

### Frequently Asked questions for NIG MiniFleet on TheHub

**Q: How many vehicles can I quote for on MiniFleet?**

A: Our MiniFleet product is designed for fleets between 2 and 15 vehicles, which can be increased to up to 20 vehicles at mid term or renewal.

**Q: What are the driver age limits on MiniFleet?**

A: The product will cover any driver over 21 for previously fleet rated and any driver over 25 for NCD rated risks. Cover cannot be provided for drivers under the age of 21.

**Q: What is the minimum experience required?**

A: For NCD risks we require a minimum average NCD per vehicle of 2 years and a minimum of 2 years experience for fleet rated risks.

**Q: Can I issue cover without receipt of a confirmed claims experience or NCD proof?**

A: Yes – however proof must be provided within 21 days of going on cover. Failure to provide adequate proof within 21 days will result in the policy being cancelled.

**Q: How do I provide you with proof of NCD or fleet experience?**

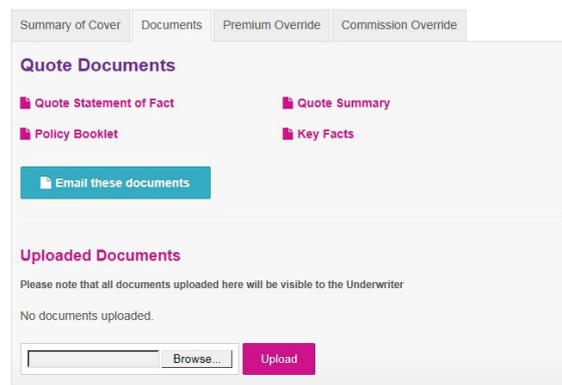
A: You can upload proof of NCD and/or claims experience documentation directly onto TheHub – via the documents tab of the quote/policy summary pages.

Documents can be uploaded at quote stage or after the policy has gone live.

If a telephone declaration is completed and uploaded, we will accept this if the following information is provided:

- Name of Policyholder
- Vehicle Registration
- Date of Expiry
- Level of NCD
- Previous Insurer
- Previous Policy Number

#### Minifleet Quote

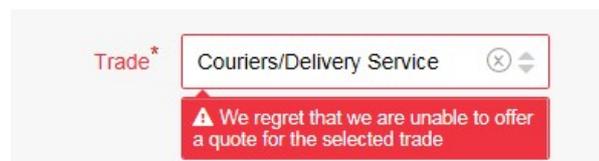


The screenshot shows the 'Minifleet Quote' interface with tabs for 'Summary of Cover', 'Documents', 'Premium Override', and 'Commission Override'. The 'Documents' tab is active, displaying 'Quote Documents' with links for 'Quote Statement of Fact', 'Quote Summary', 'Policy Booklet', and 'Key Facts'. There is an 'Email these documents' button. Below, the 'Uploaded Documents' section has a note that all documents are visible to the Underwriter and shows 'No documents uploaded.' with a 'Browse...' button and an 'Upload' button.

**Q: How many trades will the MiniFleet product accept on TheHub?**

A: MiniFleet will accept over 2000 trades. The system recognises trades that are set to decline, saving time with continuing the quote.

It is important to note that some trades will refer due to their generic nature, such as Engineering, Manufacturing and so on.



The screenshot shows a dropdown menu for 'Trade' with 'Couriers/Delivery Service' selected. A red error message box below the dropdown states: 'We regret that we are unable to offer a quote for the selected trade'.

These refers can be easily avoided by ensuring a trade is selected that captures the clients specific business activities.

# MINI FLEET

## eProduct - designed for trading online



**Q: What do I do if I cannot locate a trade that matches the client's business description?**

A: The Trade selected will appear in all NIG policy documentation, so it is important this is accurate.

Should you be unable to find a trade that represents a client's business then a Business Description can be entered and referred to an Underwriter.

**Q: If I am unable to find the vehicle I am looking for using the registration search function, what should I do?**

A: Firstly, check that you have used the correct format for the registration number. If a match isn't found, select 'Make Model Search', and enter the vehicle details manually. You will still need to enter the registration number.

**Q: My client doesn't know the registration number of their vehicle. Can I still get a quote?**

A: Yes. If you enter a dummy registration, such as: AA 02 AAA, you will be able to select the make and model of the vehicle. However, to go on cover, the correct registration number **must** be known and updated on the system.

**Q: Can director owned vehicles be covered?**

A: We can cover Director's vehicles if they have:

- Historically been insured under the Fleet policy and included within the confirmed claims experience with proof of driving experience.
- If they are moving from a private car/van policy, we will need to know the reason why this vehicle is being moved on to a Fleet policy.
- The director must be over 25 and we would not expect the majority of vehicles to be director owned.

**Q: Do you require an over night postcode for every vehicle on the fleet?**

A: No. Overnight postcode is not a mandatory question for NIG. However, we would encourage brokers to obtain this information from customers as it may improve the rate being offered.

**Q: How do I input claims periods on TheHub for NCD and CCE cases?**

A: Please see our step by step guide below:

The screenshot shows a web form for selecting a trade and entering a business description. At the top, there is a dropdown menu labeled 'Trade \*' with 'Bathroom Equipment Wholesalers' selected. Below this, a text box states: 'The Business Description as shown below will appear on the schedule of Insurance'. Underneath, the selected trade name 'Bathroom Equipment Wholesalers' is displayed. A question follows: 'Does the Business Description require amendment?' with radio buttons for 'No' and 'Yes', and a help icon. Below this is a text box for 'Enter Business Description as you would like it to appear on the schedule of insurance (Note that the Business Description must reflect the Trades selected above. If you enter a revised business description it will be subject to referral to an NIG Underwriter)'. A dropdown menu is open, showing 'Bathroom Equipment Wholesalers and.....'.



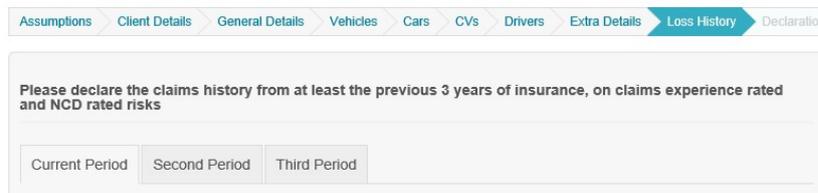
### Step 1: Number of claims periods

We require **3 claims periods** to be entered in order to enable the system to accurately rate the risk. This is required for **both** NCD rated business and CCE rated business.

TheHub will automatically create 3 claims periods in the Loss History section of the quote for businesses that have been established for 3 or more years.

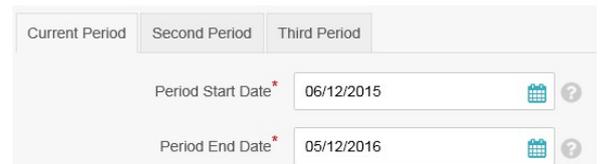
If there are less than 3 claims periods provided then the quote will refer to an underwriter.

### Minifleet Quote



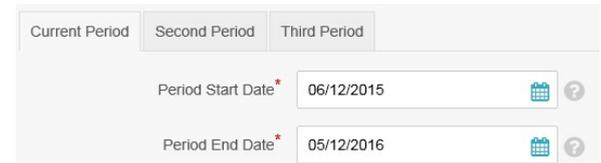
### Step 2: Period start date

- Claims period 1: Policy inception date less one year.
- Claims period 2: Policy inception date less two years.
- Claims period 3: Policy inception date less three years.



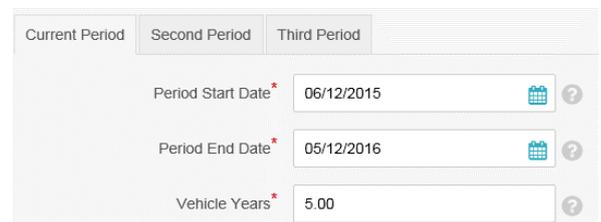
### Step 3: Period end date

- Claims period 1: This will be the day before the policy start date.
- Claims period 2: The day before the policy start date less one year.
- Claims period 3: The day before the policy start date less two years.



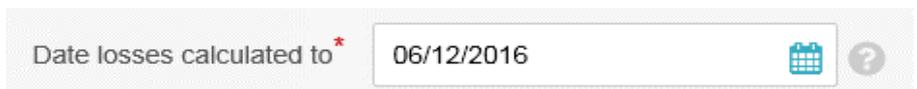
### Step 4: Vehicle years

- For CCE cases this will be the vehicle years, as they appear on the Claims Experience, for each of the three periods
- For NCD cases this will be the number of vehicles earning a NCD in each of the three periods



### Step 5: Date experience calculated to

For CCE cases this will either be the date stated on the claims experience document or, if you are not in possession of the CCE, the date that you are processing the quote.



For NCD this should be entered as the date you have confirmed the bonus information from the customer, this will usually be the date you are processing the quote.

### Step 6: Cover basis in period

Select 'comprehensive' unless **all** vehicles are currently insured on a TPFT basis.

### Step 7: Total number of claims including windscreen claims:

Enter all claims in relation to the policy for each period of cover.

Make sure the number of windscreen claims are entered separately in the 'No. of windscreen claims' field while maintaining the amount paid for these in the 'total claim value in period' field.

### Q: How do I process a premium and/or commission adjustment on TheHub?

A: MiniFleet allows for 10% premium flexibility and flexible commission as standard.

Total Number of Claims (including Outstanding)	1
Number of Windscreen Claims	0
Claims Paid - Accidental Damage	£ 500.00
Claims Paid - Fire & Theft	£ 0.00
Claims Paid - Third Party	£ 0.00
Claims Outstanding - Accidental Damage	£ 0.00
Claims Outstanding - Fire & Theft	£ 0.00
Claims Outstanding - Third Party	£ 0.00
<b>Total claim value in period (paid and outstanding)</b>	<b>£500.00</b>

Premium can be overridden by selecting the Premium Override tab of the quote screen and adjusting by either a £ or % amount.

Commission Override tab can also be found on the quote screen.

Commission can be adjusted down but not up.

Where both a Commission and Premium Override are required it is best to amend the Commission first as this will avoid resetting Premium Overrides.

Summary of Cover
Documents
Premium Override
Commission Override

### Premium Override

	Original	Adjusted
Premium	£1,467.83	£1,321.05
IPT	£146.78	£132.10
TOTAL	£1,614.61	£1,453.15

Current Override: -£146.78 (-10.00%)

Override Type:  Load  Discount

Override By: £ 146.78    10.00 %

Recalculate Premium

Summary of Cover
Documents
Premium Override
Commission Override

### Commission Override

Original Commission Rate: 15.00%

Maximum Commission Rate: 15.00%

Override by:  Amount  Rate

Override Commission to: 10.00 %

Recalculate Premium