

## AnyCompany Motor Insurance frequently asked questions (FAQs)

Q1: Have I earned any No Claim Discount if I have been driving a company car?

A1: If you have been driving on a company car policy then you do not earn your own no claim discount but we will be happy to consider you for an introductory discount dependent on your driving history on the company policy. Please contact us.

We will ask you for:

The name of the company you work(ed) for

The name and landline contact telephone number of someone at the company who deals with the insurance

The number of continuous years claim free driving your employer will validate.

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Q2: Have I earned any No Claim Discount if I have been a named driver on another policy?

A2: If you are a named driver on another AnyCompany car insurance policy we may be able to offer you an introductory discount. You can arrange a quote online and then contact us. More information about No Claim Discount (NCD).

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Q3: What if I have earned No Claim Discount on motor insurance overseas?

A3: We will accept no claim discount (NCD) if it was earned from any of the following countries, if you earned NCD elsewhere please contact us.

European Union (EU) and European Economic Area (EEA):

Austria, Belgium, Bulgaria, Croatia, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Republic of Cyprus (South), Republic of Ireland, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden.

Others:

Andorra, Australia, Barbados, British Virgin Islands, Canada, Gibraltar, Falkland Islands, Faroe Islands, Hong Kong, Japan, Monaco, New Zealand, Republic of Korea (South), Singapore, South Africa, Switzerland, United States of America, Zimbabwe.

We may ask for proof of your NCD which should:

Be in English

Be on official company headed paper

Be in the main driver's name

Show the vehicle details

Confirm the number of years the NCD was built up over

Show the date the policy expired

Please note that your NCD will be valid for 2 years after the expiration of your last policy, provided it is not being used on another policy.

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Q4: What does protected No Claim Discount for motor insurance provide?

A4: No claim discount (NCD) protection is an optional cover which protects your NCD from one "at fault" claim every year. It does not protect the overall price of your insurance policy,

but does guarantee that your premium won't increase next year as a result of a claim. Your price may still alter if a claim invalidates any fixed price offer on your policy. You must be 21 or over with 3 or more years NCD and have had no more than 1 claim in the last year to protect your NCD.

If you don't protect your NCD, any "at fault" claim would step your NCD years back at renewal. Two or more "at fault" claims in one year would result in your NCD being stepped back to nil at renewal.

If you're an existing customer, for further information please refer to the documents section of AnyCompany Portal on the policy you wish to view.

If you're an existing customer you can only add NCD protection cover at renewal. To add it, please contact us.

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Q5: How long is No Claim Discount for motor insurance valid for?

A5: Your no claim discount (NCD) will be valid for 2 years after the expiration of your last policy, provided it is not being used on another policy.

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Q6: Do I need to provide proof of my No Claim Discount?

A6: We may ask you for proof of your no claim discount (NCD) during your period of insurance.

This can be your renewal invitation or a letter from your previous insurer and should:

Be on official company headed paper

Be in the main driver's name

Show the vehicle details

Confirm the number of years the NCD was built up over

Show the date the policy expired

If we have requested proof of your NCD you can e-mail a scanned or photographed copy to us at [NCDVALD@anycompany.com](mailto:NCDVALD@anycompany.com)

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Q7: How can I get proof of my No Claims Discount?

A7: If your policy is due for renewal, the renewal schedule or letter should count as evidence of your no claim discount (NCD) for your next insurer.

If you cancel at any other point and have been insured with us for more than a year, we'll automatically include proof of NCD with your cancellation letter. If you would prefer this via email, please request this at the time of cancelling.

If you've been with us for less than a year we'll send you a separate letter to confirm how long you have been claim free for.

If you have already cancelled your policy and no longer have your documents, please contact us.

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Q8: I have received a refund related to No Claim Discount (NCD) – What is this for?

A8: This refund relates to an issue with your 2022 and/or 2023 renewal price, where the price we charged did not take into account the full amount of NCD you declared to us. The

refund reflects the difference between the price you were charged and the price you should have been charged.

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Q9: Do I need to select business use on my car insurance policy?

A9: Most of our policies automatically qualify for personal business use as standard at no extra cost. This applies for the main driver of that vehicle and their spouse/domestic partner. Unfortunately, we cannot cover business use for chauffeurs, taxi drivers, driving instructors or parcel/takeaway/fast food delivery drivers if they are using the insured vehicle in connection with their occupation.

Please see below a list of the different options and what each of these covers:

Social, Domestic & Pleasure Only (SD&P)

This excludes any travel to and from work or other business use

Social, Domestic & Pleasure plus commuting

This covers all named drivers to drive to and from the same place of work every day. This can also be selected if you travel to different places of work but only to one place of work per day

Personal Business Use

This covers all the above plus extends cover to the main driver and their spouse/domestic partner to drive to different locations of work in the same day

Employer's Business use

This covers all the above plus extends cover to any named drivers to drive in connection with the personal business of the main driver and any business of their spouse/domestic partner

If you need to add Employer's business use, or check what is covered please contact us.

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Q10: Do I need to take my car to one of your approved repairers in the event of a claim?

A10: AnyCompany have a network of approved repairers who guarantee any work done on your vehicle for three years, or as long as you insure your vehicle with us, whichever is greater.

Your vehicle must be maintained in a roadworthy condition

Wear and tear is not covered by the guarantee

Parts fitted by our approved repairer are covered for the duration of the guarantee provided by the part manufacturer/supplier

If you decide to use a repairer that is not approved by AnyCompany an additional excess of £200 will apply in addition to any other excesses under your policy.

AnyCompany will need to visit the repairer to inspect and authorise the repair. No courtesy car will be provided by AnyCompany and the quality of repair can not be guaranteed.

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Q11: Can I get a quote for third party fire and theft car insurance?

A11: We can offer third party fire and theft cover if the vehicle meets certain conditions and additional drivers are aged 25 or over. If you don't see the option for third party fire and theft, only comprehensive cover is available for your vehicle.

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Q12: What is the additional excess for young drivers?

A12: Drivers aged 17-20 would pay an additional £300 on top of their standard excess in the event of an accidental damage claim. Any drivers aged 21-24 would pay an extra £200. Young driver excesses do not apply for fire or theft claims.

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Q13: Do you fix chips in the windscreen?

A13: If you have comprehensive cover you can get chips fixed by paying just a £10 excess. To arrange getting your windscreen fixed please call us on 0345 030 6925.

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Q14: Does car insurance cover personal belongings kept in my car?

A14: With a comprehensive policy we will pay for loss of or damage to personal belongings caused by fire, theft or accidental means while the personal belongings are in or on your vehicle.

For cover limits, exclusions and further information please refer to the documents section of AnyCompany Portal on the policy you wish to view.

There is no personal belongings cover provided under a Third Party, Fire & Theft policy.

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Q15: What does legal cover provide?

A15: Motor Legal provides cover following a motor accident or incident where you are not to blame.

It provides up to £100,000 to pay lawyers' costs to help you to claim financial losses (such as your excess and travel expenses) or compensation for personal injury from the person who is responsible.

The lawyer will discuss your claim with you and must believe that it's more likely than not that you'll succeed in a claim for those losses.

The cover also provides up to £10,000 to pay lawyers' costs to help defend your legal rights if you're accused or have committed an offence under the road traffic laws (eg a speeding fine).

There's also a 24 hour legal advice helpline providing confidential legal advice on any legal matter relating to the use of your vehicle, eg a private vehicle sale.

If you have an existing policy you can add Motor Legal using AnyCompany Portal. Once logged in click on the policy you want to view, click "Amend Options" and then tick the box next to Motor Legal.

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Q16: Do you accept foreign driving licences?

A16: Yes, if valid to be used in the UK. Please see below details.

EU and EEA (European economic area) licences are acceptable in the UK and do not need to be exchanged to a UK licence.

Licences from these countries can be exchanged for a full UK licence at any time. If you have not exchanged your licence within 12 months you must stop driving until the licence has been exchanged. This must be done within 5 years of arrival in the UK.

European Union (EU) and European Economic Area (EEA)

Austria, Belgium, Bulgaria, Croatia, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg,

Malta, Netherlands, Norway, Poland, Portugal, Republic of Cyprus (South), Republic of Ireland, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden.

Others

Andorra, Australia, Barbados, British Virgin Islands, Canada, Gibraltar, Falkland Islands, Faroe Islands, Hong Kong, Japan, Monaco, New Zealand, Republic of Korea (South), Singapore, South Africa, Switzerland, United States of America, Zimbabwe .

Drivers from all other countries will be able to drive in the UK for up to 12 months but a provisional GB licence must be obtained and a driving test(s) passed before the 12 month period elapses. If this has not been exchanged within the 12 month period, drivers would need to apply for a UK licence including taking a test.

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Q17: Do you want to know how long I have held a full driving licence?

A17: We need to know the type of licence you currently hold and how long you have held your licence for, including any years as a provisional licence holder.

If you have held your licence for more than 9 years we will record this as '9 or more years'.

If you have given us your driving licence number, we may use this to look up your driving licence history (you can view this data on the DVLA's website: <https://www.gov.uk/view-driving-licence>).

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Q18: Do you insure imported vehicles?

A18: We don't accept all imported vehicles but can insure a range of parallel and grey imports if they meet our acceptance criteria.

Visit our AnyCompany Car Insurance page or Van Insurance page to find out more.

Or, if you've got a question, contact us.

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Q19: What is an 'at fault' claim?

A19: The term "at fault claim" means any claim where the costs (including any excess you paid) could not be recovered in full from another driver or person involved in the incident. Any theft, malicious damage or fire claims are always treated as "at fault" for this reason, even though you may not be personally to blame for the incident.

Learn more about fault vs non-fault claims.

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Q20: What is the difference between comprehensive and third party fire and theft car insurance?

A20: Comprehensive cover protects your vehicle against accidental damage claims while third party fire and theft doesn't.

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Q21: How do I add a courtesy car to my quote?

A21: If you have an existing policy you can add a courtesy vehicle using AnyCompany Portal. Once logged in follow the below steps:

Select the policy you want to view;

Select "Amend Options";  
Choose the type of vehicle you want to add.

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Q22: How old do I have to be to get car insurance?

A22: You can get a car or van insurance quote for drivers 17 to 84 years old.  
We can't offer new policies to drivers aged 85 and over.

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Q23: How do I add Foreign Use to my car policy?

A23: If you have an existing comprehensive policy you can add Foreign Use cover in AnyCompany Portal. Once logged in follow the below steps:  
Click on the policy you want to view > click the "Amend Options" button > choose the "Foreign use" option

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Q24: Can other people drive my car on my policy?

A24: Anyone that drives your vehicle should be named on the policy.  
You can add a driver using AnyCompany Portal. Once logged follow the below steps:

Select the policy you want to view;  
Use the "Amend Options" button;  
Then select "Add a driver"

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Q25: What if my car keys are lost or stolen?

A25: If your ignition keys are lost or stolen (and you have comprehensive cover) we will pay the cost of replacing:

Affected locks

Lock transmitter and central locking interface

Affected parts of the alarm and/or immobiliser

If you're an existing customer, for cover limits, exclusions and further information please refer to the documents section of AnyCompany Portal on the policy you wish to view,

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Q26: What's the difference between a principal policyholder, a vehicle policyholder and a named driver?

A26: the principal policyholder is the person who entered into the contract of insurance on behalf of themselves, each vehicle policyholder and each named driver. They're the person who took out the policy and they can then choose who is a vehicle policyholder and who is a named driver.

The vehicle policyholder is nominated by the principal policyholder as being the person who drives the vehicle most often and earns the no claim discount.

Named drivers are additional drivers nominated by the principal policyholder who are entitled to drive the vehicle under the policy.

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Q27: Is AnyCompany car insurance available in Northern Ireland?

A27: Yes, visit our car insurance page to find out more information and get a quote.  
For further information about our motor policy please see our summary of cover.

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Q28: Why isn't your website recognising my new registration number?

A28: Some personalised plates, non-UK registrations or brand new cars may not be available online.

We will be able to give you a quote online without the registration number but to complete the transaction please contact us.

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Q29: Can I have more than one vehicle with different renewal dates on the same policy?

A29: We can give you a quote for vehicle(s) with different renewal dates which you can then add to your Multi Car policy when your current cover runs out.

Once covered under our Multi Car policy we will align them into a single renewal date.

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Q30: How many vehicles can I insure under an AnyCompany Multi Car policy?

A30: We can provide cover for two vehicles on a Multi Car policy with up to five drivers on each vehicle online, visit here for more information and to get a quote.

We will cover up to five vehicles in total so please contact us for a quote.

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Q31: Do I have to be the registered keeper of all the vehicles?

A31: You do not have to be the registered keeper of all vehicles, but the vehicles need to be (or will be) owned and registered by either: you, your spouse/civil/domestic partner, a close relative residing at the same address, your company or is the subject of a private or personal leasing contract.

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Q32: How do I change my registration number?

A32: To change your vehicle registration number, please contact us.

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Q33: What is a modification?

A33: We class a modification as a change to the original manufacturer specification, as described in the manufacturer brochure/catalogue, after purchase from new.

Please contact us to discuss if you are unsure if your vehicle has been modified.

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Q34: What excess do I have to pay if I add a temporary vehicles?

A34: You'll be told about any excess that applies to your temporary vehicle before you add it to your cover. It will also be shown in the documents confirming the change.

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Q35: Do I need to be the policyholder to be the main driver?

A35: The main driver (or vehicle policyholder) is the person who drives the vehicle most often and earns no claims discount.

They do not need to be the principle policyholder but they must live at the same address as them.

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Q36: Driving after illness

A36: We cannot cover any driver that has had their licence suspended or revoked by the DVLA due to a medical condition.

If the illness is one the DVLA needs to be made aware of and you have done this, if a licence has been granted, you should be able to get a quote online.

If you have a medical condition which you have advised the DVLA of, we will most likely be able to cover you. If you'd like to discuss it with us, please contact us.

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Q37: How do I change my address on my motor insurance?

A37: If you have moved already you may be able to change your address by logging into AnyCompany Portal if you hold:

Motor policies

Please note if you are approaching your renewal you will not be able to make an amendment to your policy online so please contact us.

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Q38: How do I add a temporary driver?

A38: To make a temporary change to your AnyCompany Car Insurance or Van Insurance policy, contact us.

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Q39: Do you insure caravans and mobile homes?

A39: You're automatically covered against third party liability while a trailer is attached to your car. We won't charge an extra premium and you don't need to tell us that you're towing a trailer.

The term 'trailer' means any trailer, caravan or car being towed behind the vehicle policyholder's car.

From 16 December 2021, towing limits for trailers may have changed for people with driving licences that were issued after 1 January 1997. If you tow trailers or will do in the future, and are unsure if any changes apply to you, you can find out more at Driving licence categories - GOV.UK ([www.gov.uk](http://www.gov.uk))

Third party liability cover means we'll cover any compensation you have to pay if you're in an accident where you injure someone or damage their property.

However, it won't provide cover for loss or damage to the trailer itself.

Caravans are normally covered as part of a specialist stand-alone policy or added to a home insurance policy as an optional add-on.

Visit our motorhome and caravan insurance page for more information.

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Q40: What type of cover do I need to drive to and from work?



A40: The 'social, domestic and pleasure including commuting' option covers driving to one permanent place of work and back.

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Q41: Do you cover alloy wheels?

A41: If your vehicle's alloy wheels were fitted by the manufacturer, they'll be covered and you don't need to tell us about them on your insurance policy.

If the alloy wheels were not fitted by the manufacturer, but were fitted later, you must tell us about them on your insurance policy. They'll be covered if they meet our acceptance criteria.

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Q42: Can I get a copy of my motor certificate online?

A42: To view, print or download your documents, log in to AnyCompany Portal.

Once logged in, choose the policy you want to view and select 'Documents'. You can then view your motor certificate and all other related documents.

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Q43: Will my car insurance allow me to drive abroad?

A43: Yes. If you have motor insurance with us, and your vehicle is normally kept in Great Britain, Northern Ireland, the Channel Islands or Isle of Man, you're covered to drive in:

EU Countries: Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain and Sweden

EEA countries not in the EU: Iceland, Liechtenstein, and Norway

Other countries: Andorra, Serbia, Switzerland, Bosnia & Herzegovina

British Overseas Territory: Gibraltar

Foreign Use is included as standard with an AnyCompany policy. Foreign Use gives you a similar level of cover to what you have in the UK, when driving in the countries listed in your policy booklet. Cover is valid for up to 90 days for one trip and up to 180 days during the year.

To add Foreign Use onto your policy:

Log in to AnyCompany Portal

Select your Motor policy, then choose 'Details'.

Choose 'Amend my policy'

Under Excesses and additional covers choose 'Yes' to the Foreign Use option.

If you plan to travel with your own car to a country not listed in your policy booklet, please contact us first.

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Q44: Am I covered to drive other vehicles?

A44: If you have comprehensive insurance, you're covered with third party only insurance if you need to drive someone else's car. Third party only is the minimum cover you need to drive legally in the UK. We'd pay compensation to someone you injure or for damage you

cause to other people's vehicles or property in an accident – but wouldn't cover you for loss of, or damage to, the vehicle you were driving.

This cover is for the vehicle policyholder only, not named drivers. If you're the principal policyholder but aren't the vehicle policyholder you also won't be covered. Normally the principal policyholder and the vehicle policyholder are the same person, but sometimes a principal policyholder takes out insurance for someone else, who becomes the vehicle policyholder. In that instance the principal policyholder wouldn't get Driving Other Cars cover, only the vehicle policyholder. Driving Other Cars cover is also not available on policies in the name of a business.

The driver must be 25 or older when your motor policy with us started or renewed. You don't need to tell us that you'll be driving the other car, but you must have the car owner's consent.

If you have any questions, please contact us before you drive the other car.

For cover limits, exclusions and further information please refer to the documents section for the policy you wish to view in AnyCompany Portal . Your certificate of motor insurance will also confirm if you have this cover.

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Q45: Who provides your windscreen cover?

a45: We use a range of suppliers for windscreen claims.

To book a repair or replacement for your windscreen with our approved windscreen repairers, email us.

If you have Comprehensive cover, windscreen replacements are subject to a £115 excess, repairs to chips are subject to a £10 excess.

When using a non-approved glass repairer, there is a limit of £185.

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Q46: How do I add or remove a driver?

A46: It's quick and easy to add or remove drivers online using AnyCompany Portal. If you're adding a driver, we'll need to know the drivers details including information about any claims or motoring convictions before we can give you a quote.

Once logged into AnyCompany Portal simply follow the below steps:

Select 'Details'

Choose 'Amend my policy'

Select 'Add a driver' or 'Remove a driver'

Temporary changes and Renewals

If you want to make a temporary change or are approaching renewal you will not be able to amend your policy online so please contact us before you drive the other car.

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Q47: How do I change my vehicle?

A47: It's quick and easy to change your vehicle online using AnyCompany Portal if you have an AnyCompany Motor or Van policy.

We'll need to know details about the vehicle including the registration number before we can give you a quote to change your vehicle. There may be a change in what you pay, depending upon the details of the new vehicle.

Once logged into AnyCompany Portal simply follow the below steps:  
Select the 'Your policies' tab at the top  
Select 'Details'  
Use 'Amend my policy'  
Select 'Vehicle details'  
Choose 'Replace this vehicle'  
If you are trying to change your vehicle on a Multi Car policy, please contact us.

#### Changing your car during your policy

You don't need to tell us the time you are changing your vehicle, as your old vehicle will be covered on the day until you start driving your new vehicle. The cover stops on the old vehicle when you start driving your new one.

#### Changes at renewals

If you are approaching your renewal you will not be able to change your policy online so please contact us.

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Q48: How do I upload proof of my no claim discount (NCD)?

A48: The quickest and easiest way to send us proof of your no claim discount is using AnyCompany Portal.

Simply login to AnyCompany Portal (or register if you haven't already) then:

Find your Motor policy

Click on the link to provide proof of your no claim discount

Follow the simple instructions on screen to upload your documents

Make sure the image is nice and clear as we need to be able to check all the information outlined.

We accept these formats: PDF, JPG, BMP, PNG or TIFF and files must be no larger than 5MB.

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Q49: Can I use my no claim discount (NCD) on multiple vehicles?

A49: Unfortunately, you can only use one set of no claim discount on one vehicle at any time. To earn multiple sets of no claim discount you need to insure multiple vehicles at the same time.

Please upload the proof you have for your vehicle(s) in AnyCompany Portal. We will review the proof you upload and be in contact if we require any additional information.

If this is the first time you've insured multiple vehicles we may be able to offer an introductory discount dependant on your driving history. We handle these circumstances individually. Please contact us to discuss this in more detail.

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Q50: What if I don't have a copy of my no claim discount (NCD) proof?

A50: Your proof of no claim discount is provided on the renewal invitation from your previous insurer, or by a proof of no claim discount letter. If you can't find this please ask your previous insurer to resend it to you.

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Q51: What happens once I've uploaded my no claim discount (NCD) proof?

A51: We'll send you an email within 5 working days confirming whether your proof of no claim discount meets our criteria.

If we need more information we'll email you.

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Q52: Can I drive after an operation?

A52: As long as the doctor has given you the all clear and you feel OK to drive, then it's absolutely fine. You don't need to provide proof and we don't need to note anything on your policy, unless it's a medical condition that you've notified the DVLA about.

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Q53: Can I drive after being pregnant/giving birth?

A53: As long as the doctor has given you the all clear and you feel OK to drive, then it's absolutely fine. You don't need to provide proof and we don't need to note anything on your policy (including caesarean's). You only need to notify us of any medical condition that you've notified the DVLA about.

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Q54: Will AnyCompany pass on the benefit of the Whiplash Reform (Civil Liability Act 2018) to customers?

A54: We'll pass on the savings from the Civil Liability Act 2018, also known as the 'Whiplash Reform', to our customers.

The Civil Liability Act 2018 changes how low-value personal injury claims, such as whiplash, are dealt with and valued. The aim is to cut the number and cost of minor whiplash claims and reduce fraud.

We've campaigned for personal injury reform since 2012, highlighting that the number of whiplash claims continued to increase even as cars became safer and the number of road traffic accidents fell.

Now the long-awaited whiplash reforms have been introduced on 31 May 2021.

This is significant news for customers, especially young drivers, because it will help make motor insurance more affordable by reducing pressure on premiums.

It's also expected to help reduce the number of nuisance calls asking if you've been injured in a car accident. And it will help make roads safer by removing the financial incentive for crash for cash fraudsters.