

## Introduction

The Aviva Driveaway site has been developed by Lloyd Latchford Group Ltd. This award winning platform is used today by many of the UK's top 100 dealer groups and has helped to produce double digit growth in policy sales across manufacturing programmes such as Jaguar, Land Rover, Fiat, Alfa Romeo and Jeep.

More consumers today use the internet to research and source their insurance than ever before, and this sales channel continues to grow year on year. This site will mean your customers will be able to obtain a Driveaway cover note 24/7, without the need to speak with a single person. Our driveaway product means a customer can leave your showroom with their insurance in their hands within minutes.

For those dealers and customers who require technical assistance you can telephone our UK based call centre who are ready and waiting to take your call on 0344 8099 966.

The purpose of this guide is to enable you to understand how the site works and for you and your customer to be able to get the maximum value out of the site as possible.

## Benefits

The new service has been developed off the back of dealer comments around the old Driveaway programme, and we believe we have addressed them all. For ease of reference, listed below are the major advances in our new Driveaway and what they mean to you and your customer.

### UK call centre

Feedback about the current call centre has meant that we have dropped our off-shore programme and brought our call centre operation back to UK shores, creating new jobs in the UK. This will help improve data quality and give you and your customers a better experience, which in return will improve policy sales.

### 24/7 web online

We are launching Lloyd Latchford's award winning Driveaway platform, which is living proof of how consumers wish to register their Driveaway, with over 98% of the Driveaway's they handle today being done online, either in the dealer's showroom or by the customer in their own time. This delivers a multitude of benefits as below.

- Over 70% of consumers research and/or buy their car insurance online today. Our new platform will enable you to provide to offer this sales channel
- Just 4 minutes to issue a cover note online, delivering you the UK's fastest Driveaway solution
- With you and/or your customer issuing the Driveaway online data quality is almost 100%, which greatly enhances policy sales when our call centre follow up the leads
- No waiting long periods of time to get through to a call centre with an online system
- Driveaway's can be done 24/7
- Consumers are far more comfortable doing a Driveaway online as opposed to speaking to a call centre.

Lloyd Latchford's existing service is proof again of this, having increased Driveaway penetration by over 40% when they released the online service. This naturally has a direct correlation with significant uplift in policy sales.

### Dealer data control

Regardless of whether our call centre or online platform is used our dealers have control of the data that matters the most. We use registration number lookup to make sure that the car information is correct, and if the car is new then dealers are in control of putting in the new registration number as and when it has been chosen via our online platform, meaning no rush to agree the registration number as well.

### Certificate start date and time

Our new platform is the only Driveaway service which enables our dealers to set the start date and time of the Driveaway. This has proven invaluable for dealers over the last few years via the Lloyd Latchford service, delivering the following benefits.

- No more calls to the insurer to alter the cover note start date and time, or the consumer having to do the Driveaway call all over again.
- No pressure on customer or dealer to commit to a date should the car require work before collection.
- No pressure picking a car up at an earlier agreed date in order to enjoy the full Driveaway cover.
- No risk of client taking delivery of car past the agreed collection date and the Driveaway cover expiring quickly afterwards, giving them no time to make a decision.
- Historical issues addressed where the client collects the car after the Driveaway has expired and without being told by the dealer, leaving the customer at risk and the dealer exposed to claims of negligence.

## **Instant cover note**

Sending a cover note via e-mail, as almost all Driveaway programmes do today, means you have to meet Data Protection Act requirements. They require the cover note and schedule to be securely locked and for a separate e-mail sent containing a unique password to unlock the file. This is extremely time consuming as well as causing problems when cover notes take time to turn up, if indeed they do. Our new service, already in use by Lloyd Latchford across their manufacturing programmes, means the cover note is instantly created in your own online and secure environment. For the first time ever, our dealer partners can truly offer an instant service where customers can leave your showroom within minutes with their new car fully insured!

## **Quote & Buy**

Our new online platform enables consumers to get a competitive annual insurance quote the same time they complete the Driveaway. They can tailor the annual quote excess and cover to their needs and then purchase online within minutes. This is in use by Lloyd Latchford's car manufacturing partners today and has proved hugely successful, with over 30% of consumers who purchase the annual insurance doing so at this point.

## **Call centre follow up**

**Existing Driveaway programmes will try hard to up sell your customer the minute they call to set up the Driveaway.**

Dealers advised us that they felt this affected their ability to sell other products such as GAP, Extended Warranty or Paint Protection etc. We will not follow up the Driveaway until at least 2 hours after it has been created, meaning that the consumer has most likely left your showroom we are not damaging your opportunity to offer your own core products that are key to your remuneration. This also means that your customer spends less time in your showroom on the phone to our call centre, letting you get on with new sales calls.

## **E-Mail communication**

Regardless of whether our call centre or the online system is used to issue the Driveaway, you and your customer is kept informed throughout the whole process. At the point the Driveaway is done the customer is emailed to confirm you have the cover note and will be in control of the start date and time. The e-mail enables them to access their online quote and purchase it at any time. Once the start date and time of the Driveaway has been set they are then informed when it has 2 days left until it expires and then 24 hours. At all times they can buy the annual quote online and your dealership is never at any risk of the consumer complaining that they were not aware of the Driveaway expiry.

# How to issue a Driveaway cover note

You and your customer can set up the Driveaway cover note online, the journey will start at; [www.instantdriveaway.co.uk](http://www.instantdriveaway.co.uk)

## STEP 1

Requires the user to simply enter the unique dealer code provided and click search.

Please confirm your dealer choice with the details below

Answer a brief set of questions and we will be able to generate your Drive Away cover note and also provide a no obligation quotation for our 12 month fully comprehensive policy. The whole process should take no more than a couple of minutes of your time.

**PLEASE ENTER YOUR DEALER REFERENCE CODE:**

DEALER REFERENCE CODE  [SEARCH FOR DEALER](#)

If you do not have a correct Dealer Reference Code please contact your supplying Dealer.

## STEP 2:

The next screen prompts the user to check and make sure the dealer address matches where the car is being sourced from. If it doesn't match then they have been supplied or typed in the wrong dealer code. The customer or you are then given the ability to Go Back and enter the correct dealer code.

**PLEASE NOTE:** Your dealer code will be provided before you go live. You are not able to use the system until such time that you have been given a dealer code.

## STEP 3

The UK's shortest car insurance question set takes just a few minutes to complete as we have removed all the marketing questions and provided all manner of look up technology to speed the process up and make sure that the information entered into the system is accurate, so as not to invalidate the Driveaway and annual insurance quote.

Lloyd Latchford SCHEMES Driveaway Deal

**Dealer Search Results**

Please confirm your dealer choice with the details below

DEALER	ADDRESS
0006 - HPI Test Account	HPI Test Account

0844 8...  
Monday to Friday  
Saturday  
We can only advise  
For our joint protection  
may be recorded.

**IMPORTANT:** The customer must be the one to enter their details as per the terms and conditions noted at the end of this document, you at the dealership are not authorised to complete this form for them.

**PLEASE NOTE:** Please remind the customer that missing or incorrect information may result in their policy being cancelled or their claim being rejected.

The screenshot shows the Lloyd Latchford Schemes Driveaway Dealer Service website. The header includes the logo and the text 'Lloyd Latchford SCHEMES Driveaway Dealer Service'. Below the header is a navigation bar with six steps: 1. QUOTE DETAILS (active), 2. INSURER QUOTES, 3. PROPOSER DETAILS, 4. COVER SUMMARY, 5. PAYMENT, and 6. CONFIRMATION. The main content area is titled 'Quote Details' and contains instructions: 'Please complete this application form to allow us to generate a Motor insurance quote for you. Find your address quickly by entering the postcode and clicking the search button.' and 'If you do not have a registration number we will still provide a quote for you. Just answer all the questions to allow us to identify your vehicle.' There is a 'YOUR DETAILS' section with input fields for 'POSTCODE' and 'ADDRESS', and a 'FIND ADDRESS' button. To the right, there is a 'CALL US' box with the phone number '0344 8099 966' and contact hours: 'Monday to Friday 9.00am - 6.00pm' and 'Saturday 9.00am - 1.00pm'. Below that is a 'FAQS' box with a lightbulb icon.

The customers address will need to be entered first using the address lookup – Please note this must be the customers home address where they are keeping the vehicle. They must also enter a valid email address and confirm what drivers are required on the policy.

Valid drivers are the policy holder who must be the registered owner and keeper of the vehicle and their partner (spouse, civil partner or common-law spouse living at the same address.)

They can select this by selecting insured and 1 named driver on the relevant drop down box and then confirming the relationship of the driver in the personal detail box which is accessed as detailed below.

A pop up box appears and the customer enters their personal details. Once completed they click 'Done', the box then shuts and they move to the next stage.

**PLEASE NOTE:** It is imperative clients put their full first name in and not an abbreviation or nickname. We perform checks to prevent fraud and failure to disclose their risk information correctly will invalidate cover.

**IMPORTANT:** No other driver will be covered on the Driveaway insurance aside from those mentioned above. Any other drivers details added will only be used to provide a quote for a 12 month policy.

The screenshot shows a personal details form. It includes the following fields: 'COUNTRY' with a dropdown menu set to 'United Kingdom'; 'EMAIL ADDRESS' with an input field and a red error message 'Please give us your email address'; 'WHAT DRIVERS ARE REQUIRED?' with a dropdown menu set to '-- Please Select --'; 'HOW DO YOU NORMALLY PAY FOR YOUR INSURANCE?' with a dropdown menu set to '-- Please Select --'; 'YOUR DETAILS' with a button that says 'CLICK HERE TO ADD / AMEND PERSONAL DETAILS'; 'VEHICLE DETAILS' section with 'DO YOU KNOW THE REGISTRATION?' and radio buttons for 'Yes' and 'No'; 'VALUE' with an input field; and 'DATE OF PURCHASE' with a dropdown menu set to '-- Please Select --', a date picker, and a red error message.

### STEP 3 continued:

Vehicle details require the registration number to be entered and we then perform a car lookup. If the car is new then they tick 'No' and select from a table.

VEHICLE DETAILS	
DO YOU KNOW THE REGISTRATION?	<input type="radio"/> Yes <input type="radio"/> No
VALUE	<input type="text"/>
YEAR OF PURCHASE	-- Please Select -- 
VEHICLE USAGE <a href="#">(WHAT IS THIS?)</a>	-- Please Select -- 
ANNUAL MILEAGE	-- Please Select -- 
OVERNIGHT LOCATION	-- Please Select -- 
DO YOU HAVE OR INTEND TO FIT A TRACKER?	-- Please Select -- 

**IMPORTANT:** Many high performance, sports and cars over £50,000 value require a tracker device. No quotes will often be because of this and so check the car and recommend that one is fitted if it doesn't already have one.

Some quick points to read to make sure they are eligible for the Driveaway, then a quick tick of a box and the 'Continue' button.

<p>Your quote is valid subject to you meeting the following criteria:</p> <ul style="list-style-type: none"><li>• No drivers have been disqualified from driving in the last 5 years, or have a pending prosecution</li><li>• No drivers have a non-motoring conviction that is not spent under the Rehabilitation of Offenders Act</li><li>• No drivers have been refused motor insurance, had special terms imposed or had a policy cancelled or voided by an insurance company</li><li>• No drivers have any medical condition where they have been advised by a Doctor to stop driving. If a medical condition has been referred to the DVLA, they have granted the individual a licence</li><li>• The vehicle to be insured has not been modified from its original specification other than manufacturer fitted optional extras</li><li>• The vehicle has no more than 7 seats</li><li>• The vehicle is right hand drive</li><li>• The vehicle is kept at your home postcode address, as specified above</li><li>• Any No Claims Bonus declared has been earned in the UK</li><li>• No drivers have received a Drink Driving(DR) conviction in the last 5 years</li></ul>	
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## Step 4:

The customer is presented with a competitive annual insurance quote, as well as the Driveaway. The quote is not available on any aggregator site and from here they have the option to tailor the annual quote by changing the voluntary excess and adding protected bonus, if eligible.

They can click the back button and change any of their information at any time to update their quote, if required. From here they can also purchase the annual insurance policy and you will still get an instant Driveaway cover note. Alternatively, they simply select the Driveaway cover and finish the application.

**Lloyd Latchford**  
SCHEMES

Driveaway Dealer Service

EXISTING CUSTOMERS

QUOTE DETAILS 2 INSURER QUOTES 3 PROPOSER DETAILS 4 COVER SUMMARY 5 PAYMENT 6 CONFIRMATION

## Insurer Quotes

### OTHER DETAILS

You can adjust your voluntary excess and our insurance providers will attempt to match your desired amount. Some insurers will choose the next best excess and this is displayed in the Policy Excess column below. If you have more than 4 years no claims discount you can opt to protect it here too.

PREFERRED VOLUNTARY EXCESS

NO CLAIMS PROTECTED?

## STEP 5

If the customer selects the Driveaway then the next step is simply to confirm their details and when their existing policy is due for renewal. It is important that they answer the existing insurance policy renewal date accurately as our UK call centre will use this data to follow the lead up. If they don't have an existing policy then they just need to select the date that has already appeared.

## PROPOSER DETAILS

DATE OF BIRTH 29 October 1975

GENDER Male

EMAIL ADDRESS customerservice@lloydatchford.co.uk

TITLE

FORENAME

SURNAME

TELEPHONE

POSTCODE

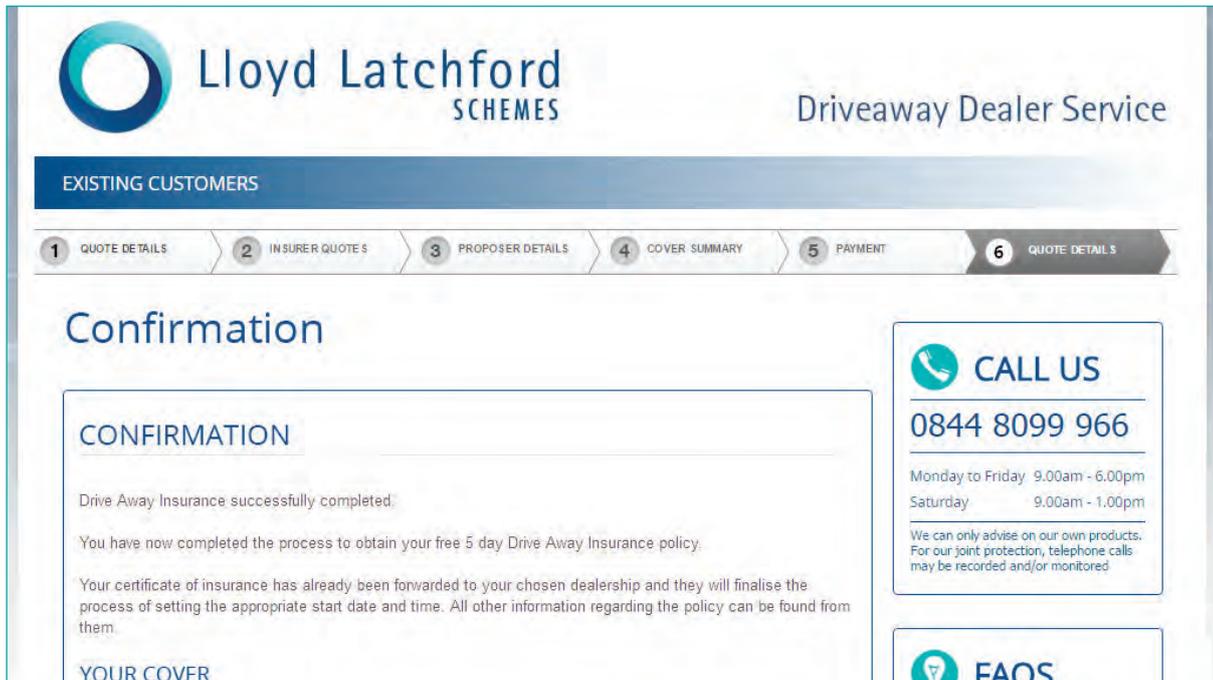
ADDRESS

## STEP 6:

The driveway is complete!

Your customer is emailed to confirm they have completed the driveway and to keep them informed of the next steps. You will also receive confirmation that the driveway is done and ready for you to set the start date and time nearer to the collection date.

At this stage we will also create a unique customer login, which will be sent to their e-mail address and enables them to revisit the annual quote at any time and purchase it.



The screenshot shows the 'Confirmation' page of the Lloyd Latchford Schemes Driveaway Dealer Service. The page features the company logo and name at the top left, and the service name at the top right. A navigation bar below the header shows six steps: 1. QUOTE DETAILS, 2. INSURER QUOTES, 3. PROPOSER DETAILS, 4. COVER SUMMARY, 5. PAYMENT, and 6. QUOTE DETAILS (highlighted). The main content area is titled 'Confirmation' and contains a 'CONFIRMATION' section with the following text: 'Drive Away Insurance successfully completed. You have now completed the process to obtain your free 5 day Drive Away Insurance policy. Your certificate of insurance has already been forwarded to your chosen dealership and they will finalise the process of setting the appropriate start date and time. All other information regarding the policy can be found from them.' Below this is a section titled 'YOUR COVER'. On the right side, there is a 'CALL US' box with the phone number 0844 8099 966 and contact hours: Monday to Friday 9.00am - 6.00pm, Saturday 9.00am - 1.00pm. A disclaimer states: 'We can only advise on our own products. For our joint protection, telephone calls may be recorded and/or monitored.' At the bottom right, there is an 'FAOS' logo.

**PLEASE NOTE:** At this point the customer has completed their side of the Driveaway application, the next section covers what you as the dealer need to do to finalise cover and provide documents to the customer when they collect their vehicle.