

# Wrightway Truck Plan ComQuote User Guide



This document is meant as a general guide for ComQuote users in relation to the Wrightway Truck Plan product. Details are subject to change so please contact Wrightway if you have any queries

## Proposer Type

A screenshot of a web form showing a dropdown menu for 'Proposer is:'. The menu is open, showing four options: 'Private Individual' (highlighted), 'Sole Trader', 'Partnership', and 'Limited Company'.

### Private Individual

- X** Private Individuals are not acceptable  
If the proposer is a self-employed individual please select Sole Trader

### Sole Trader

- ✓ The Proposer must be the main driver
- ✓ Insured Only Driving or Open Driving are acceptable
- ✓ Enter the Trading Name if the Insured uses one (e.g. John Test t/a Test Haulage)

A screenshot of a web form showing two fields: 'Proposer is:' with a dropdown menu set to 'Sole Trader', and 'Trading Name:' with a text input field containing 'Wrightway Haulage'.

### Partnership

- ✓ Open Driving + Named must be selected to allow all partners to be named
- ✓ Partners should be named in the order of 'Main Driver', 'Driver 1' etc

### Limited Company

- ✓ Open Driving must be selected. Insured Only driving is not sufficient for a Limited Company because the 'Insured' is a Company, not an individual person

## Vehicle Lookup

A screenshot of a web form titled 'Vehicle Lookup'. It contains four dropdown menus: 'Select the Class of Vehicle' (Heavy Goods Vehicles), 'Select the Class Of Use' (Hire & Reward), 'Select Occupation' (Farmer), and 'Select the VehicleType' (Artic).

### Select the Class of Vehicle

- Heavy Goods Vehicles (Hire & Reward use is not currently available for Light Commercial Vehicles)

### Select the Class of Use

- Carriage of Own Goods
- Hire & Reward

### Select the Occupation

- Occupation drop-down list

### Select the Carrying Capacity

- 3 ton – 28 ton

## Truck Plan display & set of questions

The screenshot shows the 'ComQuote - Wrightway' application window. It is divided into several sections:

- Currently Insured with:** Includes fields for Inception Date (01/02/2015), Quote Reference, Proposer (Sole Trader), Trading Name, Years in Business (0), Vehicle (25 ton cc), and various registration and value details.
- Renewal Date:** A date field.
- Pol No:** A text field.
- Premium:** A text field.
- User:** WRIGHTWAY.
- Drivers Details:** A table for Driver 1 to Driver 5. Driver 1 (Main Driver) details include Title (Mr.), License (Full Irish), Forename (John), Surname (Test), Sex (Male), Dob (01/01/1970), and Occupation (Haulage contractor/div).
- Extra Proposer / Risk Information:** Contains 'Earned NCD' (4 years, Artic, 01/01/2014) and 'Total Yrs(NCD+DrivingExp)' (1 year, Artic, 01/01/2010). A red box highlights a 'Please Read Notes ->' button and a confirmation checkbox: 'Please confirm that the NCD & Driving Experience have been earned on the type of vehicle being proposed. If not please refer to the Insurer'. A green note below states 'All products in green are available through EDI'.
- Company Name:** A table with columns for Company Name, TP, TPFT, Comp, and Notes.

The updated question set includes the following new questions for HGV's:

- Primary Goods Carried
- Other Goods Carried
- Hazardous Goods Carried
- Signage Value (when signage is ticked)
- Limit of Indemnity
- Tipping Risk
- Drivers on Policy (new options)
- Extra Proposer / Risk Information – this is where we capture of details of Earned NCD & Driving Experience

Please pay particular attention to the 'Earned NCD' and 'Total Yrs (NCD + DrivingExp)' sections, which should meet the following criteria

This image shows a close-up of the 'Extra Proposer / Risk Information' section from the screenshot above. A red arrow points to the 'Please Read Notes ->' button. The 'ComQuote' dialog box is overlaid on the right, containing the following text:

**ComQuote**

NCD + Driving Exp should be earned in consecutive years, within the last 5 years and with no gap in cover.

NCD or Driving Exp (whichever is the most recent) should be up to date (within 90 days of cover commencing).

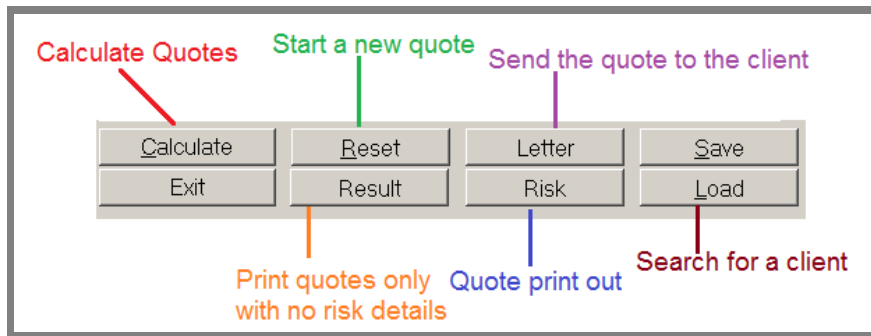
Driving Exp refers to Driving Experience earned whilst working for a Third Party, whilst an NCB was not being earned.

Driving Exp must be claims free.

OK

## Quotations – calculating, printing, saving...

This is an overview of the actions that can be performed within ComQuote. Once all the risk details have been filled in you can click 'Calculate' to generate the quotations.



## Assumptions & calculating a quote

When you click 'Calculate' a set of Assumptions will be displayed which must be accepted before the quote is calculated. If there is anything in the Assumptions that the client does not agree with the risk should be referred to Wrightway before proceeding

**ComQuote assumptions**

**ComQuote is based on the following assumptions. If the following are not true then no quote will be provided.**

- Where applicable, a Certificate of Roadworthiness has been issued in respect of the proposed vehicle in accordance with Statutory Vehicle Testing Regulations.
- The proposed vehicle is registered in your name and owned by you.
- The proposed vehicle has not been modified/adapted/converted from the manufacturers specifications.
- The proposed vehicle is not a left hand drive.
- There is no Crane, Hoist or any other type of lifting equipment attached to the proposed vehicle.
- The proposed vehicle will not be used 'Airside' or in close proximity to any aircraft.
- The proposer is the main driver (Sole Traders & Partnerships).
- There are no drivers aged under 25 years old or over 70 years old or who hold a provisional licence.
- All drivers are accident & claim free for the last 5 years.
- No driver has more than 4 penalty points.
- Licence & accident history is checked for all employees including part-time / agency employees.
- No driver has a Criminal or Motor Conviction or Prosecution, pending or otherwise.
- No driver suffers or has suffered from any loss of limb or eye, defective vision or hearing (other than corrective lenses), a heart / diabetic / epileptic condition or any other infirmity that may affect their ability to drive.
- Anyone associated with this risk has never owned, been involved in or had directorship of another company.
- Anyone associated with this risk has never had a proposal for insurance declined, renewal refused, cover terminated, special terms/conditions imposed by any Insurer

After accepting the Assumptions the quote is calculated

Company Name	TP	TPFT	Comp	Notes
Wrightway Truck Plan	1689.11	1761.61	1862.11	Please Read Notes.

## Truck Plan Policy Details

Full details of the Truck Plan policy can be found in the Notes tab. This can be accessed by double clicking anywhere on the quote. We would encourage all brokers to familiarise themselves with these details and refer back to Wrightway if there are any queries.

Company Name	TP	TPFT	Comp	Notes
Wrightway Truck Plan	1689.11	1761.61	1862.11	Please Read Notes.

## Referring Quotes

If the quote states 'Refer', the reason for the referral can be seen by:

1. Holding the cursor over 'Wrightway Truck Plan' in the quotes section of the screen
2. Double clicking on 'Refer' which will display the Referrals tab

Company Name	TP	TPFT	Comp	Notes
Wrightway Truck Plan	Refer	Refer	Refer	Please Read Notes.

Please Read Notes. Insured must be aged 25-70 with a full appropriate licence

The screenshot shows a software window titled "Wrightway Truck Plan" with three tabs: "Breakdown", "Notes", and "Referrals". The "Referrals" tab is selected and highlighted with a green box. A "Print" button is visible in the top right corner of the window. Below the tabs, the "Referrals" section contains a table with the following data:

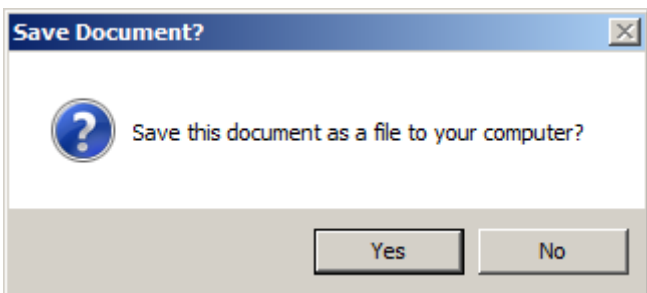
Referral Reason(s)
Class of Use is not acceptable.

The quote can be referred to our Commercial Team either by phone: 053-9167182  
or by email: [newbusiness@wrightway.ie](mailto:newbusiness@wrightway.ie)

**Sample Quote Print Out**

ComQuote		01/02/2015 14:15:23	
Broker: Wrightway	Prepared by: WRIGHTWAY Version: 123.1.2		
Inception: 01/02/2015			
Currently Insured with:	Policy Number:		
Renewal Date:	Premium: 594.54		
<b>Proposer Status: Sole Trader</b>		<b>Proposer Details</b>	
Years in business: 0	Name: Mr. John Test T/A Test Haulage		
Telephone: 053123456	Vat Registered: No		
	Email: commercial@wrightway.ie		
<b>Main Driver Details</b>			
Title: Mr.	Penalty points: 0		
First Name: John	Earned Ncd:		
Surname: Test	Years: 1 Vehicle: Rigid/Tipper up to 7500kg Expiry:		
Address: New Street	01/01/2015		
Old Town	Earned NCD + Driving Experience:		
Wexford	Years: 2 Vehicle: Van Expiry: 01/01/2015		
Date of Birth: 01/01/1979			
Sex: Male			
Occupation: Farmer			
Licence type: Full Irish	Convictions:		
Licence years held: 9	Claims:		
	<b>Vehicle Details</b>		
Make: Artic	Voluntary Excess: 0		
Model: 25 ton cc	Area: Wexford		
Reg Number: 10WX1234	Specific Area: Wexford		
Reg. Year: 2010	Drivers on policy: Open Driving 25-70 with full licence		
Vehicle Value: 10000	Cover required: Comprehensive		
Windscreen Cover: Y	Fatal Accident Benefit: N		
NCD Protection: Step Back Protection	Trailer cover:		
Class Of Use: Hire & Reward	Trailer value:		
Tonnage: 25 tonne cc	Annual miles: 50000		
Primary Goods Carried : Livestock	Other Goods : Farming Supplies		
	Plant &/ Machinery		
Hazardous Goods Carried : Part Loads (up to 20% of load)	Signage : Yes, Value € 1000		
Limit Of Indemnity : € 6.5 Million	Tipping Risk : Yes		
Territorial Limits : Ireland and UK	Class Of Vehicle: Heavy Goods Vehicles		
<b>Company name</b>	<b>TP</b>	<b>TPFT</b>	<b>COMP</b>
Wrightway Truck Plan	1689.11	1761.61	1862.11

The quote print out can be saved to your computer by clicking on the Risk button. This will send the quote print out to your printer, followed by a prompt to save the quote print out to your computer. The quote print out can be attached to an email & sent to Wrightway for referral cases, or it may be helpful to save the quote print out to your computer for future reference.



## Placing a risk on cover

The Breakdown tab will display the premium based on the level of cover that was selected on the quote screen (TPO / TPF&T / Comp)

Wrightway Truck Plan	
Breakdown	
Notes	
Referrals	
<a href="#">Submit Risk</a>	
Comp Breakdown	
Description	Value
Net Premium	2723.49
Levy	136.17
<b>Premium</b>	<b>2859.67</b>

The Submit Risk button will lead to another screen where we collect additional information in relation to directorship of other companies, class of licence & expiry date of the previous policy.

Wrightway Truck Plan

Cover to commence: 14/02/2015 at hh: 14 mm: 36

Cover: Comprehensive

Premium: 2859.67

**Proposer Details:**

Address line1: New Street  
Address line2: Old Town  
Address line3: Wexford  
Address line4:

Has any one that is associated with this risk, ever owned / been involved in / had directorship of another company?

Class Of Licence  
TP Test: B - Cars / Vans

**Vehicle details:**

Date purchased: 01/01/2014 \* dd/mm/yyyy  
Registration number: 10WXX1234  
Vehicle Make: Scania  
Vehicle Model: Artic

**Previous Policy:**

Previous Policy / Driving Experience Expiry Date: 01/02/2015 \* dd/mm/yyyy  
Does the proposer have ANY other policies with Wrightway?

All original documentation (Proposal, licence, NCB) must be submitted to Wrightway within 14 days

Tick to confirm that class / category of licence(s) have been validated with the client   
Tick to confirm that licence(s) are valid to drive vehicle being placed on cover   
[Click here for Licence Category information](#)

By ticking this box the broker confirms having read & understood the policy Notes   
By ticking this box the proposer confirms having read and accepts the policy's [acceptance criteria](#)

At this point it must be confirmed that the client's licence details have been verified, that the client has read & accepted the 'acceptance criteria' and that the broker has read & understood the 'Notes'.

From here, the options are to 'Print Proposal Form Only' or 'Buy Cover'. 'Buy Cover' will place the policy on cover, print the proposal form & generate the temporary cert, disc & schedule

The proposal form is populated with the details from ComQuote except for the following sections which should be completed if applicable:

- VAT Reg. Number
- No. of other vehicles
- Gap in Cover

The policy is transmitted to Wrightway in real time so we will have the risk details on our system as soon as the policy is placed on cover. The original Proposal Form, NCD / Driving Experience and a copy of the Insured's licence (where applicable) should be forwarded to Wrightway within 14 days in order to maintain cover.

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