Trailers covered TPO automatically, while attached. Additional specified and unspecified covers available on request.

We can endorse the policy to include tipping risks with an increased excess (upon request).



## We can quote the following vehicle types:

- Cars
- Vans
- Pickups
- Rigid & HGVs
- Oversized loads
- Car transporters
- Tankers
- Tipper
- Skip lorries
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- Special types (TPO)
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# Premier Policy Summary



The following is a summary of our Premier policy and does not contain the full terms and conditions of the contract of insurance

Full terms and conditions can be found in the Policy Document, schedule, certificate of motor insurance and endorsements.

Cover	Comprehensive	Third Party, Fire & Theft	Third Party Only
Liability to others in respect of death or injury to another person	✓ Unlimited	✓ Unlimited	✓ Unlimited
Damage to other peoples property by your private car	✓ £20,000,000	✓ £20,000,000	✓ £20,000,000
Damage to other peoples property by your commercial vehicle	✓ Up to £5,000,000	✓ Up to £5,000,000	✓ Up to £5,000,000
Manslaughter defence costs	✓	✓	✓
Liability to others whilst towing a trailer or caravan	✓	✓	✓
Damage to your insured vehicle up to a maximum of £2,000,000 in connection with any occurrence or series of occurrences arising out of one incident	✓	✓ (If caused solely through fire and or theft)	✗
Loss or damage to your insured vehicle by fire, theft or attempted theft	✓	✓	✗
Loss or damage to manufacturers fitted audio equipment	✓	✓ (If caused solely through fire and or theft)	✗
Glass repair or replacement	✓	✗	✗
Personal belongings	✓	✗	✗
Medical expenses	✓	✗	✗
Foreign travel (including commercial vehicles of all sizes)	✓ (Subject to prior notification)	✓ (Subject to prior notification)	✓ (Subject to prior notification)



**We offer the following motor fleet insurance covers:**

- Comprehensive
- Third Party Fire & Theft
- Third Party Only



From a multi-vehicle accident to a chemical spill, our award-winning team stand ready to protect the policyholder's incurred position and provide specialist support.



**Our claims department consider themselves a customer service team that specialise in handling claims.**



**24/7 UK-based claims reporting line** ready to assist you from the roadside.



**Specialist teams** who take a hands-on & investigative approach to protecting policyholders' incurred positions.



**Proactive third party intervention.** When an incident is reported promptly, ideally at the roadside or within 24 hours, it means we can contact the third party involved in the incident to ensure they're offered the best daily rates for a hire vehicle..



**Track claims progress with our broker portal.** See live reserves and get real-time access to your clients' claims information..



**Quarterly claims review meetings** provide an opportunity to discuss all outstanding claims in detail and look at ways we can work together to improve incurred positions with DCL, broker(s) and policyholder all in attendance!



**Policyholders get access to commercial specialists** in vehicle recovery and legal representation to ensure we get the right result for them, while keeping incurred costs as low as possible.



**Approved repairer network for all vehicle types** to ensure we can reduce the time that policyholders' vehicles are off the road, reduce costs and limit the policyholder's inconvenience, where possible. This service is also offered to third parties where our policyholder is at fault.



**Legal privilege.** For drivers involved in serious incidents that are reported at the roadside, we can appoint a legal representative to provide immediate assistance at the scene

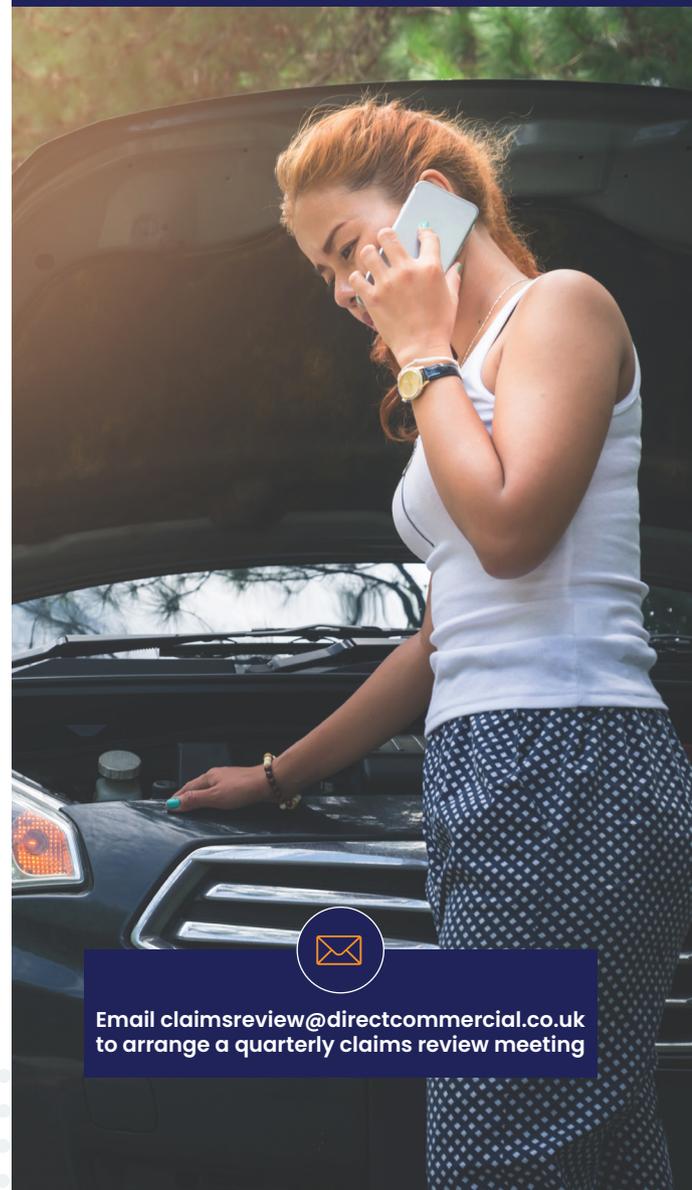


## Prompt roadside reporting leads to significant savings

When our team are contacted promptly, we are able to reduce third party repair costs.

A report from a driver within hours of an accident allows us to instigate liability and indemnity investigations. This leads to earlier and more cost-effective resolutions in all aspects of a claim.

Effective third party intervention at the roadside can result in up to 68.5% savings on credit hire costs.



Email [claimsreview@directcommercial.co.uk](mailto:claimsreview@directcommercial.co.uk) to arrange a quarterly claims review meeting

## What are benefits of clients direct reporting?

A direct report (ideally from the scene) allows our team to act swiftly and save on costs associated with vehicle recovery and expensive credit hire for third party replacement vehicles.

Prompt reporting also allows us to instigate liability and indemnity investigations quickly, leading to earlier resolutions on all aspects of the claim. A direct claims report is picked up by our FNOL team and relevant information collated on a form and claim number generated. The report can then be sent directly to the broker using contact details provided.

## How do you reserve on claims?

We operate a factor to factual reserving process. If we know to expect a claim but don't have enough information we will factor reserve at fixed amounts but quickly move to factual as soon as costs are known. We only add reserves based on information presented to us.

## Why use your repair network?

We have built a significant repairer network who can cater for all the types of vehicle we insure. Repairs via the network will enjoy a lifetime guarantee so there need be no concern about an individual repairer ceasing to trade. Network repairs enjoy faster authorisation from in house engineers who also control and validate costs. On average, repairs via network cost 40% less and we get vehicles on the road three days sooner, with green part options available.

## How do I get an update on my client's claims?

The broker portal offers quick access to client claims information. We would urge brokers to use this portal as their first port of call when obtaining claims information. To gain access to the broker portal, contact [agency@directcommercial.co.uk](mailto:agency@directcommercial.co.uk)

Should you require more detail on a policy's claims than is provided on the portal, you can contact [claimsreview@directcommercial.co.uk](mailto:claimsreview@directcommercial.co.uk). This more detailed update can only be requested quarterly and will be provided for the policy within 10 working days of your request.

While we don't offer adhoc updates, our team will remain in contact with brokers on individual cases, at key points, as they develop.

## How do I arrange a secure dropbox for my clients claims?

Instructions on how to get access to a secure dropbox for your clients' claims are provided within your introductory email from the claims team at inception and renewal. Alternatively, contact [claimsadmin@directcommercial.co.uk](mailto:claimsadmin@directcommercial.co.uk) for access.

A dropbox is an ideal and secure way for brokers or clients to upload CCTV or other images and documents relevant to their claims.

## How do I get a supply of bump cards?

You can request bump cards by emailing [claimsadmin@directcommercial.co.uk](mailto:claimsadmin@directcommercial.co.uk) and the team will issue PDF versions or post out a supply for policyholders to keep in their vehicles. Copies of our bump cards can also be found on our website.

For a complete guide to effectively working with the DCL claims team and making the most of our service, download our 'Claims Toolkit' from our website.

## Camera-backed insurance to help your clients with their fleet management



We provide cameras that are connected directly to our claims team. This allows prompt intervention to best protect policyholders.



### Product features

Policyholders can self fit or have cameras professionally fitted as suits their business.

Annual or LTA policies available.

Cameras owned by the policyholder.  
(after first year's camera premium paid)

Flexible driver options available.

Free automatic MID updates.

Risks with an exposure to the carriage of hazardous goods can be considered.

Specialist 24/7 claims line.

Automatic alerts in the event of significant impact.

Panic button on all cameras for drivers to be able to notify matters they consider of significance.

Competitive premium payment plan available.

Accident telematics.

EU cover options available on request.



### The technology

Each Camatics policyholder has access to their own dedicated web portal and benefits from:

Remote access to on-board CCTV

Driver behaviour monitoring reports

Historical route replay

Incident alerts



Cameras covered by a two year warranty.

**Claims reported within 15 minutes can earn an excess waiver of up to £1000!**

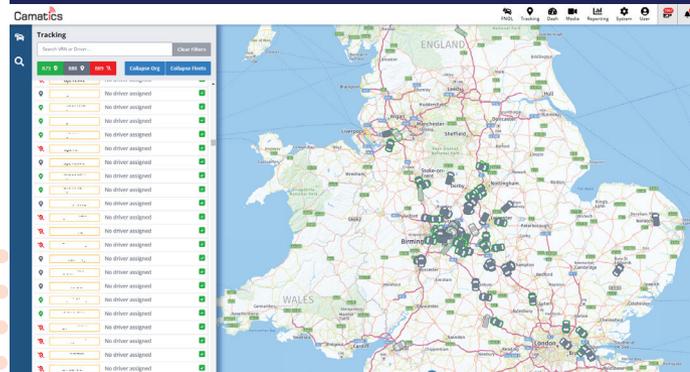
**36%** average reduction in claims costs

**17%** frequency improvement

**Up to 47%**

**improvement in fleet claims performance**

\*When adopting Camatics for a 3 year term.



# Camatics FAQs

## 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, after payment of the first year's camera premiums.

## 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?

Every Camatics camera is covered by a two year warranty. In the event of any failure of the camera, not caused by misuse, our support team will assist with repairs or replacement.

## 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 847 660.

## 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. Drivers should utilise the panic button for any event that they think appropriate. There is no penalty for improper use.

## What recording capacity do 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. If a client already has existing cameras in their vehicles, our Connect product may be of interest to them. Please refer to the separate Connect insert for more information.

## What is the excess waiver?

In the event that the panic button is pressed within 15 minutes 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 incepted. 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.

## What additional benefits does the portal provide?

Over 20 additional telemetry reports to assist in more efficient management of the policyholder's fleet. For a detailed list of these reports, visit our website.

## Is Camatics written on a quarterly declaration basis?

No. We need to be aware of what vehicles are on cover to know a camera is needed, so Camatics is only written on an 'as and when' basis but we can consider debiting adjustments in bulk on a monthly or quarterly basis.

## What is the process for updating the MID?

The policy is written on an 'as and when' basis, so DCL update the MID.

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Camatics Limited, Redwing House, Hedgerows Business Park, Colchester Road, Chelmsford, Essex. CM2 5PB Company Registered in England & Wales. Company Number 09229880

# Premium Payment Plan

Carraig Premium Finance (CPF) is a standalone finance house that provides flexible and competitive funding exclusively on DCL products



## Product features

Available for all DCL products including camera premiums on Camatics policies.

MTA premiums can be added to the loan amount, on request.

Overriders payable on interest charged over and above CPF's base rate.

The credit agreement will be issued electronically to both broker and policyholder.

Annual agreements with no automatic renewal rollover.



## Credit risk transfers when:

The credit agreement is completed, signed and returned.

The deposit and the first monthly payment is paid, via direct debit, in line with the payment dates specified in the payment schedule.

A valid direct debit Instruction is in place for the collection of monthly payments.

There are no payment arrears or overdue premiums for the client from previous years of account.

### Broker benefits:

Carraig Premium Finance can help you secure more business and transfer credit risk.



No Credit Checks



No Set Up Fees



6% Fixed Interest



Carraig Premium Finance Limited ("Carraig Premium Finance") is the Credit Provider. Carraig Premium Finance Limited is an unregulated Gibraltar registered company (Company Number 104690) whose activities fall outside of the scope of the Gibraltar Financial Services (Consumer Credit) Act 2011 and the UK Consumer Credit Act 1974.

Direct Commercial Ltd ("DCL") is the Credit Intermediary. Direct Commercial Limited is authorised and regulated by the Financial Conduct Authority (FRN: 307505) and is a company registered in England & Wales (Company Number 3133493).

The Credit Agreement issued by Carraig Premium Finance is a Running Account Credit Facility and is not an insurer Direct Debit facility.

Carraig Premium Finance (CPF) is a standalone finance house that provides flexible and competitive funding exclusively on DCL products. CPF can also be used to fund the camera premiums associated with the Camatics policy.

This finance option is subject to a formal credit agreement spanning 10 months; the deposit is due within 14 days of inception. The remainder is collected via Direct Debit over 9 months, commencing one month after inception.

## **Are credit checks performed on the client?**

No, there is no credit check required.

## **What is the Interest rate on the monthly instalment facility?**

Interest rate is 6%.

## **Is interest charged on the gross amount?**

Yes, but interest can be waived on any deposit paid prior to inception.

## **What is the APR?**

On a standard profile of a 20% deposit followed by 9 instalments it is 17.74%.

## **Is a reduced interest rate negotiable if a high premium is quoted/invited?**

Generally not. In exceptional circumstances on very significant premiums this can be referred.

## **What is the deposit and how is it paid?**

The standard payment profile has a 20% deposit which can be paid directly to CPF by the policyholder or broker.

## **Is the balance payable in less than 9 months?**

CPF can consider alternative payment profiles, contact [credit.control@carraigpremiumfinance.com](mailto:credit.control@carraigpremiumfinance.com) for more information.

## **Is there a set up fee?**

No, there is no set up fee.

## **What procedure should I follow if the client wishes to take advantage of this facility?**

Request a pre-populated credit agreement prior to inception from the relevant underwriter. Please include details of the policyholder's first name, surname, and email address. All credit agreements are then issued by Carraig Premium Finance. Post inception applications may be considered but may be subject to an alternative profile. Requests can be made to [credit.control@carraigpremiumfinance.com](mailto:credit.control@carraigpremiumfinance.com)

## **What is the procedure for mid term adjustments?**

MTAs are not automatically added to an existing loan agreement but can be included on request, prior to instalment seven and subject to a minimum additional premium of £500. When amendments to the loan amount are made, a revised payment schedule will be issued.

## **What is the procedure at renewal?**

CPF agreements are annual and do not roll over. If a new agreement is required at renewal then updated terms can be requested.

## **Does CPF pay overrides?**

CPF will pay, as additional revenue, interest earned over and above 6% but CPF must be advised from the outset which rate you would

like to charge. It is then incorporated into the credit agreement. APR will be advised on a case-by-case basis. CPF will only pay at the end of the term so in this way CPF may differ from other premium funders.

## **Can my fees be collected?**

No, CPF cannot accommodate the collection of broker fees.

## **What happens to my commission?**

Your commission will be available for you to request upon transfer of credit risk.

## **Can minimum and deposit premiums be accommodated?**

Yes, but in certain circumstances a revised profile may be required.

## **Do you charge default fees?**

Generally no, but CPF reserve the right to.

## Security for clients with our 3 year premium stability plan



### Protect policyholders' premiums from market pressures.

Treble 20 is a legally binding, long-term agreement overarching 3 annual contracts of insurance which can be bolted on to any of our products\*



#### Rating structure fixed for three years

Save time and money in year 2 and 3 without the need to obtain a quote.



#### Pay premiums based on the performance of your fleet

Avoid being penalised due to market pressures or the poor accident record of others.



#### Effective forecasting of future insurance costs

Pre-agreed parameters allow cash flow planning with a transparent relationship between premium and claim costs.



#### Premium payment plan available

On each annual contract which is subject to a T20 agreement.



#### Annual premium increases are capped

Should a fleet experience a large loss.



#### Annual premium reductions of 20% can be achieved

Should the policy run well.

\*with the exception of Camatics which has its own 3 year LTA wording.



### Premium pricing calculated using a preset and fixed adjustment scale

Premium per vehicle change	
0%	-20%
1% - 19%	-15%
20% - 29%	-10%
30% - 39%	-5%
40% - 47%	0%
48% - 62%	+5%
63% - 67%	+10%
68% - 72%	+15%
73% - 77%	+20%
78% - 82%	+25%
83% - 87%	+30%
88% and above	+35%



The DCL Treble 20 Agreement is a unique and innovative contract. Legally binding, it provides premium stability through a predetermined rating structure over three years.

## **Does DCL allow any discount for the Treble 20 Agreement?**

This is often the case, but at the Underwriters discretion.

## **Does the Policyholder pay three years premium upfront?**

No – the premiums are paid annually for the year ahead. The premium for years two and three are not known at inception.

## **Does DCL issue Claims Experience at each renewal?**

No – only once the agreement reaches the end of the three year deal.

## **What information is provided to monitor claims activity?**

We will issue an extraction listing at month 10 and the operating loss ratio is calculated using this listing which is then binding. We strongly recommend brokers access the broker portal for a listing and schedule a claims review meeting ahead of extraction and make any relevant representations to claims.

## **Can a policyholder move brokers during a T20 agreement?**

Yes – but it will be dependant on whether a broker has chosen to be named and included in the agreement. Only brokers with a DCL agency can be appointed and transfers are agreed at our absolute discretion.

## **What would happen if the first year's claims deteriorated and the policyholder was in the second year of the Agreement, would DCL look to recover any additional premium?**

No – we only ever base the renewal premium on the previous claims year up to month 10.

## **Can the client exit the agreement at any point?**

No – this is a legally binding three year agreement and premiums are due for the full three annual contracts of insurance.

## **How are claims in month 11 or 12 of a policy year taken into account?**

These claims are not included in any calculations but equally any settlements or reserve reductions which occur in these months are not included.

## **Can you apply the Treble 20 Agreement to the Haul-in-One product?**

No – you can apply the T20 agreement to all products except Haul In One and Camatics which has its own dedicated 3 year policy wording that includes the same premium adjustment scale.

## **Does the Treble 20 include the client having to use telematics?**

No – the Treble 20 is purely a premium stability programme although the more risk management the client implements the more likely they are to see premium savings. Three year options are available with Connect and Camatics which also have additional excess waiver benefits if clients are looking to bolster their commitment to managing risk.

## A discounted policy designed for clients already invested in vehicle CCTV



### Product features

Connect provides a portal for clients to upload footage from their existing camera solution following an incident.

**Savings opportunities** – Policyholders are rewarded for already investing in vehicle CCTV with a discounted premium.

**Maximum proactivity on claims** – Camera footage assists with a prompt resolution on liability and can significantly reduce overall costs.

Connect delivers the ability to ensure **effective third-party intervention, mitigate claims costs & fight fraud** using the video evidence.

**Competitive finance option available.**

**EU cover options available** on request.

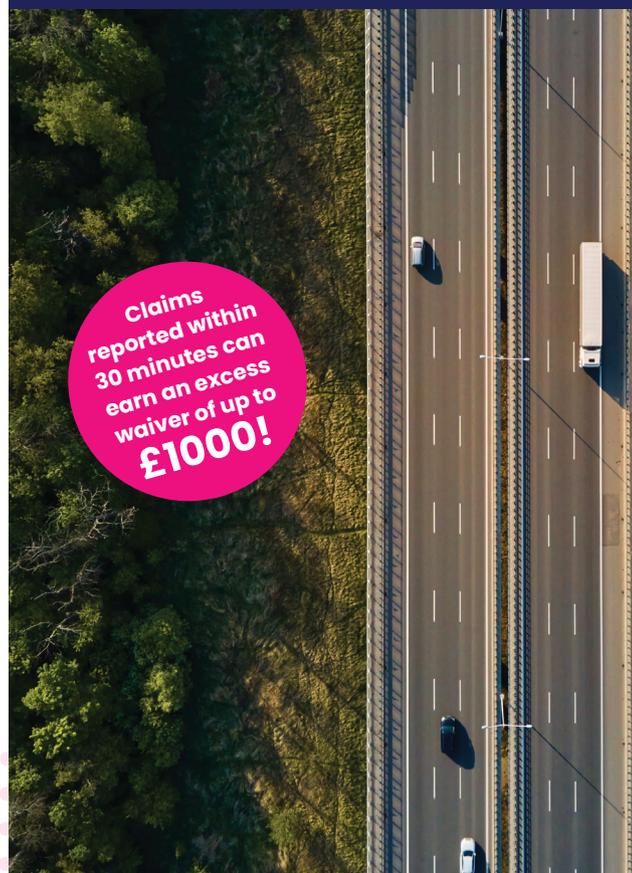
#### Please note:

ALL vehicle cameras must adhere to our camera specification and be validated. Validation videos must be provided within 14 days of being on cover. Indemnity only applies when claims are reported within 24hrs and video supplied.



### This policy is suitable for clients who:

- Are risk aware
- Have the desire to manage their fleet claims and FNOL
- Are proactive in utilising their existing camera technology



# Connect FAQs

## **Can a client still benefit from the Treble20 agreement as a Connect policyholder?**

Yes, and there can be a further premium discount.

## **How does a policyholder get access to the Connect portal?**

When a broker wants to inception a Connect policy, they have to provide us with the name, phone number and email address of the policyholder. The policyholder will then be sent portal access and the user guide via email, which will explain the necessary steps to take to upload validation footage and any claims footage.

## **Can the broker have access to the portal as well as the policyholder?**

Only if the policyholder shares the login credentials.

## **How long is uploaded footage available on the portal?**

Footage will remain on the portal for as long as the client remains a Connect policyholder.

## **What if policyholders are unable to report the accident within 30 minutes, are they still eligible for the £1000 waiver?**

In most cases, no. However, this would be at our discretion in extenuating circumstances.

## **What happens if incident footage is not provided within 24 hours?**

Providing incident footage within this time frame is a condition of the policy, so indemnity may be in question should policyholders fail to do so.

## **What happens if, after inception, it transpires that the quality of the camera footage does not satisfy the specification in the user guide?**

Quality of footage is a condition of policy. Should cameras not be satisfactory, the policyholder would have the option to replace the cameras or transfer the risk to our Premier policy wording and pay the additional premium.

## **What happens if the validation footage per vehicle is not provided within 14 days of policy inception?**

It is a policy condition to validate the camera quality and view in every permanent vehicle within 14 days of being added. Failure to do this could result in policy cancellation or the risk being redebited on our Premier wording and an additional premium charged.

## **Are there certain criteria the cameras need to meet to be acceptable?**

Yes – see user guide. This is to ensure footage is of a standard to allow us to best deal with claims.

## **Do policyholders' vehicles need to have both front and rear facing cameras?**

No – only forward facing are required but the portal does allow a policyholder to provide footage from other cameras in the event it can help with a claim.

## **If additional vehicles are added to a fleet, how long does the policyholder have to submit camera validation footage?**

The policyholder must submit validation footage from each additional vehicle within 14 days of the date they are added to the policy.

## **In addition to cameras do we have a tracker requirement for high end/ high value vehicles?**

Only if endorsed by the underwriter at the time of quotation.

## **What are the consequences of a faulty camera at the point of accident?**

It is the duty of the policyholder to have a working & compliant camera in each vehicle so this would jeopardise indemnity.

## **Do temporary vehicles require cameras?**

Vehicles added to the policy for a temporary period of up to 21 days or less do not require a camera or to go through the camera validation process. However, where a policyholder uses plug & play cameras, the portal will allow upload to ensure they are best protected.

## **Do all vehicles have to have a camera?**

Generally yes, but underwriters may agree exceptions in respect of directors cars, for example, at the point of quotation.

## **What if a camera breaks and a policyholder isn't able to immediately replace it? Would indemnity still be afforded in the event of a claim?**

This would be decided on a case-by-case basis. The policyholder should make all efforts to ensure that every camera is working at all times. We recommend notifying us promptly if any camera-related problems occur.

## **What is the excess waiver?**

When we are advised of a claim within 30 minutes of the accident happening and the amount claimed exceeds the policy excess applicable, we will waive the first £1000 of any policy excess that would have otherwise applied.

## **Is Connect written on a quarterly declaration basis?**

No. We need to be aware of what vehicles are on cover to know a camera is needed, so Connect is only written on an 'as and when' basis but we can consider debiting adjustments in bulk on a monthly or quarterly basis.

## **What is the process for updating the MID?**

The policy is written on an 'as and when' basis, so DCL update the MID.

## 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 £180,000 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.

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

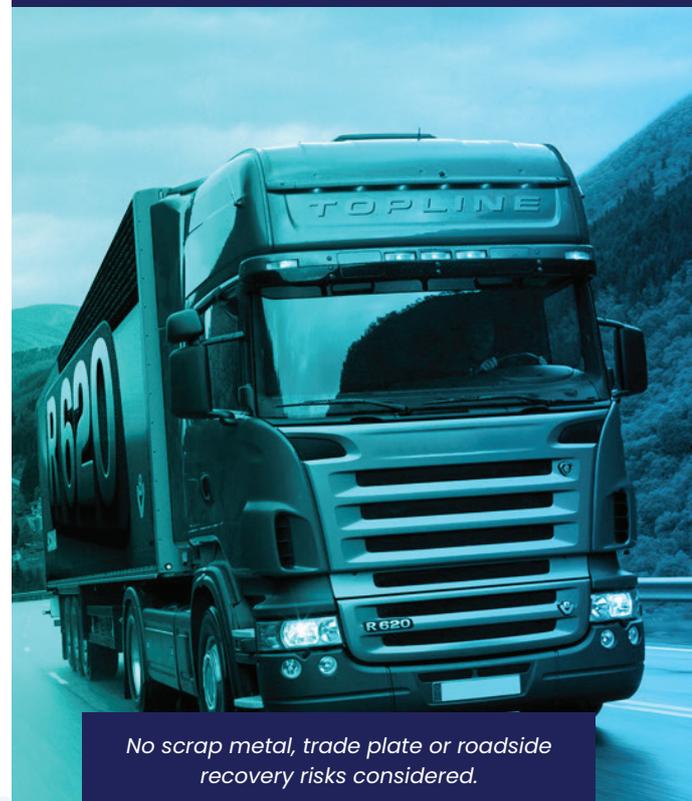
Quote and policy documentation instantly available to download.

Get access to Haul In One today: [admin@haultinone.com](mailto:admin@haultinone.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.*

# 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 been 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)

## 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](mailto:admin@haulinone.com)

## Do you accept modified vehicles?

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

Your Quote	Excess	Insurance Features				
dcl £2,356.31 including VAT	Voluntary £500 Compulsory £15 Year 0205	Widerepair Cover	Driving Warranty	Hazardous Goods	Foreign Use	Trailer Cover
		Included	A10 - 25G	Excluded	Excluded	Excluded

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## Specialist insurance for waste & hazardous goods carriers

Wasteline quotes are provided in place of Premier when an underwriter considers it better suits the risk profile. If your client desires a specialist policy, Wasteline is also available on request.



### Product features

Spillage, Leakage & Tipping risks.

Cross Liabilities.

UK based specialist 24/7 claims line.

Cover for theft whilst vehicle being used as a 'tool of trade'.

Cover for lost or stolen keys.

Attached & detached cover for unspecified trailers.

Driver Death Benefits (Comp cover only).

Extended third party property limits:

- £20million for Commercial Vehicles.

- £5million for the carriage of Hazardous Goods.

Environmental Statutory Liability covers included.

Specialists claims team available 24/7 ready to respond to all types of hazardous incidents.

Corporate manslaughter included within the wording at the insurer's discretion



### Additional benefits available

Flexible driver options.

Long term agreements available for premium protection.

EU cover options available on request.

Competitive premium payment plan available.



# Wasteline FAQs

## **Does the Wasteline policy cover the carriage of all types of hazardous goods?**

Yes, apart from certain radioactive goods. Generally, isotopes are acceptable.

## **Does the policy only cover the waste industry?**

We are not occupation specific. If the client wants or needs the cover provided by the Wasteline policy wording then we would usually be able to quote. Haulage contractors are a target trade.

## **Is Wasteline only available to hazardous goods carriers?**

No, we can quote Wasteline on request, but keep in mind our standard policy can accommodate certain risks that derive a low percentage of their turnover from hazardous carriage.

## **Can the risk comprise of a mixed fleet?**

Yes, not all vehicles need to be ADR-licenced. We can cover tankers, tippers, skip lorries, alongside standard business cars and vans.

## **Can special types be covered?**

Yes, special types would be third party only.

## **Are third party working risks covered?**

Wasteline does include cover for theft of a vehicle whilst it is being used as a tool but does not include additional working risk cover.

## **Does the policy include clean up cover if there is a spillage?**

Yes, our claims team are able to react 24/7 and our network partners are regulated and accredited to deal with all forms of fuel/chemical spillage & lost loads.

## **Does Wasteline provide cover whilst a vehicle is being used as a tool of trade?**

Theft is included but AD is not. We may be able to cover AD caused to the vehicle for an additional premium.

## **Are there driving restrictions?**

Generally we offer ANY licenced driver but each case will be quoted at the underwriters' discretion based on its merits.

## **Can airside cover be included?**

Generally no, we do not offer any airside cover. In certain circumstances we may be able to offer limited AD cover only, subject to referral and then at the underwriters' discretion.

## **Can you apply the Treble 20 agreement to the Wasteline product?**

Yes, the Treble 20, 3 year Premium Stability Plan can be applied.

## **Can Wasteline benefits be combined with Camatics or Connect?**

In certain circumstances, at underwriter's discretion we can look to provide terms on a hybrid basis.

## **Are environmental covers included?**

Whilst our policy does not specifically mention environmental covers, all statutory costs arising from an RTA incident are covered subject to the terms and limits of the policy.

# Important Contact Details

Get in touch with the right team to effectively manage your client's policy.



## New Business



0207 621 8470



[quotes@directcommercial.co.uk](mailto:quotes@directcommercial.co.uk)

## Agency Queries



01245 459 700



[agency@directcommercial.co.uk](mailto:agency@directcommercial.co.uk)

## Renewals



01245 459 700



[info@directcommercial.co.uk](mailto:info@directcommercial.co.uk)

## Administration & MTAs



01245 459 700



[adjustments@directcommercial.co.uk](mailto:adjustments@directcommercial.co.uk)

## Haul In One Enquiries



01245 459 700



[admin@haul-in-one.com](mailto:admin@haul-in-one.com)

## Accounts



01245 459 700



[accounts@directcommercial.co.uk](mailto:accounts@directcommercial.co.uk)

## Claims



01245 678 345



### Reporting a new claim:

[newclaims@directcommercial.co.uk](mailto:newclaims@directcommercial.co.uk)



### Sharing information about an existing claim:

[claimsadmin@directcommercial.co.uk](mailto:claimsadmin@directcommercial.co.uk)



### Requesting a quarterly claim update on a policy:

[claimsreview@directcommercial.co.uk](mailto:claimsreview@directcommercial.co.uk)

## Haul In One Claims



01245 678 350



[hioclaims@directcommercial.co.uk](mailto:hioclaims@directcommercial.co.uk)

## Camatics Claims



01245 847 660



[claims@camatics.co.uk](mailto:claims@camatics.co.uk)



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