

# RedCick



## Broker Guide Commercial Vehicle

# Broker Guide

**RedClick**  
GENERALI

Commercial Vehicle

## About RedClick

We're RedClick, part of the Generali Group, one of the world's largest insurance companies, present in over 50 countries and taking care of more than 70 million customers worldwide.

We are a team of more than 400 professionals across our offices in Dublin, Cavan, and Enniskillen taking care of over 250.000 customers within Ireland helping them spend more time doing the things they love.

We deliver this by placing individual care at the centre of what we do, with immediacy and efficiency.

## About Generali

Generali is one of the largest global insurance and asset management providers. It is a global insurance group, founded in 1831, over 190 years ago!

## About this guide

This document is designed to provide an overview of the RedClick Commercial Vehicle product. It is not a comprehensive defined specification of all underwriting, product rules and procedures as a significant proportion of these are driven by inbuilt system rules. If in doubt about any aspect of risk acceptance or administration, please contact our Broker Support team via Webchat by visiting: [www.connect.redclick.ie](http://www.connect.redclick.ie) and click on the webchat icon, call 1800 90 7679 or email your motor query to [CVBroker@redclick.ie](mailto:CVBroker@redclick.ie).

## Commercial Vehicle Insurance

At RedClick, we offer top quality products and always strive to provide outstanding support for your customers.

## Dedicated Broker Team

As well as competitive cover for your clients, you also get the added benefit of having a dedicated Broker Team on hand to provide the best-in-class service to you.

To speak to your Broker Support Team today, call [1800 90 7679](tel:1800907679).

# Broker Guide

RedClick  
GENERALI

Commercial Vehicle

## Key Features & Benefits

Great reasons to get Commercial Vehicle Insurance at RedClick:

- Cover for all drivers aged 17 and older (subject to acceptance criteria), full and learner permit/provisional licenses.
- Multi-vehicle cover (catering for up to 4 vehicles on one policy)
- Multiple vehicle renewal offering common renewal dates on multi vehicle policies
- Windscreen Cover on light commercial vehicles up to 3,5 tonne GVW (Comp only, optional extra with TPFT cover)
- Breakdown Cover on light commercial vehicles up to 3,5 tonne GVW (policies post 31<sup>st</sup> July 2025)
- NCD Step Back standard on all policies (excluding Agri & Special Types)

## Policy Overview

<b>Product</b>	Commercial Vehicle		
<b>Policy Period</b>	12 months		
<b>Covers Available</b>	Third Party Only, Third Party Fire & Theft or Comprehensive		
<b>Policyholders</b>	Policies transacted on Applied (Comquote) can be in the name of an individual, company or T/A name		
<b>Age of Drivers</b>	All drivers must be 17 or over		
<b>Licence Types</b>	Full (EU) or equivalent licence recognised under Irish RTA legislation and Provisional/Learner Permit. All drivers must hold the relevant licence considering the carrying capacity of the vehicle in question.		
<b>Areas of Use/Kept Overnight</b>	All areas within the Republic of Ireland		
<b>Vehicles</b>	Crew Cabs (up to 6 seats) Light Commercial Vehicles Heavy Goods Vehicles Tippers, Hoist Fitted Vehicles Special Types & Agricultural Vehicles		
<b>Vehicles Value</b>	<b>Cover</b>	<b>Min Value</b>	<b>Max Value</b>
	Third Party Only	N/A	€140,000
	Third Party Fire & Theft	N/A	€140,000
	Comprehensive	N/A	€140,000
<b>Vehicle Ownership</b>	The policyholder, their spouse, civil partner, co-habitant partner and a lease company (> 12 months) can be the registered owner of the vehicle		
<b>Policy Holders</b>	Policies transacted on Applied (Comquote) can be in the name of an individual; company; or T/A name.		

# Broker Guide

RedClick  
GENERALI

## Commercial Vehicle

<b>Imported Vehicles</b>	We no longer accept vehicles imported from outside Ireland or United Kingdom. These should be declined at new business stage. Please note not all imported vehicles will refer at quotation stage so it is important to establish at that point if the vehicle is an import or not.
<b>Special Features</b>	Vehicles which have additional features such as tail lifts, hoists (cherry pickers) or cranes are acceptable for new business subject to all other UW criteria.
<b>Class of Use</b>	<p>Vehicles are required to be used for a commercial purpose and in conjunction with the insured noted occupation, we do not offer Social and Domestic use only policies.</p> <p>Own Goods: If the vehicle is used for the carriage of goods/tools belonging to the Policyholder only</p> <p>Hire and Reward: If the vehicle is used for the carriage of goods not belonging to the Policyholder or use on other people's building sites, for payment within Ireland, Northern Ireland and the British Isles the Local Haulage rates apply i.e. haulier /building contractor</p> <p>Agricultural and Forestry: This would apply to a farmer using the vehicle for carriage of livestock or machinery e.g. Tractor/Van, using the vehicle for their own use on their own land.</p> <p>Agricultural and Forestry, Hire and Reward: If the vehicle is being used for agricultural/ forestry use on other people's land i.e. Agricultural Contractor.</p>
<b>Occupations</b>	Client occupation must warrant the use of a commercial vehicle.
<b>Previous Claims</b>	Risks with open claims or at fault claims (claims paid for loss of or damage to the insured vehicle (excluding windscreen claims) and/or payments to third parties for death or bodily injury or damage to third party vehicles or property) with a date of loss within the last 3 years are outside our acceptance criteria.
<b>Motor Convictions</b>	One or more motor convictions in the last 3 years are outside our acceptance criteria. Any drivers who have been disqualified from driving or from obtaining a licence in the last 7 years are outside of our acceptance criteria.
<b>Penalty Points</b>	7 or more active Penalty Points are outside our acceptance criteria. Any drivers who have been disqualified from driving or from obtaining a licence in the last 7 years are outside of our acceptance criteria.
<b>Disqualifications</b>	Any drivers who have been disqualified from driving or from obtaining a licence in the last 7 years are outside of our acceptance criteria.
<b>Non-Motor Convictions</b>	All non-motor convictions should be referred to RedClick Broker Support Team.
<b>Medical Conditions</b>	Medical conditions/physical disabilities can be accepted provided the driver has a valid driving licence.
<b>Main User</b>	The main user of the vehicle must be the Policyholder.

# Broker Guide



## Commercial Vehicle

<b>Limits of Indemnity</b>	Third Party Property Damage: €1.3million. TPPD can be increased in increments of €2.6 million; €3.9 million; €5.2 million or €6.5 million but these must be referred manually to RedClick to update, and additional charges will apply. Third Party personal injuries unlimited.
<b>Excess</b>	€275 vehicles with a carrying capacity of 2 tonnes or less. €635 vehicles with a carrying capacity of greater than 2 tonnes. €635 for all Agricultural or Special Type vehicles.
<b>Levy</b>	Customers are charged a 3% levy which is set out on their premium breakdown. RedClick Insurance meet all obligations to contribute to the Motor Insurance Insolvency Compensation Fund (MIICF) and to the Insurance Compensation Fund (ICF)

## Summary of Cover

### Cover Types Available

Third Party Fire and Theft: Provides cover for the insured and anybody who is insured under the policy for legal responsibility to a third party, cover also provided for the vehicle in event of loss or partial loss as a result of fire or theft or attempted theft.

Comprehensive: Provides cover against loss or damage (accidental or malicious) to the insured vehicle.

Third Party Only: Covers anybody who is insured under the policy for legal responsibility to a third party only

### Change of Cover Mid-Term (No change of vehicle)

There is no option to upgrade cover midterm unless a change of vehicle is being completed. The client will only have the option to change their cover at initial quote stage, when changing their vehicle midterm and at renewal stage.

**Windscreen** – Available at inception and midterm where a change of vehicle is completed. Also available where a customer requests to add windscreen within 7 days of New Business inception and 3 days of renewal.

Windscreen is standard on Comprehensive policies and can be added as an optional extra on Third-Party Fire and Theft policies.

Windscreen cover will only be available for vehicles with gross vehicle weight of 3.5 tonne or less.

A claim under this section will not impact clients No Claims Bonus

**No Claims Bonus Protection** – only available when NCD is 4 years plus – Only available at inception and up to 7 days after inception and 3 days of renewal.

Coverage can't be removed midterm unless No Claims Discount is removed/reduced to under 4 years.

# Broker Guide

RedClick  
GENERALI

## Commercial Vehicle

**Open Drive** – Available at inception, midterm and renewal if client meets acceptance criteria.

Coverage can be removed midterm.

For an extra premium the client can add Open Drive 25-70 to their policy. This will allow any person who holds a full licence between the age of 25 – 70 to drive the vehicle. The person driving must hold a full driving licence and be Accident, Claim and Conviction free.

This applies to Full Irish, EU, UK or International licence.

Open Drive No Restrictions can be offered on all Special type & Agricultural vehicles.

### Class of Use

Agricultural and Forestry: This option would apply to a farmer using the vehicle for carriage of livestock or machinery e.g. Tractor/Van, using the vehicle for their own use on their own land.

Agricultural and Forestry, Hire and Reward: If the vehicle is being used for agricultural/ forestry use on other peoples land i.e. Agricultural Contractor.

Hire and Reward If the vehicle is used for the carriage of goods not belonging to the Policyholder or use on other people's building sites, for payment within Ireland, Northern Ireland and the British Isles the Local Haulage rates apply i.e. haulier /building contractor

Own Goods If the vehicle is used for the carriage of goods/tools belonging to the Policyholder only, then Own Goods Rates apply i.e. Plumbers, electricians. If a policy holder will be doing deliveries e.g. milkman, please select the entry for 'Delivery Vehicle' under the heading 'Special' field when entering the vehicle details

### International Haulage

We do not offer International Haulage cover so any new business request for International Haulage cover will be declined. If an existing customer requires International Haulage cover the following information should be obtained and referred to the Broker Support Team for review:

- Details of good being transported.
- Details of countries to be visited.
- Details of extend of international travel, approx. annual mileage

# Broker Guide

RedClick  
GENERALI

## Commercial Vehicle

### Comprehensive Benefits:

Accidental damage	The market value up to the sum insured shown in the schedule
Windscreen Cover	Applied to goods vehicle <=3,500kg GVW only
Fire brigade charges	Up to €2,200
Loss of Keys	Up to €850
Personal accident cover	Up to €6,500
Trailer Cover	The towing of trailers is covered on a third party only basis
Accident recovery	Protect your vehicle and move to the nearest repairer if the vehicle cannot be driven as result of an insured event

### Third party, fire and theft benefits:

Fire, theft and attempted theft damage	The market value up to the sum insured shown in the schedule
Windscreen Cover	Can be added as an optional extra up to 3,500kg GVW only
Fire brigade charges	Up to €2,200
Loss of Keys	Up to €850
Trailer Cover	The towing of trailers is covered on a third party only basis
Legal liability	For death or injury to any other person, including passengers

### Third Party Only:

Legal liability	For damage to other people's property up to €1.3 million
Legal liability	For death or injury to any other person, including passengers

All covers subject to eligibility criteria. Full benefits and restrictions are outlined in the policy booklet.

## New Business

We offer Full Cycle quotations via Applied (Comquote) for Light Commercial vehicles with a tonnage of up to 3.5 tonne GVW or 2 tonne Carrying Capacity.

Please refer to this guide and the Notes & Benefits tab in the Applied (Comquote) quote for additional information regarding quotation.

# Broker Guide



## Commercial Vehicle

Any quotation that returns a referral can be referred to our Broker Support Team.

All guaranteed new business quotations are valid for 30 days.

All quotations that fall outside Applied (Comquote) capabilities should be referred to the Broker Support Team for a manual quotation. An example of these would be quotes for Multi Vehicle, HGVs, Agri or Special Type vehicles.

## Unacceptable Vehicle Types

The following vehicle for not acceptable for New Business.

Cars	Camper Vans	Mobile Units
Oil or fuel Tankers	Break Down Trucks	Skip Hire Vehicles
Quads	Car Transporters	Chip Vans
Company Cars	PSV Vehicles	Hearses
Horse Transporters	Fire Engines	Ambulances
Vans/jeeps modified to add seats in rear	Hedge Cutters	Rally Cars
Farm Machinery (exc Tractors)	Combine Harvesters and Agri vehicles used for hedge cutting	Antiques /Furniture Removal Vehicles (house to house)

We can provide cover for vehicles up to 25 years old. We would decline to quote for any vehicle older than this.

## No Claims Discount (NCD):

- Evidence of the previous insurer's Proof of NCD document (or letter of NCD or previous insurer's renewal notice for non-ROI insurers where the NCD years earned is shown) must be received and retained. In the event of an audit this proof will be requested by RedClick.
- Where the documentation is from a foreign insurer, the documentation must be provided to RedClick for validation. There is no need for the NCD to be translated, this will be completed by RedClick.
- An NCD earned on a policy which has expired more than 2 years prior to quotation is not acceptable.
- Where the registration number on the NCD document differs from the registration number of the vehicle being insured, a valid reason must be provided as to the difference and verified that the NCD is not being used on another vehicle.
- A NCD earned on an LCV vehicle (less than 2 tonne carrying capacity) cannot be used on a HGV vehicle.
- An NCD earned in any EU nation or in any of United Kingdom, USA, Canada, Australia or New Zealand is acceptable and a copy of same maintained on file. Foreign NCD proof should also be sent over to BST to be validated.
- A No Claims Bonus earned on a Motorhome OR Motorbike policy cannot be used on a Commercial Policy
- NCD cannot be earned on Agricultural Vehicles e.g. Tractors or Special Vehicle e.g. Diggers

# Broker Guide

RedClick  
GENERALI

## Commercial Vehicle

- NCD received on a company policy in the name of the company director is acceptable subject to the bonus not being in use elsewhere
- In the event of a fault claim, the NCD will be stepped back at renewal as follows:

NCD Entitlement at New Business or Last Renewal	NCD Entitlement at Renewal Following a Fault Claim
5+	2
5	2
4	1
3	0
2	0
1	0

- Two or more fault claims in the same period of insurance will result in the NCD being reduced to zero.
- A fault claim is a claim where we have made payments that have not been fully recovered.

### Protected No Claims Discount:

- Where a policyholder has 4 or more years NCD, the NCD can be protected.
- Protecting the NCD will result in an additional premium.
- Protecting the NCD allows one unlimited fault claim in the period of insurance without affecting the NCD.
- If there are 2 or more claims during the period of insurance, the 4 years NCB will reduce to 1 year No Claims Bonus. If the NCB is 5 plus years it will reduce to 2 years No Claims Bonus.
- NCD Protection can be purchased at New Business or within 7 days of the inception date or at Renewal date or within 3 days of the renewal date.
- We may take account of any claims made when calculating the renewal premium even if the NCD has been protected.

### Named Driving Experience Discount

A Named Driving Discount can be offered to policyholders if they have been named on a Commercial Van/Truck policy with any insurance company. If the named driving experience was earned on a RedClick Insurance Private Motor Policy, we can only allow the Named Driving Discount onto vehicles under a 2 tonne carrying capacity (3.5 tonne GVW).

Named Driving Discount cannot be used if the customer has valid No Claims bonus in place, i.e. completed a full policy years insurance in their own name within last 2 years. If the No Claims Bonus the client had earned is over 2 years and therefore invalid, we can allow named driving discount for the years they have been driving claims free since their own policy ended.

- Can only be used on one vehicle/policy at any time.
- Discounts are only acceptable from Republic of Ireland/Northern Ireland/United Kingdom/EU, USA, Canada, Australia and New Zealand. There must be no more than 2 years in between driving periods and no more than 2 years since expiry.

# Broker Guide



## Commercial Vehicle

- EU Named Driving Discounts do not have to be translated into English by the policyholder.
- Named Driver Experience earned on a Motorbike policy cannot be used on a Commercial Vehicle policy.
- Named Driving Discount cannot be used if the customer has valid No Claims bonus in place, i.e. completed a full policy years insurance in their own name within last 2 years. (If they never competed the year then they can reuse their Named Driving Discount).
- Driver does not have any previous claims.

### Introductory Discounts

Quotations on Applied (Comquote) have the facility to give an introductory discount for clients that have no available NCD to use on the commercial policy based on NCD earned on a private motor policy as long as the private motor policy is in the same name. This will give the client an introductory discount.

An example of this would be if client has a 5 year NCB earned on their private car policy. In this instance if 5 years is entered in the field on Comquote “Years insured on Private Car” this will give the client the equivalent of 1 year Named Driving Experience discount on the quotation.

This only applies to quotations that are given via Applied (Comquote). All other introductory discount queries or requests for vehicles that cannot be quoted on Applied (Comquote) should be referred to the Broker Support Team for review.

### Company Car/Van Driving Experience

We will accept named driving experience earned on company cars/vans & fleet policies where the client is not specifically named on the policy as long as they can provide the following:

- A letter from the company (employer) confirming that the customer had a company car/van specifically for his own use (not a pool car/van).
- Confirmation from the insurance company or broker that the vehicle was insured on a company/fleet policy and that there were no claims against the client in that period
- If the client still works for the company and has the sole use of a car/van we will NOT give them Company Car Driving experience.
- If the client still works for the company but no longer has the sole use of a car/van, we will allow them Company Car Driving experience.

### Multi Vehicle Policies

For commercial vehicle policies where, additional vehicles are added to a policy, we will allow them an introductory discount on additional vehicles provided there are no drivers under 25 on the vehicles and the policy is claims free (they do not have to be the sole driver on the policy).

The discount allowed on additional vehicles will be the Named Driving Experience equivalent for the same number of years that they have NCD on the first vehicle. If the insured adds another vehicle the same process can be followed where discount is allowed based on the number years NCD.

# Broker Guide

RedClick  
GENERALI

## Commercial Vehicle

### **Motor Traders Discount**

We will accept a No claims Bonus earned on Motor Trade Road Risk policy on commercial vehicle, the acceptance and provision of same discount is subject to the following:

- The previous Motor trader's policy being lapsed/cancelled.
- The previous policy being in the name of the insured or have their name noted in the company name i.e. "Joe Bloggs Motors".
- The discount will not be allowed on any vehicle with a GVW greater than 3500kg.

In some cases, we may accept Named Driving Experience earned on a Motor Trade Policy. If a customer advises they have earned a NCD/ Named Driving Experience on a Motor Trade Policy, the broker must refer to the Broker Support Team with the following information:

1. Is the policy still in force or when did it expire?
2. Number of year's discount?
3. Was the Motor Trade policy in the customers own business name or were they driving for someone else?
4. Are there young drivers on the policy?
5. What was the role of the driver within this motor trade?
6. Did they have the sole use of a vehicle for SD&P use as well as business and can they provide evidence of the same?

On receipt of this information The Broker Support Team will refer to our Underwriting Department to see what if any discount can then be allowed.

### **Temporary Substitution of Vehicle:**

The broker has authority to proceed with temporary substitution of vehicle if the substitute vehicle does not breach any of the rules set out below:

1. A temporary substitution of vehicle must be to another commercial vehicle and can be for any reason
2. Temporary substitution can be up to 2 weeks in length. This can be extended by up to 14 days upon referral to the Broker Support Team.
3. A maximum of 3 temporary substitutions are permitted in any one period of insurance.
4. A temporary vehicle must have a valid CRW (Certificate of Roadworthiness) where applicable
5. We may allow a temporary substitution onto a private car for up to 3 days, where a replacement commercial vehicle is not available. A charge of €50 plus levies apply.

If the temp sub falls into the below criteria, it is deemed a "no charge" (or "free") substitution and any broker who maintains a call recording system does not need to notify the Broker Support Team of the sub, provided if it is being carried out for no more than 14 days. The broker can simply notepad all relevant details of the sub on their system:

- Cover is not increasing

# Broker Guide

RedClick  
GENERALI

## Commercial Vehicle

- The substitute vehicle value is not increasing by more than €20,000
- The substitute vehicle does not exceed 2 tonne carrying capacity.

For any substitution that does not meet the above criteria, details of the substitution must be emailed to the Broker Support team within 24 hours (or next working day) of the sub being notified by the customer. Customer notification needs to be retained in the broker offices for audit purposes. The following charge applies for this type of substitution:

Temporary Vehicle Charges	
Full Payment	€ 35.37
Direct Debit 7.7%	€ 38.09
Direct Debit 9.75%	€ 38.82

## Temporary Additional Vehicle

These can be completed onto the policyholder's own, garaged or hired commercial vehicle. Temporary Additions can be completed for any length of time but cannot go over the renewal date. All temporary additional vehicle requests should be referred to the Broker Support Team who will advise of the cost for the period of cover.

## Temporary Additional Driver

Please refer to the Broker Support team to add the driver to the policy.

Regarding **Temporary Drivers**, please see charges below depending on licence types and duration of substitution.

Temporary Driver Charges				
Licence Type	Up to 24hrs	2-7 days	8-14 days	15-28 days
<b>Full Licence</b>				
Full Payment	€34.18	€43.80	€57.75	€77.01
Direct Debit 7.7%	€36.81	€47.17	€62.60	€82.94
Direct Debit 9.75%	€37.51	€48.07	€63.38	€84.52
<b>Provisional Licence / Learner Permit</b>				
Full Payment	€38.99	€53.43	€67.38	€96.26
Direct Debit 7.7%	€41.99	€57.54	€72.57	€103.68
Direct Debit 9.75%	€42.79	€58.64	€73.95	€105.65

\*Full Licence charges are also applicable to Full International & Full EU licences

If the policy is on Direct Debit, applicable service charges will be placed on the Full Payment amount.

### MTPL

New legislation came into effect on 1st April 2025 to ensure that Driver Numbers are captured and validated for every driver on a motor insurance policy. This will come into effect on all commercial vehicle policies that are transacted from 1<sup>st</sup> October 2025.

This change will impact all customers and is a change for many who have not had to provide their Driver Number before.

Whether a policy is on Full Cycle EDI or off Full Cycle EDI, we require that you adhere to the steps below for Irish and Non-Irish Licences for all renewals and new business from the effective date, 1 October 2025.

All motor policies will not renew without a licence number for all drivers on the policy. The policy will auto lapse on the renewal date if the numbers are not validated or missing.

#### Irish Licences

- All Driver Numbers, for the main and all additional drivers must be validated through the “Hub”.
- To ensure a successful validation, all details including first name, surname, date of birth and Driver Number must be entered correctly.
- Manual validation will be supported in the scenarios below by sending an image of the licence to us by email to [CVBroker@redclick.ie](mailto:CVBroker@redclick.ie).

#### Scenarios:

- When the “Hub” is down on Applied (Comquote) and you receive a notification, then the manual verification question will need to be populated.
- Where the customer is insisting the Date of Birth/Surname is correct but not matching on the NDLS, the customer must be advised to contact the NDLS to ensure the incorrect information is corrected. If it isn’t corrected, the validation will fail at the next renewal.  
*NDLS Online form: <https://www.ndls.ie/contact-form.html>*  
*NDLS Customer service: 0818 700 800.*  
*NDLS Postal Address: National Drivers Licence Service, PO BOX 858, Southside Delivery Office, Cork*

In both scenarios above, you must also keep a copy of the licence on file.

#### Non-Irish Licences

- You must gather and store a copy of the non-Irish licence prior to the inception of a policy.
- The Non-Irish Licence must be visually validated at the point of sale/renewal.
- Non-Irish Licences are validated by ticking “Have you manually verified the Driver Number and Date of Birth?” in Applied (Comquote).
- You should enter the Driver Number from the licence along with the country of issue and these details will be used to validate.
- We will not follow up with you on Non-Irish Licences as you should have this prior to the inception of a new policy or renewal of an existing policy.
- We will not renew or inception a new business or process any mid-term adjustments for a policy where a non-Irish Licence has not been validated.

# Broker Guide



## Commercial Vehicle

In the case of non-EU (including UK) licenses you should also confirm residency. To protect all drivers, we will not incept or renew a policy where the Driver Number has not been successfully validated prior to inception or renewal.

Similarly, we are unable to backdate any policy which has not had the Driver Number(s) validated before renewal or inception. This applies to both Irish and non-Irish licences.

### **MTPL Off Full Cycle Transactions: New Business, MTA & Renewals**

Driver numbers will need to be provided to RedClick to update within manual transactions. All driver numbers must be validated through the “Hub” on ComQuote prior to being sent to RedClick.

We kindly request that validated driver numbers for renewals are emailed via secure means to [CVBroker@redclick.ie](mailto:CVBroker@redclick.ie) in batch format within Excel spreadsheets, on a monthly or quarterly basis. Please provide these lists as early as possible in advance of renewal to provide sufficient timeframe for processing.

*Please note:*

- *No Off Full Cycle policy will Auto renew unless we have been provided validated driver numbers. This includes Direct Debit rollovers.*
- *We cannot incept or renew a policy where the Driver Number has not been successfully validated prior to inception or renewal.*

Similarly, we are unable to backdate any policy which has not had the Driver Numbers validated before renewal or inception. This applies to both Irish and non-Irish licences.

At RedClick we're gathering the validated Driver Numbers for all Commercial Vehicles including Agricultural and Special types.

## Driving Other Vehicles

Our commercial vehicle policies do not have a Driving Other Vehicles extension.

## Suspended / Laid-up Cover

Brokers do not have the option to suspend a policy via Applied (Comquote) so will need to contact the Broker Support Team to do so.

- Broker must have the most recent certificate & disc back before the policy can be suspended or laid up.
- The earliest the policy can be suspended from is the date the documents are received back by broker.
- Once broker has the documents the Broker Support Team can accept the instruction to suspend either verbally or by email.
- The policy must be taken off Full Cycle if suspended or laid up.
- During the period of suspension all covers cease to be in force.

- During the period of being laid up all aspects of cover relating to liability are suspended leaving the remaining covers in force.

On Multi Vehicle and Single Vehicle policies with Trailer Cover included, the customer can only suspend their policy if they wish to suspend all cover on the policy i.e. a customer be permitted to suspend one vehicle on the policy, all cover on all vehicles would have to be suspended.

## Territorial Limits/Foreign Use

Territorial Limits/Foreign Use Under EU regulations minimum cover (third Party only) is provided under all commercial policies for EU countries. Policyholders have the option to keep the level of cover that exists on the policy when using the vehicle outside Ireland and the UK subject to a standard charge of €52.50 on a full payment policy or €56 on a direct debit policy.

Requests for Increased Cover-Foreign use. Requests for cover for a period greater than 3 months should be referred to the BST with an explanation for the use requested from the insured

## Granting Cover

- The start time must be immediate or in the future if incepting for the same date as the quotation date, or for a future date within the quote guarantee period.
- Backdating of cover is not permissible.
- The following documentation must be received and retained within 14 days, where relevant,
- Proposal Form (fully completed and signed)
- Proof of NCD
- Named Driving / Ex-Company Car Driving experience
- Copy of Driving Licence(s)
- Any other documentation relevant to the risk

## Occupations

Certain occupations will refer on Applied (Comquote) and can be referred to the Broker Support Team for review. We may still be able to quote once confirmed that their occupation does warrant the use of a commercial vehicle.

This would also apply to part time or secondary occupations. A typical example of this might be if a client is a Factory Worker which would not be an acceptable commercial occupation but is also a part time farmer which would be an acceptable occupation. In this example it has been ascertained client has a commercial use for the vehicle and the client could be quoted based on occupation Farmer.

If the vehicle is used in connection with client's part-time occupation ok to note this on Comquote to proceed with quotation

Some occupations may also refer as they are deemed vague and which require further information, same include company director, manager, driver etc. To be in a position to quote we must establish the activities which the vehicles will be used in and match same back to acceptable occupations

# Broker Guide



## Commercial Vehicle

uses. An acceptable example of this would be a company director for a construction company. In this example the client could be quoted based on occupation Builder.

## Mid Term Adjustments

Any midterm adjustment (MTA) to the risk is subject to the same acceptance criteria as above.

### Permanent MTAs:

Most MTAs can be transacted via Applied (Comquote) for policies that are on Full Cycle, however in some circumstances a referral may occur. In this instance the policy should be referred to the Broker Support Team @ 1800 90 7679.

All non Ful Cycle MTAs must be referred to the Broker Support Team to complete the change.

Any request for a backdated MTA must be referred to the Broker Support Team: 1800 90 7679.

### MTA Premiums:

We do not charge an additional premium less than €10 (inclusive levy)

We do not refund any premium less than €10 (inclusive of levy)

## Trailer Cover

Third party trailer is included as standard on all CV policies.

Policyholders have the option to upgrade cover to comprehensive or fire and theft subject to at least one vehicle insured under the policy being covered to a similar or higher level.

The policyholder must have an insurable interest in the trailer. In order to upgrade cover, we require the following information:

- Make and Model of Trailer
- Value
- Serial/Identification number

## Renewals

We offer Full Cycle EDI renewals on applicable policies and for all non-Full Cycle policies we will issue Renewal terms including the certificate & disc for the forthcoming year 60 days in advance of the renewal date.

All Renewal rebroke quotations are also valid for 60 days.

## Cancellation

All requests to cancel a policy must be referred to the Broker Support Team @ 1800 90 7679 or [brokercancellations@redclick.ie](mailto:brokercancellations@redclick.ie)

# Broker Guide



## Commercial Vehicle

### Cancellation by the policyholder

The customer can cancel the policy by contacting the Broker by phone or in writing. We do not need the cert and disc to be returned to process the cancellation. If the customer wishes to cancel the policy, we will apply either our short period or pro rata rates in accordance with our requirements under the Consumer Insurance Contracts Act 2019. Customer requested cancellations are subject to cancellation fees, which can be found in the relevant policy document.

### Cooling off Period

A cooling off period is a period of time which is allotted to consumers to allow them to change their mind following the purchase of a product. Under Section 11 of the Consumer Insurance Contracts Act 2019, a consumer is entitled to cancel a contract of insurance by giving notice in writing of cancellation to the insurer, within 14 working days after the date the consumer is informed that the contract has begun. These customers will be issued a pro rata refund.

- We will not charge the administration fee where the policy is cancelled within the first 14 working days.
- Any policy cancelled on or after **9 September 2025**, the cooling off period will apply to both new business and renewal contracts.
- Cancellations occurring after the first 14 working days of the first policy term or after the renewal date at any time during subsequent years are refunded on a pro-rata basis less an administration fee of €50
- If the policy is cancelled after the first 14 days, we will refund any optional windscreens cover. We do not return any premium < €10 (inclusive of levy)
- The policy can be cancelled without the return of the Certificate of Insurance and Insurance Disc once there is a call recording or written record (including email) of the cancellation request.

### Cancellation by the Broker

- If a policy is cancelled during the policy term for non-payment, then the cancellation will be pro-rata. No cancellation fee is applicable.
- Cancellations for non-receipt of documentation will be on a pro-rata basis. No cancellation fee is applicable.

### NTU Cancellation

An NTU Cancellation (Not Taken Up) can only be completed if we receive the request on or before the policy start date and it has been confirmed that no documents have been issued to the client. We will not accept NTU cancellation requests after the start date of the policy and any cancellation request received then will be subject to a pro rata cancellation rates.

### Cancellation by RedClick

#### Cancellation for Non-Payment

# Broker Guide



## Commercial Vehicle

- If a policy is cancelled for non-payment, then the cancellation will be pro-rata. No cancellation fee is applicable.

### **Cancellation for Other Reasons:**

- We may choose to cancel the policy by sending 10 days' notice in writing to the policyholder's last known address. Copy will be sent to the broker.
- We may also cancel the policy 'ab initio' for non-disclosure of material fact, by sending 10 days' notice including the reason(s) in writing to the policyholder's last known address. Copy will be sent to the broker.
- Cancellations for non-disclosure will be refunded in full for any voided period of insurance. Enforced mid-term cancellations will be refunded on a pro-rata basis and no cancellation fee is applicable.

### **Premium Payment**

In respect of full payment policies, we issue a statement of account to each broker at the beginning of the month & payment is to be received no later than 25th of each month based on broker's credit terms & conditions.

### **Policy Payment by Instalment:**

The following rules apply when the premium is financed through a RedClick instalment plan.

- Direct Debit Mandate and Deposit must be received from the Broker within 10 days following the inception date.
- If the Deposit is not received in this timeframe, it will delay collection of monthly instalments as we cannot apply to the bank until the deposit is paid & posted to the account.

### **Instalment Default:**

- If an instalment is returned unpaid from the bank, all correspondence goes directly to the client and an email will be sent to the broker confirming default & cancellation date
- All customers are given 21 days to remedy a default. If payment is not received this will result in the policy being cancelled for non-payment.

### **Instalment Plan Details:**

- The service charge on the policies will be 7.7% on the full premium with an initial deposit of 20% followed by 10 monthly instalments.
- Should the policy be renewed as continuous direct debit the premium will be payable in 12 monthly instalments. The renewal direct debit service charge is 9.75%.

## Claims

### Claims process

We're here 24/7, 365 days a year with exceptional Claims support.

At RedClick, we understand that insurance should not only mean providing best-in-class products but also offering top class support in the event of a claim. When your customer needs to report a motor or home claim, get roadside assistance or find out more about the progress of a claim, they, and you, can take confidence in knowing that we're with you every step of the way.

- Customers are provided with a dedicated 24-hour claims notification line.
- We appoint a dedicated claims representative to manage all aspects of our customers' claim from notification to settlement and closure.
- Customers are contacted within 24 hours of claim notification, or the next working day.
- We have a nationwide network of approved repairers to ensure the highest standards of work and customer service.
- Other benefits of using an approved repairer are:
  - Repair work completed is guaranteed by RedClick
  - Provision of replacement vehicle for the duration of the repairs at no cost to the customer
- We strive to settle all claims as quickly and as cost effectively as possible to prevent costs escalating.

## Breakdown Cover

All light commercial vehicle New Business and Renewal policies with an inception or renewal date of 31st July 2025 will have Breakdown Cover included as standard for light commercial vehicles up to 3.5 tonne GVW (0.75 tonnes – 2 tonnes carrying capacity). This also applies to all levels of cover. The Breakdown Cover will appear on client's documents if it is an applicable policy.

All other existing applicable policies will not have the breakdown cover until their next renewal date.

Please note Breakdown Cover is not available for vehicles that are over 3.5 tonne GVW (0.75 tonnes – 2 tonnes carrying capacity).

## Webchat

We have a webchat service designed to make life easier for brokers. This addition to the RedClick dedicated broker website, RedClick Connect, provides an extra channel for communication, complementing our existing phone and email support.

The launch of webchat is part of our commitment to providing Brokers with simple effective resources that will help you deliver outstanding service to your customers.

We understand the busy nature of Brokers work and webchat is an additional tool, not a replacement for the traditional support channels.

Webchat is accessible via RedClick Connect and is serviced by experienced Broker Support Team staff where a variety of queries be resolved in real time.

# Broker Guide

## Commercial Vehicle

**RedClick**  
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Brokers can access the webchat service now via RedClick Connect, the dedicated broker website.

Please visit: [www.connect.redclick.ie](http://www.connect.redclick.ie) and click on the icon

 **Live Chat**

## Useful Contacts

### Private Motor Team

Tel: 1800 90 7679 Email: [PrivateMotorBroker@redclick.ie](mailto:PrivateMotorBroker@redclick.ie)

### Commercial Motor Team

Tel: 1800 90 7679 Email: [cvbroker@redclick.ie](mailto:cvbroker@redclick.ie)

### Cancellation Team

[brokercancellations@redclick.ie](mailto:brokercancellations@redclick.ie)

### Claims Notifications Team

Tel: 1800 77 1800 Email: [irlmotornotifications@redclick.ie](mailto:irlmotornotifications@redclick.ie)

### RedClick Glass Line

Tel: 1800 94 4435

From outside ROI: 00 800 88 0 88 228

**RedClick Connect our Broker website:**

[www.connect.redclick.ie](http://www.connect.redclick.ie)