



Our Broker Guide

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Say hello to the UK's fleet insurance experts

In just over 20 years, we've grown DCL from being a small start-up to insuring 1-in-9 trucks on UK roads. That's because we never stop finding smarter ways to insure your clients' fleets.

We're an MGA that provides full underwriting, admin and our own in-house Claims service... and we work exclusively through brokers like you. In fact, we consider brokers as business partners and collaborate closely to constantly improve what we offer.



Our promise to brokers



Proper cover, from the specialists

100% A-rated, ALD (any licensed driver) as standard and EU cover available too. Designed for fleets, by fleet experts.



UK-based, tight-knit team

Underwriters. Techies. Claims experts. All in-house, all ready to help you, from our London and Essex offices.



We go the distance

We reward long term agreements with up-front discounts. And we always help fleet clients stay ahead of the curve.



Smart with the numbers

Bespoke payment plans and discount structures that help fleet businesses thrive.



Tech-enabled, not robotic

From our Broker Portal to our Camatics options, we embrace tech... but always think people-first.

Our appetite

Being specialists means being selective. Here's a quick guide to what we will, and won't, consider.



Perfect clients for us

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



Not for us

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

Worth knowing



“Can do” flexibility

We can help with risks that... have exposure to EU use, are involved in the carriage of hazardous goods, work in metropolitan areas, or have suffered a distressed trading history.



If it's got wheels...

From trucks and vans to skip lorries and cement mixers, we can cover practically any vehicle type (yes, even mixed covers).



The core four

We constantly put ourselves in the shoes of Fleet Managers and design products specifically for them.



Premier

Comprehensive fleet cover designed to meet the needs of your core commercial motor clients.

Wasteline

Specialist wording for clients operating in the waste or hazardous goods sectors.

Camatics

Telematics-driven product helping reduce claims frequency and improve loss ratios.

Connect

Discounted premiums for clients already using vehicle cameras to mitigate claims costs and fight fraud.

And don't forget Haul in One

Our speedy online quote solution for smaller or developing commercial fleets! Specifically designed for fleets of 1–5 commercial vehicles (NCB rated).

(Find it on your preferred EDI platform, or Become An Agent to get access.)

Premier

Comprehensive fleet cover designed to meet the needs of your core commercial motor clients.

→ Find out more

Flexible cover options (inc. EU) and driver types (inc. those with convictions).

'As and when' or Quarterly declarations.

MID updated automatically on 'As and when' policies.



Wasteline

Specialist wording for clients operating in the waste or hazardous goods sectors.



Find out more

Extended third party property limits: £20M for Commercial Vehicles, £5million for the carriage of Hazardous Goods.

Spillage, Leakage & Tipping risks covered.

Environmental Statutory Liability covered. Corporate manslaughter covered at the insurer's discretion.



Camatics

Telematics-driven product helping reduce claims frequency and improve loss ratios.

Policyholders can access telematics and tracking remotely at any time.

→ Find out more

Cameras owned by the policyholder.
Self-fit or professional fit options.

Annual or LTA policies available, with excess waiver (up to £1,000) for roadside reporting.



Connect

Discounted premiums for clients already using vehicle cameras to mitigate claims costs and fight fraud.

→ Find out more

Camera footage assists with prompt resolution on liability and can significantly reduce overall costs.

Claims reported within 30 minutes can qualify for a £1,000 excess waiver on own damage.

Portal for clients to upload footage from their existing camera solution following an incident (24hr window for upload to unlock indemnity).



Finance options

(available on our core four products)

We know how clients pay for fleet insurance has a big effect on their business. That's why we think about it like it's part of the product itself.

Premium Finance

DCL's very own finance facility. Spread the cost of your client's premiums over 10 months.

Treble 20

Unique in the market. Lock-in clients for 3 years with a simple pricing system based on the claims made... that could yield savings of 20% in premiums each year.

How we work with brokers

The Broker Portal

We've created (and are constantly improving) a dedicated dashboard where you can:

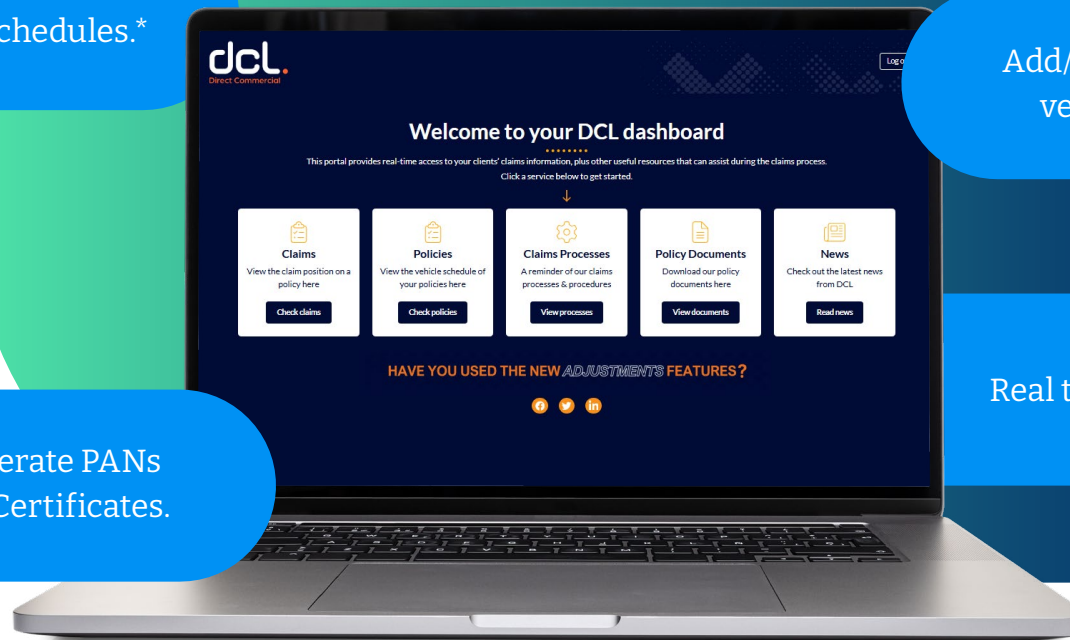
View current vehicle schedules.*

Download client Documents.

Add/remove commercial vehicles from cover.

Generate PANs and Certificates.

Real time claims updates.



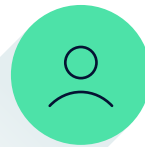
**Only 'As and When' policies can be viewed and edited.*

In-house Claims

Based in our Chelmsford office, our claims team are on-hand to:



Offer complimentary Quarterly Review Meetings with Policyholders and Brokers to collaboratively manage all live claims.



Provide expertise in vehicle recovery and legal matters.



Receive reports and provide roadside support, 24/7.



Manage timely and good value repair works through our nationwide repairer network.



Lead hands-on investigations on policyholders' behalf.



Proactively offer the third party hire vehicles at great rates.

Let's partner up



Any success we've had at DCL is because of our amazing fleet insurance brokers. That's why we'll always go the extra mile for you.

Become an agent

If you're an FCA registered fleet insurance broker and feel you can support an agency, we'd love to partner with you.



Become an agent



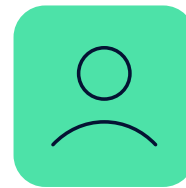
Step 1

Call the agency team in our Chelmsford office on **01245 459 700**, or email: **agency@directcommercial.co.uk**



Step 2

Complete an **application form**



Step 3

Your local BDM will contact you and arrange a visit.



Step 4

We use the services of reg.uk.com for TOBA management, so you'll need to register with them if you aren't already.

Submit a presentation

Our in-house team of underwriters will respond promptly to all enquiries... but the better info you give them, the quicker and more detailed the response you'll get back! Here's a few pointers for the minimum detail to include in any presentation:

- **A vehicle schedule.** Make, model, body type, GVW, value, fuel type, registration. You must also specify any modification details including any permanently fitted plant. (Please tell us the value split between vehicle and plant.)
- **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. Typically we require 3 years fleet experience but we can be flexible – speak to us to work out what is possible for your fleet.
- **Driving restrictions.** Please detail any drivers with convictions, medical restrictions or other facts of a material nature.

- **Cover required.** Please specify for all vehicles and trailers, including trailer values.
- **Premium steer, expiring rate, renewal rate** and the results of your market exercise.

Send presentations to:



London market brokers

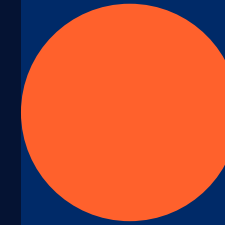
wholesale@directcommercial.co.uk



Retail brokers


quotes@directcommercial.co.uk

Get to the right person, quick



Save time by speaking to the right team at our London or Chelmsford bases...

New Business

 0207 621 8470

 quotes@directcommercial.co.uk


Administration & MTAs


 01245 459 700


 adjustments@directcommercial.co.uk

Claims

 01245 678 345

 **Reporting a new claim:**
newclaims@directcommercial.co.uk

 **Sharing information about an existing claim:**
claimsadmin@directcommercial.co.uk

 **Requesting a quarterly claim update on a policy:**
claimsreview@directcommercial.co.uk

**Need more information,
contact your local BDM**

 [Find my BDM](#)

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