



## Private Car Telematics Product Guide – Insurance Distribution Directive

### Definition

The Insurance Distribution Directive is EU legislation which sets regulatory requirements for firms designing and selling insurance products.

Pukka Services are classed as the manufacturer and the Broker is distributing the insurance product on our behalf. We expect you to distribute the product in accordance with the best interests of the potential Policy Holder.

As the designer of the insurance product Pukka Services are required to give the Broker full knowledge and understanding of our target market. We must also clearly define areas that we Decline or where our product is not suitable for any given potential Policy Holder.

### Pukka Services Private Car Telematics Product Overview

Pukka Services Telematics Private Car policies are underwritten by Mulsanne Insurance Company Ltd, licensed by the Gibraltar Financial Services Commission (incorporation number 101673).

Pukka Services are the administrators of the policies for and on behalf of Mulsanne Insurance.

Action 365 Ltd are the claims administrator for Pukka Services policies and are authorized and regulated by the Financial Conduct Authority.

Our insurance product is for the UK Private Car market only, excluding Northern Island and the Channel Islands. Our product is largely driven to be Accept or Decline with all criteria and pricing automated. This means there are very few areas where our product will Refer with the need for the Broker to contact our Underwriting Department to discuss the reason for the referral.

**New Business** - We ask you to complete the quotation in full, prior to contacting us, as the system will do the work for you. If the system accepts the risk, then you are ok to quote at screen rate. If it is a Decline then please choose a different insurer for the Policy Holder as we will not offer a policy. See below product guide for key acceptability criteria.

**General MTA** – The same as **NB**, the product is designed to either Quote or Decline, there are very few risks that ask you to contact us to review the risk. We understand on occasion an MTA will generate an unexpected Additional Premium or Return Premium, in these circumstances please do contact us to discuss.

**MTA in the renewal cycle** – On CDL the Broker is to contact CDL to ask them to suppress the original renewal, then call us so we can arrange for a revised renewal premium to be issued. There is no need to call us in the first instance as we do not have the functionality to suppress renewals.

**Claims** - To help you know if any claims have occurred on a Live policy, we send a feed to each Broker every day to update you of all reported claims, this information should be processed onto your system so you readily have it to hand. There is no requirement to call us to verify this information.

**No Claims Discount (NCD)** – At renewal the level of NCD is provided to you on the renewal pack we send to you. There is no requirement to call us to check this.

**Action 365** – They handle claims on our behalf, they can be contacted on **0800 2404 988** if the PH needs to report a new claim or review the progress of an existing claim.

### What to do if there is an error message?

In some circumstances you may find the system will not quote due to an unknown error either at NB, MTA, CANX or RNL. When this occurs take a screenshot of error message, note date and time error transacted and email to [uw@pukka.co.uk](mailto:uw@pukka.co.uk) with a brief description of the issue. They will liaise with the product team and investigate accordingly.

### Product Guide

The below will enable you to be clear if our Product is suitable for the Policy Holder (or not), in regards to both cover limits and acceptability. The disclosed criteria by the Policy Holder will result in Pukka Services either Accepting the risk or Declining it.

Below is a high level overview of cover limits, please review the correct policy wording for further detail.

| Cover   | Limit (Excesses apply)   |
|---|--|
| Third Party Property Damage                                       | £20,000,000  |
| Own Vehicle Damage  | Market Value but not more than estimated value customer declared to us |
| Audio Equipment (Manufacturer Fit)                                | Unlimited  |
| Audio Equipment (Non-Manufacturer Fit)                            | £250   |
| Replacement Locks   | £500   |
| Onward Travel or Overnight Accommodation following a claim        | £50 per person (up to a max £250 total)                                |
| Glass and Windscreen repair/replacement via approved repairer     | Unlimited  |
| Glass and Windscreen repair/replacement via non-approved repairer | £250   |
| Personal Effects  | £200   |
| Child Seats   | £250   |
| Personal Accident Cover   | £5,000   |

While not an exhaustive list of acceptance it provides a high level overview of common rating factors.

| Rating Factor     | NB Acceptance Criteria | RNL Acceptance Criteria |
|-------------------|------------------------|-------------------------|
| Cover             | Comprehensive Only     | Comprehensive Only      |
| Number of Drivers | Maximum 4 (PH+3)       | Maximum 4 (PH+3)        |
| Driver Age        | 23 – 72                | 23+                     |

|                                 |   |   |
|---------------------------------|---|---|
| <b>Vehicle Age</b>              | 0 – 20 years  | 0 – 20 years  |
| <b>Vehicle Value</b>            | Max Value £20,000 where NCD >=1 or <=4<br>otherwise:<br>£0 - £20k for Audi, BMW, Mercedes<br>£0 - £30k all other Makes  | £0 - £25k for Audi, BMW, Mercedes<br>£0 - £30k all other Makes  |
| <b>Annual Mileage</b>           | Maximum 29,999  | Maximum 29,999  |
| <b>NCD</b>                      | 0 – 9+  | 0 – 9+  |
| <b>Licence Type</b>             | Full UK, Provisional UK & European Licences<br>(Provisional held longer than 5 years is unacceptable)   | Full UK, Provisional UK<br>(Provisional held longer than 5 years is unacceptable)   |
| <b>Usage</b>                    | SDP, SDP&C, Class 1, 2 and 3 only   | SDP, SDP&C, Class 1, 2 and 3 only   |
| <b>Number of Seats</b>          | Maximum 7 (As manufactured)   | Maximum 7 (As manufactured)   |
| <b>Number of Claims</b>         | Maximum 2 per policy where NCD >=1 or <=4<br>otherwise:<br>5 (fault and non-fault) per policy in last 5 years<br>4 (fault and non-fault) per driver in last 5 years | Maximum 2 per policy where NCD >=1 or <=4<br>otherwise:<br>5 (fault and non-fault) per policy in last 5 years<br>4 (fault and non-fault) per driver in last 5 years |
| <b>Number of Convictions</b>    | Maximum 2 per policy if NCD >=1 or <=4, else 4  | Maximum 2 per policy if NCD >=1 or <=4, else 4  |
| <b>Non-Motoring Convictions</b> | Unacceptable if unspent under Rehabilitation of Offenders Act 1974  | Unacceptable if unspent under Rehabilitation of Offenders Act 1974  |
| <b>Postcodes</b>                | Large postcode file for UK excluding Isle of Man and Northern Ireland. System driven acceptance.  | Large postcode file for UK excluding Isle of Man and Northern Ireland. System driven acceptance.  |
| <b>Occupations/Business</b>     | Driven by ABI list. Delivery drivers, Taxi Drivers, Sports, Film & TV all declines  | Driven by ABI list. Delivery drivers, Taxi Drivers, Sports, Film & TV all declines  |
| <b>Modifications</b>            | See below in Common Referral Questions  | See below in Common Referral Questions  |

## Common Referral Questions

While we have tried to provide clarity on some of the most common referral questions we see, this list is not exhaustive and we understand there are occasions where circumstances are unusual and require a referral to check our UW stance.

**Previous Cancellations**– These are acceptable to us.

**Validating documents** - There are no extensions for validation documents to be received, cancellation should be issued and enforced if documents have not been received within the agreed time.

**Gap in Cover** – 21 day Gap in Cover is acceptable if during this period there have been no Claims (fault or non-fault) otherwise Decline. If vehicle is impounded see **Impounded Vehicles** below. For Over 21 days this needs to be referred with full explanation, confirmation of no Claims (fault or non-fault) **See also Impounded Vehicles** for review. This criteria does not apply if vehicle has been SORN, however we would require proof of this.

**Impounded Vehicles** – Our product does accept IN10 (Driving without insurance) motoring convictions. If customer calls to say vehicle is currently impounded we would need to know if receiving an IN10 convictions and if so it must be added to the policy before authorisation is given to remove from impound. If cannot prove that not receiving or received an IN10 conviction and unwilling to have it added to the policy then Decline.

**Overlap in NCD** – OK to accept a 21 day overlap in NCD. Anything over 21 days the NCD must be reduced to Zero and Additional premium applied. If you reduce the NCD and the product then produces a Decline message the policy would have to be Declined/Re-brokered.

**Modifications** – While the aim is for the product to accept or decline declared modifications we understand some system limitations mean this isn't possible.

Below is a summary of the most common Accept and Decline modifications with additional information. If not on this list please **REFER**.

| Modification   | Accept/Decline       |
|--|----------------------|
| Adapted for Disability   | Accept               |
| Alloy Wheels   | Accept with 10% Load |
| Body Coloured Bumpers  | Accept               |
| Decals/Stickers/Removable Signs  | Accept               |
| Driving Lights/Fog Lights  | Accept               |
| Painted Signs  | Accept with 10% Load |
| Tinted Windows (subject to legal limits)   | Accept               |
| Tow Bar  | Accept               |
| Blueprinting / Engine Chipping / Engine Tuning / Super Charging                    | Decline              |
| Bored-out Engine / Braided Brake Hoses / Induction Kits                            | Decline              |
| Nitrous Oxide  | Decline              |
| Exhaust Changes Performance and Cosmetic / Exhaust Upgrading                       | Decline              |
| Bonnet Bulge / Spoilers / Body Kits  | Decline              |
| Flared Wheel Arches / Flared Wings / Wheel Spacers                                 | Decline              |
| Wider Wheels / Wider Tyres   | Decline              |
| Lowered Suspension / Suspension Changes  | Decline              |
| Non-Standard Paint Work – Non-Standard Respray                                     | Decline              |
| Roll Cage / Roll Bars / Seat Belt Harnesses / Racing Seats / Racing Steering Wheel | Decline              |
| Seats – Removal or Additional  | Decline              |
| Windows – Removal or Additional  | Decline              |
| Internal or External Shelving / Racking  | Decline              |

**Green Card/Foreign Use** – OK to accept Green Card/Foreign Use for Comprehensive Cover if travelling through or to one of the below, excluding those shaded blue. If the PH is travelling through or to one of the shaded countries this is a decline. The PH first answer should be used, so if the PH changes his/her mind to pick a different route that would then be acceptable, we would want this to be declined.

We require an email to be sent to us so we can issue a Green Card, this should be sent to [uw@pukka.co.uk](mailto:uw@pukka.co.uk) with the policy number, dates travelling from and to, the countries travelling through so we can also note our records.

Condition for Full Cover:

- There is no charge for trips that meet the criteria
- Maximum 30 days duration per visit/trip
- Maximum in one period of insurance 60 days
- All visits/trips must begin and end in the UK

- If driving in an acceptable country outside of the allowed durations then cover reverts to minimum required by law in the country in question.

| Country                           | Code Shown on Green Card |         | Country        | Code Shown on Green Card |         |
|-----------------------------------|--------------------------|---------|----------------|--------------------------|---------|
| Albania                           | AL                       | Decline | Latvia         | LV                       |         |
| Andorra                           | AND                      |         | Lithuania      | LT                       |         |
| Austria                           | A                        |         | Luxembourg     | L                        |         |
| Belarus                           | BY                       | Decline | Malta          | M                        |         |
| Belgium                           | B                        |         | Montenegro     | MNE                      | Decline |
| Bosnia-Herzegovina                | BIH                      | Decline | Morocco        | MA                       | Decline |
| Bulgaria                          | BG                       |         | Netherlands    | NL                       |         |
| Croatia                           | HR                       |         | Norway         | N                        |         |
| Cyprus                            | CY                       |         | Poland         | PL                       |         |
| Czech Republic                    | CZ                       |         | Portugal       | P                        |         |
| Denmark                           | DK                       |         | Russia         | RUS                      | Decline |
| Estonia                           | EST                      |         | Romania        | RO                       |         |
| F.Y.R.O.M                         | MK                       | Decline | Serbia         | SRB                      |         |
| Finland                           | FIN                      |         | Slovakia       | SK                       |         |
| France                            | F                        |         | Slovenia       | SLO                      |         |
| Germany                           | D                        |         | Spain          | E                        |         |
| Greece                            | GR                       |         | Sweden         | S                        |         |
| Hungary                           | H                        |         | Switzerland    | CH                       |         |
| Iceland                           | IS                       |         | Tunisia        | TN                       | Decline |
| Ireland                           | IRL                      |         | Turkey         | TR                       | Decline |
| Islamic Republic of Iran          | IR                       | Decline | Ukraine        | UA                       | Decline |
| Israel                            | IL                       | Decline | United Kingdom | GB                       |         |
| Italy                             | I                        |         | Gibraltar      | GI                       |         |
| Unacceptable Countries are shaded |                          |         |                |                          |         |