

## No Claims Bonus Policy

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 email 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.

We will only accept NCB 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**
- 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 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.

Any return premium issued following cancellation is subject to no claims reported and the correct policy information applied.

## Earning No Claims Bonus

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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, NCB is earned by the firm.

NCB will increase by 1 per year every renewal if a vehicle 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 NCB in line with the above table until we have made a full recovery of costs from the responsible party.

## Protected No Claims Bonus

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Protected NCB is an optional cover which can be added to your vehicle for an additional cost.

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

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

- Your NCB is protected from 1 claim every year.
- Protected NCB can be added when your cover starts, from renewal or when you add a vehicle to your policy.
- In the event of a claim, your NCB will not increase at next renewal

## Overlap in cover

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As per Haul in One's acceptance criteria, NCB can only be used on one policy at a time. In the event Haul in One receive proof of NCB 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.

## Late Submission

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Subject to Haul in One's prior agreement and any NCB adhering to acceptance criteria, in the event NCB proof is submitted outside of 14 days of the inception date of your policy, an administration fee of £50.00 will be charged.

## Policy Cancellation

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New Business premium is debited subject to the submission of NCB proof. Where the Insured requests to cancel their policy prior to expiry, any return premium due (please refer to the Policy Document for further details) is subject to Haul in One obtaining proof of NCB in line with the above acceptance criteria.

Failure to provide confirmed proof of NCB may result in Haul in One being unable to issue the relevant return premium until acceptable NCB is received. Should acceptable NCB not be available, Haul in One will seek to issue return premium subject to a premium adjustment being made to reflect the correct information.

## Introductory Bonus

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In the event a prospective policyholder has similar existing commercial insurance in place with another insurance company, Haul in One may be able to offer introductory no claims bonus subject to the fulfilment of certain criteria.

In the event additional vehicles are requested to be added to the Haul in One policy mid-term, Haul in One reserves the right to refuse further introductory bonus on the basis of claims and any additional changes made during the policy period.

Please contact us at [info@haul-in-one.com](mailto:info@haul-in-one.com) to find out how we may be able to help you.

Haul in One reserves the right to refuse any request for introductory bonus.

## New Vehicle

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If a vehicle has not earned No Claims Bonus due to it being a new purchase for the policyholder, the policyholder must have similar vehicles insured elsewhere under an existing commercial motor policy covering the client for the same business use for no less than 12 months.

Haul-in-One.com will require submission of proof of an existing policy being in place for at least 12 months within 14 days of the start date of this policy. Failure to provide relevant documentation will result in cancellation of the policy.

## Previous Driving Experience

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Haul in One offer individuals with previous relevant driving experience the opportunity to receive introductory bonus subject to the fulfilment of certain criteria.

Please contact us at [info@haul-in-one.com](mailto:info@haul-in-one.com) to find out how we may be able to help you.

## Telephone Declarations

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Haul in One is unable to accept a telephone declaration as a substitute for formal written NCB proof.

## Obtaining No Claims Bonus Proof

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Following the expiry/ cancellation of your Haul in One policy, we will issue your relevant NCB within 14 days subject to no outstanding premiums or claims information. Should you require NCB proof sooner please contact us by email at [NCB@haul-in-one.com](mailto:NCB@haul-in-one.com)

Please be advised that in the case of introductory bonus being provided at inception, Haul in One is only able to issue No Claims Bonus proof that reflects the time on cover with Haul in One. Haul in One is unable to honour introductory bonus in the issued No Claims Bonus document at expiry of the Insured's policy.