

# Product Oversight and Governance - Product Value Document

Carrier name: Great Lakes Insurance UK Limited via Direct Commercial Ltd (DCL)  
 Product name: DCL Haul in One  
 Reference: Motor Fleet  
 [Class of Business]  
 Date: May 2026

Manufacturer Information
Product information
<p>Our Product Oversight and Governance Approval Process ensures that the design of insurance products takes into account the objectives, interests and characteristics of customers; does not adversely affect customers; prevents or mitigates customer detriment and supports a proper management of conflicts of interest using relevant MI.</p> <p>Annual Commercial Motor policy for commercial vehicle operators for policyholders based in the UK with extensions to include vehicle use in the EU on request.</p> <ul style="list-style-type: none"> <li>• Broad acceptance criteria including Hazardous Goods carriage up to 15% of Turnover.</li> <li>• Flexible driving warranties including Any Licensed Driver covers for certain risks.</li> <li>• Young/New Driver excesses apply in addition to the standard policy excess.</li> <li>• Specified Trailers – Attached and Detached cover.</li> <li>• NCB rated, single or multi vehicle online portal accommodating a wide range of CV and HGV risks up to 44t GVW.</li> <li>• Instant online documentation</li> </ul> <p>We offer an in-house commercial vehicle specialist 24/7 claims service based in the UK.</p> <p>A Premium Instalment Plan is available upon request.</p> <p>Insurer – Great Lakes Insurance UK Limited – AA- (very strong) rated insurer with S &amp; P and A+ (superior) rated insurer with AM Best.</p> <p>This is an annual policy.</p> <p>Complaints are handled in-house to provide the best service to our mutual customers.</p>

Target market	
<ul style="list-style-type: none"> <li>Commercial vehicle operators based in the UK with vehicle schedules which may include Tankers, Tippers, Skip Lorries, Transporters, Vans, Trucks, Cement Mixers.</li> <li>Experience drivers becoming owner operators for the first time – previous company/employer experience discounts considered.</li> </ul>	
Types of customer for whom the product would be unsuitable	
<ul style="list-style-type: none"> <li>Non commercial vehicle operators based outside the UK.</li> <li>Customers who do not place business via an FCA regulated intermediary approved by DCL.</li> <li>Commercial vehicle operators who require cover for more than ten vehicles.</li> <li>Where cover required is Third Party Only.</li> <li>Where cover is required for Pickups, Cars, Motorcycles or Motorhomes.</li> </ul>	
Any notable exclusions or circumstances where the product will not respond	
<ul style="list-style-type: none"> <li>Standard market exclusions including but not exclusive to riot, war, wear and tear etc.</li> <li>Exclusions conditions and terms within the issued policy documentation.</li> <li>Warranties within the issued policy documentation.</li> <li>Cover would not extend beyond use outside of the UK unless prior agreed.</li> <li>Where there have been sizable individual claims.</li> </ul>	
Other information which may be relevant to distributors	
<ul style="list-style-type: none"> <li>All necessary information must be received to be able to offer this product.</li> </ul> <p><u>Contacts</u></p> <ul style="list-style-type: none"> <li>Complaints – <a href="mailto:complaints@directcommercial.co.uk">complaints@directcommercial.co.uk</a></li> <li>Claims – <a href="mailto:claims@haul-in-one.com">claims@haul-in-one.com</a> – 01245 678 350</li> </ul> <p>For issues other than complaints, claims or underwriting please contact your Business Development Manager – details located on our website – <a href="http://www.directcommercial.co.uk">www.directcommercial.co.uk</a></p>	
Expected date of next assessment	31/05/2027