

Wrightway Van Plan ComQuote User Guide



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

Proposer Type

Proposer is:	Private Individual
	Private Individual
	Sole Trader
	Partnership
	Limited Company

Private Individual

- ✓ Private Individual is only an acceptable proposer type for certain occupations therefore if the proposer is a self-employed individual please be sure to select Sole Trader

Sole Trader

- ✓ The Proposer must be a Self Employed Individual
- ✓ The Proposer must be the main driver
- ✓ Enter the Trading Name if the Insured uses one (e.g. John Test t/a JT Plumbing)

Proposer is:	Sole Trader
Trading Name:	JT Plumbing

Partnership

- X We do not currently quote for Partnerships through ComQuote however this type of risk can be submitted to us for consideration

Limited Company

- ✓ We only offer Open Driving for Limited Companies because the 'Insured' is a Company not an individual person therefore Insured Only driving or Insured & Named options are not suitable

Vehicle Lookup

Vehicle Lookup		
Registration Number	Select the Class of Vehicle	Light Commercial Vehicles
10WX12345	Select the Class Of Use	Carriage of Own Goods
Year of Make	Select Occupation	Plumber
2010		

Registration Number - Please ensure that the Registration Number is entered correctly

Year of Make - We validate the Year of Make in our post quote questions therefore if the Year of Make doesn't match the Registration Number the quote is not valid & you will not be able to 'Buy Cover'.

Select the Class of Vehicle

Light Commercial Vehicles (for Van Plan Quotes) / Heavy Goods Vehicles / Special Types

Selected the Class of Use

Carriage of Own Goods (for Van Plan Quotes) / Hire & Reward

Select Occupation – The occupation that is selected here must match the occupation that is entered under the Main Drivers tab on the front quote screen

ComQuote display & set of questions

Risk information such as the following is collected on the main quote screen:

- Vehicle Registration No. & Value
- Voluntary Excess
- Windscreen cover
- NCB Protection (None / Step Back / Full Protection)
- Cover required
- Area of Use

The screenshot shows the 'Comquote - Wrightway' application window. It contains several sections:

- Header:** File, Help, Renewal Date, Pol No, Premium, User: WRIGHTWAY
- Left Panel:**
 - Currently Insured with: [Empty]
 - Inception Date: 20/01/2015
 - Quote Reference: [Empty]
 - Proposer is: Sole Trader
 - Trading Name: JT Plumbing
 - Years in Business: 5, with a checked 'Vat Registered' box.
 - Vehicle: TOYOTA (2010) HIACE 2.0
 - Registration No: 10WX12345
 - Value (€): 20000
 - Annual Miles: 10000
 - Options: 'Any signage on any part of the vehicle?' and 'Crew Cab/Twin Cabs' are unchecked.
 - Voluntary Excess: 100
 - NCD Protection: None
 - Windscreen: checked, Fatal Acc. Benefit: unchecked
 - Drivers on Policy: Insured only
 - Cover required: Comprehensive
 - Principal area of use: Wexford
 - Sub Area: Wexford
- Drivers Details:**
 - Main Driver: Title (Mr.), Licence (Full Irish), Forename (John), Surname (Test), Sex (Male), Dob (01/01/1970), Married? (unchecked), Occupation (Plumber), Licence held years (8), Van NCD years (5), Penalty points? (0), Convictions (none), Claims (none).
- Extra Proposer / Risk Information:**
 - Company: [Empty], Years: 0
 - Private Car NCD: None, Years: 0
 - Named on Private Car: None, Years: 0
 - Second Van NCD: None, Years: 0
 - Named on Com. Vehicle: None, Years: 0
 - Any non motor policies?: [Empty]
 - Address and contact details: [Empty]
- Bottom Panel:**
 - Buttons: Calculate, Reset, Letter, Save, Exit, Result, Risk, Load
 - Table with columns: Company Name, TP, TPFT, Comp

Driving options (Insured Only, Insured & 1 Named etc)

The image shows a close-up of the 'Drivers on Policy' dropdown menu. The options listed are:

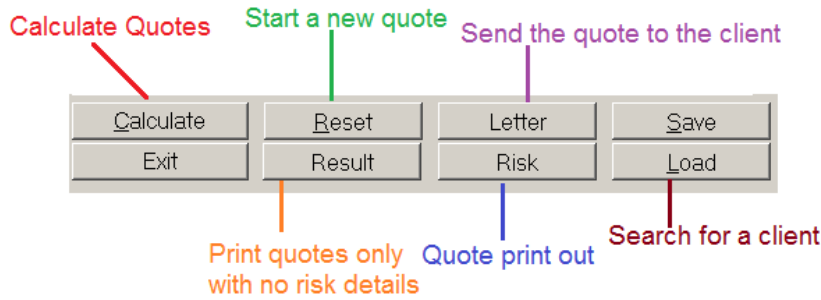
- Insured only
- 1 Named Driver
- 2 Named Drivers
- 3 Named Drivers
- 4 Named Drivers
- 5 Named Drivers

We generally offer an Open Driving quotation in addition to whichever option is selected from the above list. The quotations are displayed as follows:

Company Name	TP	TPFT	Comp
Wrightway Van Plan	N/A	458.91	489.70
Wrightway Van Plan - Restricted Open 24-70	N/A	576.12	611.51

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

After you click 'Calculate' you will be presented with a set of Assumptions which you must read & accept before any quotations are offered. If there is anything in the Assumptions that you / the client do not agree with you should select 'I Decline' and refer the risk to Wrightway

ComQuote assumptions

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

The Proposer should:

- be the legal owner and main user of the vehicle

NO driver should:

- have had a proposal declined, cancelled, refused or special terms imposed by an insurer
- suffer from any medical condition which may affect their ability to drive
- be involved or employed, either full or part time, in any occupation that the broker believes may prevent an insurer from offering standard terms.

The Vehicle MUST not be:

- used to carry corrosive, toxic, explosive or flammable goods .
- used in airports
- used for hire or reward or the carriage of other peoples goods
- vehicles with fixed seats in rear other than crew cabs
- Left hand drive / modified.

Referring Quotes

If the quote states 'Refer', the reason will be displayed in the Notes field. You can contact Wrightway to discuss the reasons for referral and/or submit the details for consideration

Company Name	TP	TPFT	Comp	Notes
Wrightway Van Plan	N/A	Refer	Refer	Rates are not available for this risk due to driving history.
Wrightway Van Plan ...	N/A	Refer	Refer	Rates are not available for this risk due to driving history.

Company Name	TP	TPFT	Comp	Notes
Wrightway Van Plan	N/A	Refer	Refer	Unacceptable occupation - please Refer
Wrightway Van Plan ...	N/A	Refer	Refer	Unacceptable occupation - please Refer

Sample Quote Print Out

The quote print out should always be saved to the client's file. It contains all the risk details including premiums and the date & time at which the quote was calculated

ComQuote		20/01/2015 11:57:10	
Transaction Type: New Business	Prepared by: WRIGHTWAY	Version : 11.1.1	
Broker: Wrightway	Policy Number:		
Inception: 20/01/2015	Premium:		
Currently Insured with:	Proposer Details		
Renewal Date: 19/01/2016	Name: Mr. John Test T/A JT Plumbing		
Proposer Status: Sole Trader	Vat Registered: Yes		
Years in business: 5	Email:		
Telephone:			
Main Driver Details			
Title: Mr.	Ncd: 5 With: Wrightway		
First Name: John	Penalty points: 0		
Surname: Test	Years insured on private car: 0		
Address: New Road	Current Company for Private car: None		
Old Town	Years named on Commercial vehicle: 0		
Wexford	Current Company where named: None		
Date of Birth: 01/01/1970	Years named on private car: 0		
Sex: Male	Company where named: None		
Occupation: Plumber	Second Van Ncd: 0		
Licence type: Full Irish	Company for second van: None		
Licence years held: 8	Convictions:		
	Claims:		
	Vehicle Details		
Make: TOYOTA	Voluntary Excess: 100		
Model: HIACE 2.0	Area: Wexford		
Reg Number: 10WX12345	Specific Area: Wexford		
Reg. Year: 2010	Drivers on policy: Insured only		
Vehicle Value: 20000	Cover required: Comprehensive		
Windscreen Cover: Y	Fatal Accident Benefit: N		
NCD Protection: None	Trailer cover:		
Fixed seats in rear/Crew cab/ Twin Cab: N	Trailer value:		
Tonnage: 24.3 CWT	Annual miles: 10000		
Vehicle Type:	Vehicle WheelType:		
Company name	TP	TPFT	COMP
Wrightway Van Plan	N/A	458.91	489.70
Wrightway Van Plan - Restricted Open 24-70	N/A	576.12	611.51

Van Plan Policy Notes

Details of the Van Plan policy can be found in the Notes tab which can be accessed by double clicking anywhere on the quotation. These notes can change from time to time so we recommend that you check these regularly & familiarise yourself with them. If you have any queries please back to Wrightway.

The screenshot shows a software window titled 'Breakdown' with three tabs: 'Breakdown', 'Notes', and 'Referrals()'. The 'Notes' tab is active, displaying the following text:

Wrightway Van Plan

Windscreen Cover : €400 windscreen cover subject to repair/replacement being carried out by our approved repairer ALL GLASS , or €250 in respect of any one claim if carried out by any other repairer.
Full NCD Protection: TPFT and COMP Optional
Premium includes automatic step back protection.
Advanced Driving discount of 5% can be applied where the policyholder has successfully passed an advanced driving course
The following documentation is required in order to obtain cover: Fully completed proposal form AND Evidence of No Claim Discount or proof of driving experience whichever applies.
Please refer to Wrightway for any non fault claims over €10,000 in the last 5 years.

All Claims must be settled in order for quote to be guaranteed
The following must be referred to us before any cover confirmed:

- Risks where any driver has had motor insurance declined or cancelled
- Risks where there are frequent trips abroad or where the total amount of foreign travel in any one year may exceed 3 months.
- If the Insured vehicle:
 - a. may be driven onto an airfield or airport e.g. air cargo/forwarding/shipping agents
 - b. is used for the carriage of any hazardous, dangerous, toxic or explosive goods or substances.
- If the period of insurance is less than one year.

We only cover vehicles with an Irish reg.
Third party only cover in respect of attached trailers is automatically covered. Subject to us receiving trailer details (i.e. make, registration/serial number, carrying capacity), the policy will provide detached Third Party Only cover for trailers up to one ton for no additional premium. If accidental damage or fire and theft cover is required please refer.
We do not accept LHD vehicles on our Vanplan scheme. You can not proceed with cover if the vehicle is LHD. Treat as a decline risk. We will not guarantee quotes that are LHD.
Driving of other Vans is only applicable for Proposer's aged 25+. Driving of other Vans is restricted to Third Party Only cover.
Maximum acceptance gap in cover is 7 days. If gap in cover is more than 7 days the risk must be referred to Wrightway
All previous & current accidents, claims or losses, including windscreen claims, must be disclosed. If there are more than 2 claims in total the risk must be referred to Wrightway for acceptance and/or terms

Acceptable Vehicles: Commercial Vehicles only up to 3,500kgs Gross Vehicle Weight

Excess

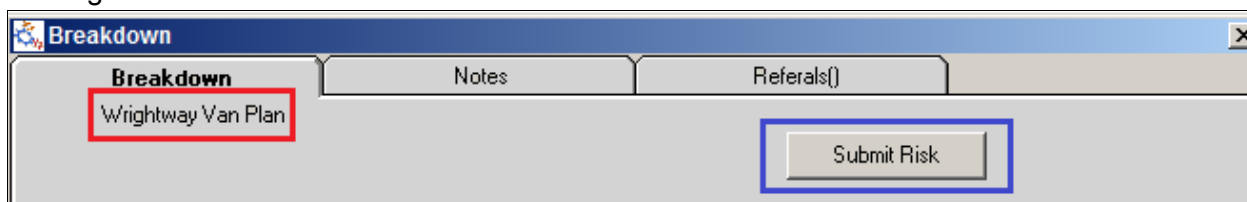
Age	Licence	Cover	Excess
21+	Full or Provisional	Comprehensive	€250 AD

The standard Third Party Property Damage Limit is €1,270,000

Print

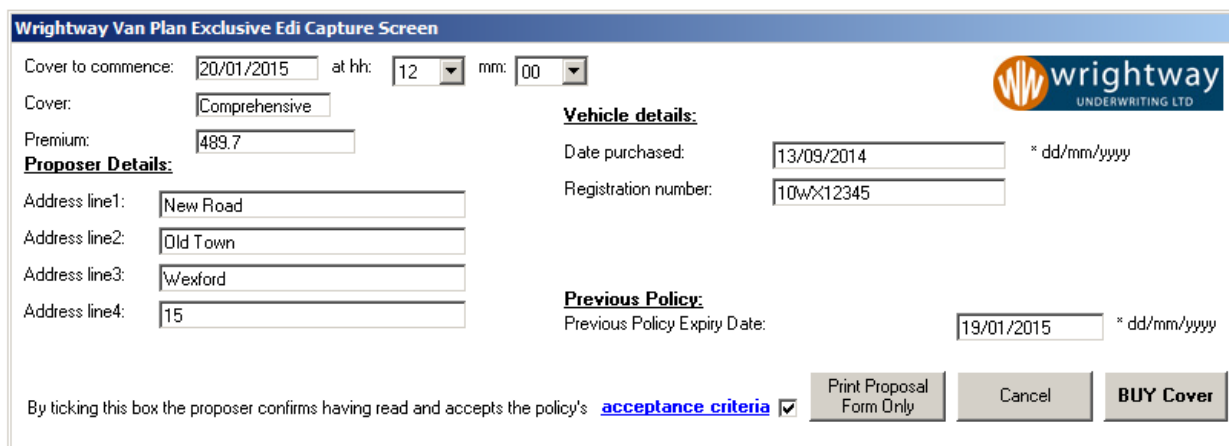
Placing a risk on cover

The Breakdown tab displays the premium and you can place the risk on cover from here by clicking on 'Submit Risk'



The screenshot shows a window titled 'Breakdown' with a close button in the top right corner. Below the title bar, there are three tabs: 'Breakdown', 'Notes', and 'Referrals()'. The 'Breakdown' tab is active and contains the text 'Wrightway Van Plan'. A red box highlights this text. To the right of the text, there is a button labeled 'Submit Risk' which is highlighted with a blue box.

The following screen is then displayed



The screenshot shows a form titled 'Wrightway Van Plan Exclusive Edi Capture Screen'. The form contains the following fields and sections:

- Cover to commence: 20/01/2015 at hh: 12 mm: 00
- Cover: Comprehensive
- Premium: 489.7
- Proposer Details:**
 - Address line1: New Road
 - Address line2: Old Town
 - Address line3: Wexford
 - Address line4: 15
- Vehicle details:**
 - Date purchased: 13/09/2014 * dd/mm/yyyy
 - Registration number: 10wX12345
- Previous Policy:**
 - Previous Policy Expiry Date: 19/01/2015 * dd/mm/yyyy

At the bottom of the form, there is a checkbox for 'By ticking this box the proposer confirms having read and accepts the policy's [acceptance criteria](#)' which is checked. To the right of this checkbox are three buttons: 'Print Proposal Form Only', 'Cancel', and 'BUY Cover'.

From here, we collect some additional information:

- Cover start time
- Date Purchased
- Previous Policy Expiry Date – to verify if there has been a gap in cover
- Confirmation that the proposer has accepted our read & accepted our acceptance criteria
- If the Year of Make does not match the Registration Number a warning message will appear

The following options are then available:

- 'Print Proposal Form Only'
- OR
- 'Buy Cover' - which will allocate the policy number, place the risk on cover, print the Statement of Fact & generate the annual documents (cert, disc & schedule)

The Statement of Fact and all other supporting documentation must be kept on the brokers file for future reference / auditing purposes.

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