

# 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 accepted. 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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