

# 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.