

FAQ for dealers

Following a review of our short term insurance offering, HPI Driveaway, we are pleased to announce that we are joining forces with Lloyd Latchford to bring you a new level of service with a seamless transition from Swinton.

This move is part of our on-going commitment to deliver a service that meets the needs of our customers in an increasingly competitive market.

The Lloyd Latchford system means that you will benefit from an easier log in process, web-based only applications and no customer generated calls – simplifying the whole process. In addition, you can now assist customers with online applications, improving their customer experience.

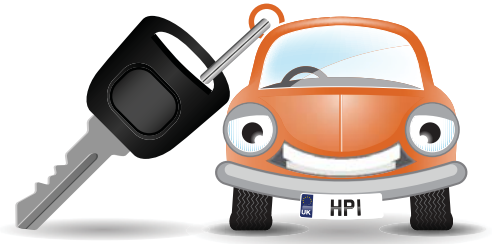
Furthermore, Lloyd Latchford provides a slightly wider underwriting footprint, which will boost acceptance rates for customers. However, to bring HPI Driveaway in line with the rest of the market, cover will be for 5 days not 7 days as previously offered.

With DVLA changes implemented on the 16th December 2013 a consumer can now leave a motor dealer forecourt with the car taxed but without valid insurance in place.

You could be seen to have a 'Duty of Care' to make sure that a car you have sold is correctly covered before the car leaves your Custody or Control. (It is the same as your duty of care and responsibility to make sure that a customer's car is insured when it is in your 'Custody or Control' when in for a service, repair work or warranty work etc.)

Who are Lloyd Latchford Schemes?

Based in Princes Risborough Buckinghamshire, Lloyd Latchford is an award winning FCA registered specialist insurance broker with over 30 years' experience of providing innovative solutions to the corporate, commercial and private sectors. The Company is notable for having pioneered partnerships within the vehicle sector which provide a 'one stop shop' approach to all aspects of vehicle acquisition, insurance and motoring services including joint ventures with the Fiat UK Group and Jaguar / Land Rover.



FAQ for dealers

Do you have a contract – and with whom – and how is it processed?

YES. Terms of Business with Lloyd Latchford are on the screen and on your first visit you must to “tick” to accept before being allowed to proceed. A hard copy of the Terms of Business Agreement will be sent to you by Lloyd Latchford and you should sign & return a copy.

Who is the underwriter?

Aviva.

When is the changeover date?

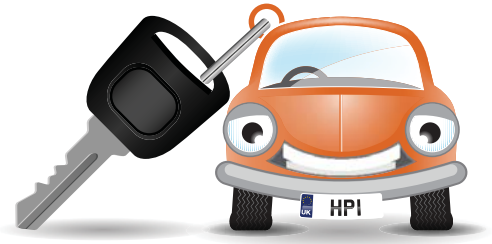
- The final day with Swinton is Tuesday 20th May.
- The first day with Lloyd Latchford is Wednesday 21st May.

How will changeover take place?

Automatically. We will switch the URL's over at the right moment. It might be that there is no service overnight from late on the 20th in order that we guarantee opening by 8am on the 21st. You will be advised.

How will you log on?

www.hpidriveawaydealerlogin.co.uk – You will need your dealer code AND password. (You will be asked to select your own password on the very first login session. Please advise your colleagues of your personal password)



FAQ for dealers

What is your dealer code?

It is your 7 digit HPI code. (You must use the first "0" if applicable).

How do you recover a 'lost' or forgotten password?

There is a 'forgotten password' link. If you click this your existing password will be sent to the email address registered on the system. (This is your email address that has previously been used to send cover notes to).

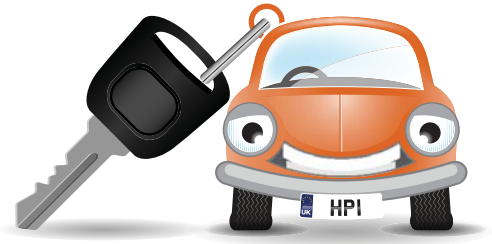
How do you Log on to the system?

There are 2 websites:

- Customers – www.hpidriveaway.co.uk – allows an application to be made. The customer needs the URL and your HPI code. The URL is on the Customer leaflet and there is space to write your dealer code.
- Dealer Back Office – www.hpidriveawaydealerlogin.co.uk – needs your dealer code AND password. This allows you to complete an application while the customer is present and to access and manage cover notes.

How will you know that the customer has completed the application?

You will receive an automated email from Lloyd Latchford informing you that the customer has completed the application and the cover note is ready to issue. You can find it in your Back Office (and there is a link to it in the email).



FAQ for dealers

How do you retrieve your cover note?

Customers who have successfully applied for a policy will be set as pending in your “Back Office”. In the Back Office you can issue the cover note by setting the time and date needed.

What is the “Dealer Back Office” and what can you do in it?

The “Dealer Back Office” is where quotes and policies are stored and where cover notes can be completed and printed by yourself.

How will the customer pay? (If applicable)

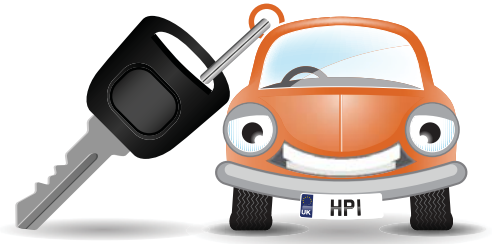
When the customer has applied and been accepted, the on screen instructions will ask the customer for payment by either debit or credit card. It's an easy system to follow and confirms to the customer at the end of the process that the payment has been successful and the policy has been issued.

Can you input customer details?

YES – but the customer must be present.

Can the customer complete the application and where from?

YES – They can be completed anywhere. Showroom / Home / Mobile. All they need is the web address (on the leaflet) and your HPI code and the car registration number (if known).



FAQ for dealers

Will the customer be offered an annual policy?

YES – The quote will be given to them by email and on screen during their application. There will be a list of options and the customer can buy on-line or over the phone if they wish.

How long does the cover last?

5 Days.

What is the excess?

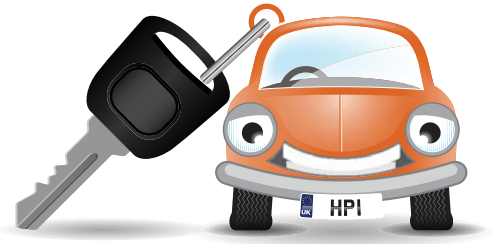
£500. Same as today.

Will the customer have to make a phone call?

No.

Will the customer get a phone call and when?

Unless incorrect contact details are given or the person is a very poor risk, Lloyd Latchford will call them at some point. It is their job to convert customers. This could be within an hour of the application or a future day depending on time of proposal / propensity of customer / call queue.



FAQ for dealers

Is the site open 24/7?

YES.

I am having trouble getting access to the web sites – what should I do?

Some dealer IT systems (especially if you are part of a larger group with central IT support) need to “release” or “White Label” your web sites in order that you can access the site. This is for IT security. If you are having any problems please consult your IT department and ask them to White Label the following;

- www.hpidriveawaydealerlogin.co.uk
- www.hpidriveaway.co.uk
- www.instantdriveaway.co.uk

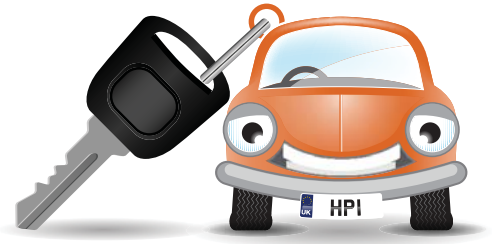
Is there a dealer Help Line?

YES. Please call **0870 844 8440**

Is there a more detailed Dealer Guide anywhere?

YES. There is a detailed document on the web site and on the Driveaway page of our TradeWeb. It is in PDF format and very detailed. You can download if you wish. There is also a training video for you to watch, it is on the Driveaway landing page -

www.hpidriveawaydealerlogin.co.uk



FAQ for dealers

What Point of Sale material will there be?

There will be 2 pieces just as today;

- A Customer Leaflet
- A Dealer Guide
- If you need to re-order please email driveawaystationery@hpi.co.uk – and remember to tell us who you are.

What are the key benefits to the new service?

- A wider acceptance criteria, so less likely to be refused a Driveaway policy.
- No waiting for the cover note to be e-mailed, instant access to the cover note in your online back office.
- You can now control the start date and time of the cover note.
- Brand empathy, Aviva are one of the UK's largest general insurers.
- Quicker and easier customer and dealer journey – new system is both informative and intuitive.
- Ability to re-visit and re-print the Driveaway cover note.
- You can add the registration number at a later date – ideal for private plate swaps and unregistered cars.
- Whilst the DVLA recently allowed dealers not to see insurance before taxing a car it is still good practice to see a valid policy to fulfil a duty of care towards the customer. In addition, ensuring that valid insurance exists will prevent any 3rd party claims against yourself (as the last insurer) under your Motor Trade Policy.