

## Eligibility

### What type of truck businesses are eligible?

Businesses operating 3 to 18 vehicles, established at least 2 years, who agree to fit CCTV and use their system to help manage and control risk.

### What vehicles are acceptable?

Trucks, Vans, Special Types and Private Cars. Trucks of 7.5T GVW or higher should represent at least 50% of the vehicle schedule.

### What drivers are eligible?

Any driver aged 25 to 69. Drivers 21 to 24 or 70 to 73 would be named and terms may apply. Drivers holding full HGV licences for less than 2 years and/or with 7 points or more or a past disqualification need referral.

### What if the Customer is already covered by Aviva?

We will not be able to quote if the Fleet is currently insured with Aviva

## Extra Benefits

### What are the extra benefits?

- Complimentary 4G connected CCTV cameras (Customer pays VAT) for Trucks 7.5T GVW or higher
- Premium discount if the customer already has an acceptable CCTV camera system
- 2 year policy with protected 2 year premium rates per vehicle
- Low claims rebate
- Yes Claim Bonus £200 excess reduction for claims reported within 24 hours with identifiable third party details

### What are the commitments?

- At least 75% of incidents reported in 24 hours to Aviva's Incident Helpline which is open 24/7
- CCTV must be fitted within 60 days of inception
- Camera Management Programme training visit within 30 days of CCTV installation or 90 days of the policy start date

### What happens if commitments are not met?

- Loss of the protected 2 year premium rate and eligibility for the Low Claims Rebate
- Additional £1000 ADF&T excess may apply if timescales for CCTV camera installation or the Camera Management Training Programme are not met.  
Or, if footage once cameras are fitted is not available when it is requested after an incident.

## General Policy Information

### What is the certificate and adjustment basis?

The policy is on an “as and when” adjustment basis using open certificates. Permanent changes will be on a pro rata basis.

### What is the low claims rebate and how is this paid?

A premium rebate payable to the customer if occurred claims costs are less than 30% of the 2 year premium. The payment is net of commission and is paid subject to the client renewing after 2 years.

### What is the Protected 2 year premium rate?

Where the earned claims ratio (ECR) is less than 50% after 10 months from the Policy start date the premium for each vehicle insured will not increase.

If the ECR is more than 50% the premium for each vehicle insured will increase by 5%.

### What about hazardous goods or locations?

Each case considered on its merits subject to additional information. A supplementary fact finder is required.

### What about foreign use?

The policy provides the UK cover applicable to the vehicle within the European territorial limits. Foreign use should be declared and additional terms may be applied if overall use exceeds 20%. Green cards can be issued for vehicles and trailers if applicable for the trip duration.

### What about trailers?

Cover is provided for attached and detached up to £100,000 any one trailer as standard.

### What about expanding risks?

Where vehicle numbers are more than 50% higher from the inception position our written consent is required for the continuation of the Protected 2 Year premium rate.

### What happens if the policy is cancelled within the first 2 years?

Short period charges apply in the first year of the policy. Thereafter pro rata cancellation rates applies.

### What happens after 2 years?

We invite renewals on a further 1 or 2 year basis and would fund the CCTV camera connected portal data costs for existing cameras including the VAT.

### What about additional vehicles?

Additional trucks (7.5T GVW and over) will benefit from complimentary cameras. Customers pay the VAT only.

### What about substituting trucks with cameras?

The cameras can be transferred to the replacement vehicles. There is no charge to the customer where the deinstall and reinstall are done by Vision Track approved contractors.

### If the CCTV camera isn't recording when an incident occurs does cover apply?

Yes, policy cover would operate however an additional £1000 ADF&T excess could apply if the footage is requested. This would not apply during the first 60 days before camera installation.

### **What about Laid Up cover?**

Vehicles can be laid up once during a policy year for a minimum period of 28 days and need to be locked in a garage or compound secured by perimeter walls and/or fences.

Any exception to this requires referral.

### **What about CCTV cameras for temporary vehicles?**

Any temporary truck changes up to 60 days duration do not require CCTV camera protection.

### **What documents are needed after cover is effected?**

The Fact Find Proposal, evidence of NCB if applicable and evidence of the existing CCTV where these are accepted

### **How do I get a quote?**

You can either upload the quote information to our Qtrade portal or alternatively send a presentation to [motorsales@Qunderwriting.com](mailto:motorsales@Qunderwriting.com)

Our privacy notice ([www.Qunderwriting.com/privacy/](http://www.Qunderwriting.com/privacy/)) lets you know how we use your data and how to request removal.

**Copies of all our documents, including Summary of Cover and Policy Wording are available on our website.**