

# SCV eTrade input guide

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The specialist motor insurer

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# 1 Product Type

The product type & Hazard level must coincide. If the product type & hazard level do not correspond the risk will return a decline message. For example, if Catering has been selected as the product type, the hazard level needs to be one of the catering ones.

Risk Appetite / Vehicle Use	Description
Catering	Mobile catering vehicles, including burger vans, ice cream, sandwich and snacks, street food etc. Typically, they will be converted 3.5-ton vans, but would extend to converted HGVs.
M.E.R.E.E (Marketing, Exhibition, Retail, Entertainment & Education)	Vehicles that have been specially modified to exhibit goods and services or provide hospitality. Adapted HGVs, buses, coaches and play buses would fall into this segment. Tuk Tuks used for shows and marketing purposes. (PCV team will consider private hire)
Emergency & Rescue	Private ambulances and emergency cars used mainly for patient transfer including risks with occasional blue light as required.
Tuition	Vehicles that are used to train people in order to obtain further classifications on their license. This will not be for a normal private car license, but tuition for car plus trailer, minibus, coach and HGV.
Special Types	This includes road registered specialist vehicles generally used as a tool such as forklift trucks, cherry pickers, mobile cranes & non-business use vehicles.
Specialist Loads	This segment will cover vehicles being used where the proposer's business is a hazardous occupation. This includes companies who are pyrotechnic specialists and work in association with the film/firework industry and companies who specialise in the removal of hazardous materials such as asbestos. This will not cover the carriage of hazardous goods for hire and reward (This can be considered under our Transportation product).

Non-Registered Special Types (F&T Cover Only)	Same vehicle categories as special types but are not road registered. Typically fork-lift trucks used exclusively in goods yards etc.
Other	Miscellaneous vehicles and exposures that do not readily fit other sub-segments.

If you are unsure what category the risk would sit under, please contact the operations team on 0345 600 3893.

## 2 Hazard Level

Use	Hazard Level				
	1	2	3	4	5
Catering	No electrics	Refrigeration	Oven/boiler	Deep fat fryer	Naked flame
M.E.R.E.E.	Static (>80%)	Hatch	On board retail	On board service	Passenger carrying
Emergency & Rescue	On-site service	Support vehicle	Green light	Off road	Rapid response - blue light
Tuition	Non-public paved road	<7.5T	<7.5T & trailer	>7.5T	Off road
Special Types	Non-business use	Internal plant (>80%)	On board display	External plant	Safety vehicles
Specialist Loads	Hazardous material	Passenger carrying	Relating to water	Long vehicle	High vehicle
Non-Registered Vehicles	No height & internal use only	Internal use only	Inc. external use - no height	Inc. external use	External use only

## 3 Drivers

Please ensure where a vehicle requires an enhanced licence i.e. HGV Class 1/ 2 or Cat D licence, that the relevant pass date has been entered for the driver/ drivers.

As well as the driver's occupation, the nature of business must be entered accurately in order for us to identify and price the risk accurately.

## 4 Vehicle Value

All vehicle values must include the value of the modifications in order to rate correctly. An example would be £25,000 vehicle value & £20,000 vehicle modification value = total combined value of £45,000.

## 5 Body Type

Please ensure that the correct body type is entered i.e. a forklift would need to be entered as special – plant vehicle.

Most vehicles can be input as ‘Van – Standard’.

## 6 Product type categories

**Catering** - For all catering vehicles, a modification must be added for the E-Trade to return a rate or refer to ERS. Please ensure that the relevant modification is added i.e. ‘Ice Cream dispensing’ for an Ice Cream van.

**M.E.R.E.E** - Where possible please ensure that it is clear as to how the vehicle is modified, this can be done by selecting a modification from the list.

## 7 Usage

Most risks under SCV should either be input as ‘Proposers Business’ or ‘Carriage of own goods’. There are some risks that will not fall under these usages, some examples below:

- Genuine Show vehicles - SDP use.
- Land trains - Private Hire use.

Any risk that requires hire & reward usage will belong on the Transportation or Courier product.

## 8 Referrals

If a risk refers, an underwriter may request the below:

- Pictures of the vehicle.
- How the vehicle is modified.
- What the vehicle is used for.