

Mobility Motor Insurance Proposal



Providing
Equity Insurance

Arranged through Mobility, a trading name of Towergate Underwriting Group Limited (TUGL).

Authorised and regulated by the Financial Conduct Authority

Towergate Insurance, PO Box 257, Wyomondham, NR18 8DR

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PLEASE COMPLETE THIS FORM IN BLOCK CAPITALS GIVING FULL ANSWERS. TICK BOXES WHERE APPROPRIATE

IF ANSWER SPACE IS INSUFFICIENT, PLEASE CONTINUE ON A SEPARATE SHEET OF PAPER.

WHEREVER WE REFER TO SPOUSE, WE MEAN YOUR HUSBAND, WIFE, CIVIL PARTNER OR PARTNER YOU LIVE WITH AS IF YOU ARE MARRIED (INCLUDING SAME SEX PARTNERS)

Agent's Reference

Quote Reference

Policy Number (to be completed by the agent)

| | | |
|--|--|--|
| | | |
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PROPOSER

| | | | |
|--|---------------------------------|--|----------------------|
| Title | First name(s) | Surname | Gender |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Address | | Age | Date of birth |
| <input type="text"/> | | <input type="text"/> | <input type="text"/> |
| Occupation (including part time and usual occupation if unemployed) | | | |
| <input type="text"/> | | | |
| Town | County | Nature of employers business (or your own if self employed) | |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | |
| Post Code | Daytime telephone number | Are you a homeowner? YES <input type="checkbox"/> NO <input type="checkbox"/> | |
| <input type="text"/> | <input type="text"/> | Are there any children under 17 years of age living at home with you? YES <input type="checkbox"/> NO <input type="checkbox"/> | |
| E-mail Address | | What is the renewal date of your building/ contents insurance? <input type="text"/> | |
| <input type="text"/> | | | |
| Marital Status | | If you are a current member of a motoring organisation, please indicate which by ticking below: | |
| <input type="text"/> | | <input type="checkbox"/> AA <input type="checkbox"/> RAC <input type="checkbox"/> Green Flag Ltd <input type="checkbox"/> Britannia <input type="checkbox"/> Other | |
| | | <input type="text"/> | Renewal month |

CAR

| | | | | | | |
|---|--|--|----------------------|---|-------------------------|--|
| Registration mark* | Make and model of car (e.g. Ford Escort LX) | CC | Year | Date of purchase | Estimated value* | Estimated annual mileage |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| *Only cars registered in the UK are acceptable. | | | | | | |
| *This question is asked for underwriting purposes only—all claims will be settled on a market value basis. | | | | | | |
| 1. Cover required from: <input type="text"/> AM/Noon/PM on <input type="text"/> | | | | Cover will not commence until a certificate of motor insurance has been issued. | | |
| 2. State the post code where the car is normally kept overnight: <input type="text"/> | | | | | | |
| 3. Is the car kept in: <input type="checkbox"/> Private garage <input type="checkbox"/> Driveway <input type="checkbox"/> Road <input type="checkbox"/> Car Port <input type="checkbox"/> Car Park <input type="checkbox"/> Other | | | | | | |
| 4. Is your car fitted with a security system? <input type="checkbox"/> YES <input type="checkbox"/> NO | | | | | | |
| A) Alarm/Immobiliser? | | <input type="checkbox"/> YES <input type="checkbox"/> NO | | If yes, state make and model | | <input type="text"/> |
| B) Tracking device? | | <input type="checkbox"/> YES <input type="checkbox"/> NO | | If yes, state make | | <input type="text"/> |
| 5. Other than a wheelchair lift or ramp, has the car been altered/modified/changed in any way (including optional extras) from the manufacturer's standard UK design or specification? | | | | | | |
| a) Engine/performance | | <input type="checkbox"/> YES <input type="checkbox"/> NO | | b) Body work/trim (e.g. spoilers, body kit, sound systems) | | <input type="checkbox"/> YES <input type="checkbox"/> NO |
| c) Wheels/suspension/brakes (e.g alloy wheels, wide wheels/lowered suspension) | | | | | | <input type="checkbox"/> YES <input type="checkbox"/> NO |
| 6.a) Is your car right hand drive? | | <input type="checkbox"/> YES <input type="checkbox"/> NO | | b) Manufactured for the UK/EU market? | | <input type="checkbox"/> YES <input type="checkbox"/> NO |
| 7.a) Are you the sole owner of the car? | | <input type="checkbox"/> YES <input type="checkbox"/> NO | | b) Is the car registered in your name? | | <input type="checkbox"/> YES <input type="checkbox"/> NO |
| 8. Do you or your spouse own any other vehicle or have private use of a company vehicle? | | | | | | <input type="checkbox"/> YES <input type="checkbox"/> NO |

If you have ticked any of the shaded boxes, please give full details:

DRIVERS

9. State name of main driver:

10. Give details of all persons who to your knowledge may drive including yourself and spouse:

| Full name of driver | Age | Gender | Business or occupation | Employer's business | Type of UK or EC license | Period license held | Do they own |
|---------------------|-----|--------|------------------------|---------------------|--------------------------|---------------------|-------------|
| | | | | | | | |
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11. Does any driver suffer from a notifiable condition not notified to DVLA or any condition for which DVLA have restricted the licence? If yes, give details below:

| Full name of driver | Details |
|---------------------|---------|
| | |
| | |
| | |

HISTORY

12. Within the past five years, have you or any other person who may drive:

- A) Been convicted of any motoring offence or have any prosecution pending? YES NO
- B) Incurred a fixed penalty resulting in endorsement of the license? YES NO
- C) Been convicted or charged (but not tried) of any non-motoring offence? YES NO

If you have ticked any of the shaded boxes, please give details below:

| Name | Date of offence | Date of conviction | Offence code | Penalty points | Sentence and/or fine |
|------|-----------------|--------------------|--------------|----------------|----------------------|
| | | | | | |
| | | | | | |
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13. In respect of any person who may drive, has any insurer

- a) increased the premium or imposed special conditions? YES NO
- b) refused to issue a policy, cancelled cover, or refused to renew your policy cover? YES NO

If you have ticked either of the shaded boxes please give full details.

14. Have you or any other person who may drive had any accidents, losses or claims

(regardless of blame or whether covered by insurance or not) during the past 5 years? If you have ticked the shaded box complete the following YES NO details.

| Name | Date of accident/loss | Circumstances | Cost |
|------|-----------------------|---------------|------|
| | | | |
| | | | |
| | | | |

USE

15. In addition to social, domestic and pleasure (which permits travelling to and from work), will the car be used:

- a) for business purposes by yourself and/or your spouse? YES NO
 - b) or business purposes by any person other than yourself and/or your spouse? YES NO
- If yes, such persons must be named in Q.10.
- c) for hiring or for the carriage of passengers for hire or reward? YES NO
 - d) for commercial travelling or the promotion of sales? YES NO
 - e) for driving tuition? YES NO
 - f) in connection with the motor trade? YES NO

COVER AND NO CLAIMS DISCOUNT

16. Cover required: Comprehensive Third party fire and theft Third party only

17. You may increase the standard £100*accidental damage excess to £150, £200, £250, or £350 in return for a premium discount. (*Please note the standard £100 is increased for inexperienced drivers, drivers aged under 25 and certain categories of vehicles—refer to quote for details)

£150 £200 £250 £350

18. Driving Restriction: Yourself only Yourself and spouse Yourself and named drivers
 Yourself and one named driver Yourself and two named drivers Any driver excluding drivers under 25

19. a) Are you claiming a No Claim Discount?

Yes No

If you have ticked the shaded box attach insurer's original renewal notice and state number of years entitlement:

b) Do you require No Claim Discount protection?

Yes No

ADDITIONAL COVER OPTIONS (comprehensive cover only)

20. Indicate which cover you require by ticking the appropriate box:

- Bronze - no additional cover required
- Silver - Roadside assistance and Home Service, Uninsured loss recovery and legal expenses and Courtesy car cover
- Gold - Roadside assistance, Home Service and Recovery, Uninsured loss recovery and legal expenses and Courtesy car cover
- Platinum - Roadside assistance, Home Service, Recovery and European Assistance, Uninsured loss recovery and legal expenses and Courtesy car cover

Please contact Mobility for the current price of Silver, Gold and Platinum cover.

PAYMENT METHODS

21. You can pay Annual Premiums by telephone via credit / debit card. Please call us on 0330 123 5011. Lines are open Mon-Fri, 9.00-5.00.

IMPORTANT NOTES

- WARNING:** If you are in any doubt about a particular fact(s) being material to this insurance you should disclose it/them. Failure to disclose all material information may result in the insurance being void from inception—leaving you without insurance cover. You should keep a complete record (including copies of all letters) of all information supplied to Underwriters for the purpose of entering into this Contract of Insurance.
- At your request a copy of this completed form will be supplied to you, provided the request is made within a period of three months after it's completion.
- Underwriters liability does not operate until acceptance has been notified or a Cover Note delivered to the insured. If the Proposal should disclose any special features the Underwriters may quote special terms and they reserve the right to decline a proposal
- Details of full Policy Terms will be supplied upon request.

DECLARATION: I/we understand that you will pass the information on this form, and about any incident I/we may give details of to IDS Ltd, MCL Software Ltd and ABI so that they can make it available to other insurers. I/we also understand that, in response to any searches you may make in connection with this application or any incident I/we have given details of, IDS Ltd, MCL Software and ABI may pass you information they have received from other insurers about other incidents any one insured to drive the vehicle covered under the policy have been involved in. I/we declare that the answers given (on which the Underwriters will rely when deciding whether to accept the risk and in fixing the premium) are true to the best of my/our knowledge and belief and that the vehicle(s) described is/are in road-worthy condition and that no information has been withheld by me/us that might influence the Underwriters acceptance and assessment of this insurance, and to accept a policy subject to it's terms, conditions and exceptions. I/we also agree that if another person has given any information on this form, he or she acted as my agent for this purpose. I/we hereby consent to any information you may have about me/us being processed by your for the purpose of providing insurance and claims handling, which may necessitate your providing such information to third parties.

BEFORE SIGNING THIS DOCUMENT PLEASE READ NOTES ABOVE

DATE:

SIGNATURE:

PROPOSER

If you have selected our comprehensive cover you will automatically be provided with:

Comprehensive Car Insurance, including:

- Cover for accidental damage, fire and theft of and from the vehicle
- Audio equipment cover up to £500 (unlimited if fitted by the vehicle manufacturer)
- Use of our Quality Assured repairer scheme with a three year guarantee on workmanship and parts
- A new replacement car if your car is written-off within one year of registration
- Loss of, or damage to a pushchair or wheelchair up to £750
- Personal effects cover up to £250
- £10,000 personal accident cover for or a member of your family who is involved in an accident while travelling by car
- Luggage trailer cover up to £250
- Windscreen, window and sunroof glass repairs, without any contribution or loss of No Claim Discount
- Cover for up to 60 days per trip for visits to:
 - any country which is a member of the EU; and
 - any countries which meet the insurance conditions of, and are approved by, the Commission of the European Union.
- Up to 60% no claim discount after four years claim free (with the option to protect)
Full details of the extensive cover given are available from your insurance advisor.
Please note that comprehensive cover carries a standard £100 excess in respect of accidental damage, fire and theft (unless the loss occurs while your vehicle is garaged). A £80 excess applies in respect of windscreen replacement, which is reduced to £50 if you use our authorised windscreen replacement company.

Optional Covers

The following benefits apply to the additional cover options.

BRONZE

No additional cover

SILVER

Roadside assistance and Home Service

- A 24 hour Rescue Control Centre
- A Text and Minicom number is available for those with hearing difficulties
- If the vehicle cannot be repaired at the scene of the breakdown we will arrange and pay the reasonable costs of taking the vehicle, you and 6 passengers to the nearest available garage (for it to be repaired at your cost)

Uninsured loss recovery and legal expenses

- We pay up to £100,000 to help you recover your uninsured losses and claim damages and/or compensation if you have an accident which is not your fault

Courtesy car cover

- Following an accident or theft a courtesy car, or adapted courtesy vehicle, will be provided to you while your own vehicle is being repaired by one of our approved repairers.

GOLD

Roadside assistance, Home service and Recovery

All of the benefits applicable to Silver cover, plus:

- If the vehicle cannot be repaired at the scene of the breakdown we will arrange and pay the reasonable costs of taking the vehicle, you and 6 passengers to any one place you choose. We will not pay the cost of any repair

PLATINUM

Roadside assistance, Home service, Recovery and European Assistance

All of the benefits applicable to Gold cover, plus the following benefits in Europe:

- Any costs you have to pay to arrange immediate emergency roadside help following a breakdown
- If the vehicle cannot be repaired quickly at the scene of the breakdown we will arrange and pay the reasonable cost of taking the vehicle, you and up to 6 passengers to a nearby garage for it to be repaired at your cost
- If the vehicle is out of use for more than 12 hours as a result of a breakdown or due to death, serious injury or serious illness of the only available driver, we will refund the following costs and expenses as long as they are a direct result of the breakdown or illness and are paid immediately after the breakdown
 - a) The cost of taking the vehicle to the nearest garage or railway
 - b) Freight costs to get any replacement part which is not available locally
 - c) The cost of one of the following
 - Hiring one replacement vehicle - up to £70 per day and £750 in total
 - Hiring one chauffeur if the only available driver in your party is seriously ill - up to £100 per day and £500 in total
 - Second-class rail fares so that you and your party can finish your journey or return home - up to £750 in total
 - Extra hotel accommodation costs for you and each member of your party - up to £25 for each person each day during the journey to and from the holiday location up to £400 in total. (We will not pay any amount for meals or drinks)
 - d) The cost of taking the vehicle to your home if it cannot be repaired before your planned return date, or the costs you have to pay to travel from your home or holiday location to the scene of the breakdown to collect the vehicle after it is repaired. (We will not pay more than economy-class airfare plus other minor expenses of no more than £50)

Terms and conditions apply to the above cover and benefits.