



The all in one haulage insurance solution

No Claims Bonus Policy

NCB@haul-in-one.com

If you have taken out your policy on the basis of having earned any level of No Claims Bonus (NCB), we require written proof to be sent to us **within 14 days of the inception date of your policy.**

We recommend sending written proof of NCB by Recorded Delivery to Haul-In-One.com. Alternatively you can scan your written proof and email it to us at ncb@haul-in-one.com

If there is any discrepancy noted upon receipt of your NCB and the proof provided does not correspond to the information you provided when you purchased your policy, we will apply the correct information. Where applicable this may result in an additional premium being charged by your insurer.

Failure to provide us with valid proof of No Claims Bonus will result in cancellation of the policy.

We will only accept No Claims Bonus as valid, provided that it is:

- Previously earned on a commercial vehicle policy only.
- Previously earned on a policy that expired no more than 2 years prior to the start date of your current policy
- Previously earned on a policy that was declared as operating under the same business type/ occupation as that of the current policy.
- Confirmed proof of bonus and Issued by the Policyholder's previous Insurer only
- Issued in the Policyholder's name.
- Earned within the United Kingdom.
- Shown in years and not as a percentage.
- Not being used on another policy; No Claims Bonus can only be used on one policy at a time.

Haul in One reserves its right to refuse any proof of bonus that does not adhere to the above criteria.

Earning No Claims Bonus

No Claims Bonus (NCB) will be earned separately by each policyholder on each vehicle they insure and is not transferable to any other person. In the case of a firm's insurance policy, No Claims Bonus is earned by the firm.

NCB will increase by 1 per year every renewal if a policy remains claim free (up to a maximum of 5 years). For every claim made against the policy in a year, NCB will decrease on the affected vehicle at the next renewal in line with the below table:

Current NCB	No. claims made in period of insurance	NCB at next renewal
1 or 2 years	1 or more	0
3 years	1	1
	2 or more	0
4 years	1	2
	2	0
	3 or more	0
5 years or more	1	3
	2	1
	3 or more	0

If a claim is made which is not your fault and we have to make a payment, we will step back your No Claims Bonus in line with the above until we have made a full recovery of costs from the responsible party.

Protected No Claims Bonus

Protected No Claims Bonus is an optional cover which can be added to your vehicle for an additional cost.

Protected No Claims Bonus is available to policyholders who have 5 years or more No Claims Bonus on their vehicle and who have had no more than 1 claim in the last year.

Protected no claims discount guarantees that your No Claims Bonus will not decrease the following year as a result of a claim.

- Your NCD is protected from 1 claim every year.
- Protected NCD can be added when your cover starts, from renewal or when you add a vehicle to your policy.
- This cover does not protect the overall price of your insurance policy

Overlap in Cover

As per Haul in One's acceptance criteria, No Claims Bonus can only be used on one policy at a time.

In the event Haul in One receive proof of No Claims Bonus that states cover is still in force on a previous policy longer than 7 days after the inception of our policy, an additional premium may be applied.

Haul in One reserves its right to refuse any proof of bonus that does not adhere to the above criteria.

Late Submission

Subject to Underwriters' prior agreement and any No Claims Bonus adhering to acceptance criteria, in the event No Claims Bonus proof is submitted outside of 14 days of the inception date of your policy, an administration fee of £50.00 + VAT will be charged

Haul in One reserves its right to refuse any proof of bonus that does not adhere to the above criteria.

Policy Cancellation

New Business premium is debited subject to the submission of No Claims Bonus proof.

When a client should request to cancel their policy prior to expiry, where a return premium is due (please refer to the Policy Document for further details) this is subject to Haul in One obtaining proof of No Claims Bonus in line with the above acceptance criteria.

Failure to provide confirmed proof of No Claims Bonus may result in Haul in One being unable to issue the relevant return premium until acceptable No Claims Bonus is received.

Haul in One reserves its right to refuse any proof of bonus that does not adhere to the above criteria.