



**Haul-in-one.com**

The all in one haulage insurance solution

Tel: 01245 459700 Email: [info@haul-in-one.com](mailto:info@haul-in-one.com)

Redwing House, Colchester Rd, Chelmsford CM2 5PB

## Terms of Business & Demands and Needs Statement

### About Haul-in-One.com

Haul-in-One.com is a trading name of Direct Commercial Limited, Redwing House, Hedgerows Business Park, Colchester Road, Chelmsford, Essex, CM2 5PB. Direct Commercial Ltd is authorised and regulated by the Financial Conduct Authority in respect of insurance mediation and consumer credit intermediation; Direct Commercial Limited's Financial Services Register number is 307505. You can check this on the Financial Services Register by visiting the Financial Service's website at [www.fca.org/register](http://www.fca.org/register) or by contacting the FCA on 0300 500 0597.

Direct Commercial Ltd is registered in England and Wales; no.7181054. Registered Office: Redwing House, Hedgerows Business Park, Colchester Road, Chelmsford, Essex, CM2 5PB

### Services Provided & Capacity In Which We Act

We are an insurance intermediary and we arrange cover for commercial motor insurance, liability insurance and goods in transit insurance. Our service includes but is not limited to, arranging your insurance cover and helping you with ongoing changes to your policy. Whilst we may ask questions to narrow down the selection of products we provide details on, we will not give you advice or a recommendation on which insurance products you should purchase and as such this is a non-advised sale. You will need to check the policy is suitable for your insurance needs and make your own choice about how to proceed.

We act as agent for the insurers at all stages of the insurance process and deal with a single insurer in respect of each class when placing your insurance. We are not able to place your insurance with any other insurance providers.

Any insurance contract you enter into as a result of a quotation provided by Haul-in-One.com is intended to cover activities related to your trade or profession. By agreeing to these Terms and Conditions you are confirming you are not acting for any purpose outside of your trade or profession.

### Insurance Act 2015 & Disclosure of Information

Haul-in-One.com expects you to provide complete and accurate information when you take out your insurance policy, throughout the lifetime of the policy and when you renew your insurance.

As a commercial client, under the Insurance Act 2015 you have a responsibility to make a fair presentation of your risk to us. This means that you must:

- Disclose to us every material circumstance which you know or ought to know or, failing that, sufficient information to alert us that we need to make further enquiries; and
- Make such disclosure in a reasonably clear and accessible manner; and
- Ensure that, in such disclosure, any material representation as to a: (a) matter of fact is substantially correct, and (b) matter of expectation or belief is made in good faith

A circumstance or representation is material if it would influence a prudent insurer's judgement in determining whether to take the risk and, if so, on what terms. You must also make a fair presentation of the risk to us in connection with any variations e.g. changes you wish to make to policy throughout the policy period and at renewal.

If you fail to make a fair presentation of the risk then this could affect the extent of cover provided, could invalidate your policy or mean that part or all of your claim may not be paid. If you are in any doubt as to whether a circumstance is material then you should disclose it or contact us for guidance.

Always keep copies of correspondence sent or received concerning your insurance.

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You are reminded that it is an offence under the Road Traffic Act to make any false statements or withhold any relevant information to obtain a Certificate of Motor Insurance.

### Awareness of Policy Terms

You should read your policy documents carefully. The Policy Wording, Schedule and Certificate of Motor Insurance form the basis of the insurance cover you have purchased. Please make sure that you understand them and are able to follow their requirements. Breach of any terms, conditions or warranties may enable your Insurer to terminate your policy, or repudiate a claim under your policy.

### Period of Insurance

All policies are for a period of twelve months unless agreed otherwise.

### Cover

Policy wordings are available to read and download online. Please check that the cover being provided to you is the cover you need. Your Policy will be based on the answers you have provided during the quotation process. It is your responsibility to provide accurate information when you take out, change or renew your insurance policy. If you make any changes to your policy during the period of cover you will be advised prior to making these changes of any revised policy terms and conditions that may apply.

Please note it is your responsibility to ensure that you are in possession of a valid Certificate of Motor Insurance before you use your vehicle on the public highway. If your existing cover has expired, no cover will exist until a replacement Certificate has been issued. Once you have purchased your car insurance cover you will be sent an email confirming cover details. We recommend you keep copies of all communications from Haul-in-One.com for your records.

### Method of Communication

Haul-in-One.com is an internet based product and the primary method of communication is via email. Please find **details of all relevant contact numbers within the 'Contact Us' section of the website.**

A paper copy of your policy documentation can be provided free of charge upon request. Where requested, documents will be sent via second class post and therefore may take up to seven days to reach you.

### No Claims Bonus

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](mailto: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:

- Issued showing the relevant vehicle registration
- **Issued in the Policyholder's name**
- Issued showing the expiry date of the previous policy
- Shown in years and not as a percentage
- Earned within the United Kingdom
- Previously earned on a policy that expired no more than 2 years prior to the start date of your current policy
- Not issued prior to the expiry date of the previous relevant policy
- Previously earned on a commercial vehicle policy operating under the same business type/ occupation as that of your current Haul in One policy. Haul in One does not accept NCB earned on private car or motor trade policies

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- Issued with the authorisation of the Policyholder's previous Insurer only
- Not being used on another policy; NCB can only be used on one policy at a time
- Not removed from an existing live policy covering an alternative vehicle in the client's care, custody and control

IMPORTANT: Haul-in-One.com reserves its right to refuse any proof of no claims that does not adhere strictly to the above criteria. Failure to provide us with valid proof of NCB will result in cancellation of the policy.

### Claims

We have no authority to handle claims on behalf of insurers. In the event of an incident occurring which may give rise to a claim under your policy, you should notify us as soon as possible using the contact details on your Certificate of Motor Insurance, contained within your policy document, or on our website under the 'Contact' section. This service is available 24 hours a day, 7 days a week. Please note that you must report all incidents as soon as possible, late notification could have serious implications on the indemnity of your claim.

### Cancellation of Insurance

You may cancel the contract of insurance at any time by requesting cancellation in writing to Haul-in-One.com, Redwing House, Hedgerows Business Park, Colchester Road, Chelmsford, Essex, CM2 5PB.

For details of any return premium please refer to the Conditions section of the Policy Document.

The Insurer may cancel the contract of insurance at any time by giving seven days notice by registered letter to your last known address, without giving a reason. Provided that the certificate(s) of insurance and policy document are returned to Haul-in-One.com, Redwing House, Hedgerows Business Park, Colchester Road, Chelmsford, Essex, CM2 5PB within seven days we will return a pro-rata proportion of the premium but subject to all claims raised being discharged.

Please refer to your policy document for full details on cancellation of your policy. The policy document shall be final.

### Payment of Premiums and Refunds

Standard Annual Policy: Unless otherwise agreed and formalised by a premium instalment plan, all premiums are due on the day cover is arranged, the date the policy is due for renewal, or the date any mid-term adjustment is processed.

If we arrange an instalment plan for you, this will be through Carraig Premium Finance Limited (CPFL). CPFL will pay the premium to the insurer and you will be responsible for paying the instalments as they fall due. In the event of payment not being made, you will be sent a 7 day cancellation letter by Recorded Delivery; policy cover will cease from the date advised in this letter. Any refund due will be off-set against any balance that may still be outstanding on your instalment plan. We will not refund any premium if you have made a claim, or if one has been made against you during the period of cover.

When applying or taking out credit we will share your data with lenders who will carry out anti-money laundering checks and credit underwriting to assess creditworthiness and affordability to meet their regulatory or business obligations. Credit checks may include a search of your records (for limited companies this may include directors and the organisation itself) at a credit reference agency. This type of search will leave a footprint that other lenders will be able to see but not the outcome of the search. The type of search made should not have a detrimental effect on the credit rating of an individual.

If, when the lender has received the new business transaction, the inception date has already passed, they will collect any payments that would have been due had the transaction been received prior to the inception date as soon as possible. This will ensure your payment schedule stays on track with the policy period but may mean that the first payment is higher than the rest.

You will have 14 days to cancel your credit agreement.

If you default on your payments, the lender may try to collect the missed payment again together with any default charges. You will have 14 calendar days to resolve the payment issues and if required set up a new direct debit instruction. Any missed payments can be made by credit or debit card over the telephone to the premium funding provider or directly into their bank account. There may be a charge for card payments other than debit cards. We will be informed of such events and if the default is not resolved the credit for the related transaction will be cancelled. If you

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do not make other arrangements with us to pay your premium your insurance policy may also be cancelled. You will be responsible for any time on risk charge. If this is cancelled, where any unpaid premiums or charges are due from you under your credit agreement we will recover these from you.

We may keep certain documents such as your Annual Certificate of Motor Insurance whilst we await full payment of the premiums. In these circumstances, we will ensure that you receive full details of your insurance cover and will provide you with any documents you are required to have by law. We will not accept responsibility for cancellation of insurance by insurers due to late or non-payment of premium by customers. Instalment deposits are non-refundable.

### Road Traffic Act

You are reminded that it is your personal responsibility under Road Traffic Act legislation to ensure that before using or permitting the use of a vehicle on the public highway, you are in possession of a current valid Certificate of Motor Insurance.

### Data Protection & Privacy Policy

Direct Commercial Ltd is a Data Controller under the European General Data Protection Regulations. Personal Data provided in connection with this policy will be used and processed in line with our Privacy Policy. You will be sent a copy of our Privacy Policy – in addition to this a copy of this is available at [www.directcommercial.co.uk/privacy](http://www.directcommercial.co.uk/privacy) and a copy can be requested at any time, via email to [info@directcommercial.co.uk](mailto:info@directcommercial.co.uk), via phone on 01245 459 700 or in writing to Data Protection Officer, Direct Commercial Limited, Redwing House, Colchester Road, Chelmsford, Essex, CM2 5PB.

Information relating to your insurance policy will be added to the Motor Insurance Database (“MID”) managed by the Motor Insurers’ Bureau (“MIB”). MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the DVANI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including :

- (i) Electronic Licensing
- (ii) Continuous Insurance Enforcement;
- (iii) Law enforcement (prevention, detection, apprehension and or prosecution of offenders)
- (iv) The provision of government services and or other services aimed at reducing the level and incidence of uninsured driving.

If you are involved in a road traffic accident (either in the UK, the EEA or certain other territories), insurers and or the MIB may search the MID to obtain relevant information. Persons (including his or her appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

It is vital that the MID holds your correct registration number. If it is incorrectly shown on the MID you are at risk of having your vehicle seized by the Police.

You can check that your correct registration number details are shown on the MID at [www.askmid.com](http://www.askmid.com)

### Anti Fraud Registers

Information relating to your insurance policy will be added to the Motor Insurance Database (“MID”) managed by the Motor Insurers Bureau (“MIB”). MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the DVANI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

- i. Electronic Licensing
- ii. Continuous Insurance Enforcement
- iii. Law enforcement
- iv. The provision of government services and/or services aimed at reducing the level and incidence of uninsured driving

If you are involved in a road traffic incident (either in the UK, the EEA or certain other territories), insurers and/or the MIB may search the MID to obtain relevant information. Persons (including his or her appointed representatives) pursuing a claim in respect of a road traffic incident (including citizens of other countries) may also obtain relevant information which is held on the MID. It is vital that the MID holds your correct vehicle registration number. If it is incorrectly shown on the MID you are at risk of having your vehicle seized by the Police. You can check that your correct registration number details are shown on the MID at [www.askmid.com](http://www.askmid.com)

### Conflicts of Interest

There may be occasions when a potential conflict of interest arises. If this happens we will inform you and obtain your consent prior to carrying out your instructions.

### Complaints

Haul-in-One.com is committed to ensuring that its customers are treated fairly. A crucial part of this ethos is to ensure customers are able to make a Complaint.

In the unlikely event that you should have cause for complaint, please write to:

The Managing Director  
Direct Commercial Ltd  
Redwing House  
Hedgerows Business Park  
Colchester Road  
Chelmsford  
Essex  
CM2 5PB

Email: [complaints@Haul-in-One.com](mailto:complaints@Haul-in-One.com)

We will acknowledge receipt of your complaint in writing promptly and provide you with a time scale for a full response. We will endeavour to provide you with a final response within 8 weeks. Full details of our complaints handling procedures are available on our website. If you remain dissatisfied with our response to your complaint you may be able to refer the matter to the Financial Ombudsman Service. To use their service you must be eligible and your complaint must be sent to them within 6 months of our final response letter. You may contact them at:

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Tel: 0800 023 4567

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### Compensation

Haul-in-One.com is a member of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation under the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance (RTA motor and Employers Liability), insurance advising and arranging is covered for 100% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

### Quotations

Quotations offered by Haul-in-One.com are valid for 14 days from date of issue. You will be issued with a quote reference number, which in combination with your e-mail address and password will allow you to retrieve any stored quote. Your insurer has the right to decline your risk, increase the premium or restrict the policy if any errors or omissions are found in the Statement of Information.

### Risk Transfer & Client Money Segregation

As a trading name of Direct Commercial Ltd, premiums that you pay for insurances arranged by Haul-in-One.com are paid to Direct Commercial Ltd. These are held in an Insurance Broking Trust Bank Account specifically for the purpose of

holding premiums, and will be held as trustee for the insurer. If we become insolvent, the terms of the trust dictate that clients will have a prior claim on the money in the account according to their specific interests

By virtue of agreements held with insurers, we collect premiums in the following manner:

Commercial Motor – we hold premiums as agent of the insurer (risk transfer). Therefore, once we have collected the premium from you, those premiums are deemed as having been paid to the insurer when received in our client trust bank account and the insurer will bear the risk for any losses that may arise if the firm is unable to meet its financial obligation.

We remit all premiums to insurers in accordance with the agreements we hold with insurers.

### Earning Interest on Customer Premiums

Haul-in-One.com is remunerated by receiving a percentage of premium by of commission or brokerage which will be disclosed to clients on request. We may earn additional incomes from insurers and/or premium credit providers to reflect our efficiency and/ or profitability and from interest on our client trust account, which you consent to us retaining.

### Other Taxes or Costs

Please note that there is a possibility that other taxes and/or costs may exist in respect of products and services offered by us, which are not paid through or imposed by us.

### Our Remuneration

Haul-in-One Limited is remunerated by receiving a percentage of premium by way of commission or brokerage which will be disclosed to clients upon request. We may earn additional income from insurers and/ or premium credit providers to reflect our efficiency and/ or profitability and from interest on our client trust account, which you consent to us retaining.

### Governing Law

This agreement shall be governed by the laws of England and Wales and the parties agree herewith that any dispute arising out of it shall be subject to the exclusive jurisdiction of the English Courts.

### Variations

No variations to these terms are held to be valid unless in writing and signed by an authorised officer of Haul-in-One.com. **The Company's staff are not authorised to agree any variation of these Terms but they may be varied by the Company from time to time.**

### Statutory Rights

Agreement to our Terms of Business does not affect your statutory right.

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