

# Product Oversight and Governance - Product Value Document

Carrier name: Great Lakes Insurance UK Limited via Direct Commercial Ltd (DCL)  
 Product name: DCL Wasteline  
 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 Motor fleet 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>• Specialist Insurance for Waste and Hazardous Goods carriers over 20% over the turnover.</li> <li>• Flexible driving warranties including Any Licensed Driver cover.</li> <li>• Young/New Driver excesses apply in addition to the standard policy excess.</li> <li>• Unspecified Trailers – Attached and Detached cover, subject to a maximum any one trailer of £50,000.</li> <li>• In house commercial vehicle specialist 24/7 claims service based in the UK including ADR &amp; DGSA specialists.</li> <li>• Spillage, Leakage and Tipping risks, Cross Liabilities, Extended Third Party Property limits and Environmental Statutory Liability covers.</li> <li>• Cover for theft whilst vehicle being used as a “tool of the trade”.</li> <li>• ESL Covers included.</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>



**Tel:** 01245 459 700



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



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

Target market	
<ul style="list-style-type: none"> <li>Commercial vehicle operators based in the UK whose business involves the carriage of Waste and Hazardous Goods.</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> </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> </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:claimsadmin@directcommercial.co.uk">claimsadmin@directcommercial.co.uk</a> - 01245 678 345</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



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