



HOMEFLEET PROPOSAL FORM

Proposer(s)

Policy or cover note number

Inception date

Broker

Tradex Insurance Company Limited

Victory House, 7 Selsdon Way, London E14 9GL

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Email: sales@tradex.com

www.tradex.com

MOTOR TRADE | COMMERCIAL | UNUSUALS | TAXIS | **HOMEFLEET** | A RANGE OF UNIQUE POLICIES

COMPLETING THIS FORM

Please complete this proposal form in BLOCK CAPITALS. You must give full and true answers to all questions. 'YES' OR 'NO' answers must not be left blank. If you wish to insure more than 3 vehicles or need more space for any of the answers, please photocopy the relevant pages.

Guide to answering questions:

REQ Must be completed

POS May need completing depending on the cover required

OPT Optional covers available.

This form is purposely inquisitive as we want to know as much as possible about you. We appreciate that this is time consuming but the more we know about you the better the terms and premiums we are able to quote.

REQ THE PROPOSERS – MUST BE COMPLETED

Title(s) and full names(s)

Address

<input type="text"/>	Postcode	<input type="text"/>	Email	<input type="text"/>
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Day telephone	<input type="text"/>	Evening telephone	<input type="text"/>	Mobile	<input type="text"/>
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Preferred method(s) of contact?

REQ MOTOR

In total, how many vehicles do you own?

If you are not going to insure all your vehicles in this policy, what types, makes and models are they? Include all cars, vans, mopeds, motorcycles, horseboxes, motorised caravans, quad bikes and agricultural vehicles.

REQ CURRENT OR PREVIOUS INSURERS

Name of current/ previous insurer(s)	Registration number	Policy number	Expiry date	Type of policy e.g. car, van	No claim bonus years	Protected bonus ✓
						<input type="checkbox"/>
						<input type="checkbox"/>
						<input type="checkbox"/>
						<input type="checkbox"/>

You must, within 30 days of inception, provide proof of your no claim bonus from your insurer NOT your broker to confirm your entitlement. We will accept proof for policies which were cancelled within the last six months.

REQ INSURANCE HISTORY

Have you or any driver named below, ever had a motor insurance

- proposal declined, renewal refused or had special terms, excesses or increased premiums imposed? Yes No
- policy cancelled, avoided or had special terms, excesses or increased premiums imposed? Yes No

If YES, give full details below, continuing on page 11, Additional information, If necessary

REQ THE DRIVERS

You must provide a copy of each driver's licence. If we do not receive the copy within 30 days of cover incepting we may, at our option, remove that driver from the policy or cancel the policy. If you require cover for more than 3 drivers, download an additional driver form from www.tradex.com or copy and complete the relevant pages.

	Driver 1		Driver 2		Driver 3	
Name						
Age and date of birth						
Home postcode, if different from proposer's address above						
Marital status						
Nationality						
Years resident in the United Kingdom						
Licence type(s) <input checked="" type="checkbox"/>	Prov. <input type="checkbox"/>	Motorcycle <input type="checkbox"/>	Prov. <input type="checkbox"/>	Motorcycle <input type="checkbox"/>	Prov. <input type="checkbox"/>	Motorcycle <input type="checkbox"/>
	Full car <input type="checkbox"/>	HGV <input type="checkbox"/>	Full car <input type="checkbox"/>	HGV <input type="checkbox"/>	Full car <input type="checkbox"/>	HGV <input type="checkbox"/>
	Other <input type="text"/>		Other <input type="text"/>		Other <input type="text"/>	
Issuing country						
How long held?						
Registration number(s) of vehicle(s) driven regularly						
Occupations including part time and voluntary work - give full details						
Uses	<input checked="" type="checkbox"/>	Annual mileage	<input checked="" type="checkbox"/>	Annual mileage	<input checked="" type="checkbox"/>	Annual mileage
Social, domestic & pleasure excluding commuting	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>	
Social, domestic & pleasure including commuting – travel to and from work	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>	
Your business	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>	
Your employer's business	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>	
Other, give full details below	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>	

REQ OFFENCES, CONVICTIONS AND BANKRUPTCY

Have you or anyone who will be insured by this policy

- been convicted of any **motoring offence** (other than parking), sustained a fixed penalty which has resulted in the driving licence being endorsed or have a prosecution or enquiry pending? Yes No
- in the last 5 years, received a police caution, been convicted of or charged with but not yet tried for any **non-motor offence** or are any police enquiries pending whether in the United Kingdom or elsewhere? Yes No

You are not required to divulge convictions which are regarded as spent by the Rehabilitation of Offenders Act 1974 and/or any amending or subsequent legislation or orders. If you are unsure about what needs to be divulged, please consult a solicitor or advocate before submitting this form.

- in the last 10 years had County Court Judgments issued against them in England and Wales and/or orders or judgments for debt in other jurisdictions, set up an Individual Voluntary Arrangement (IVA), been disqualified from acting as a company director for any period of time or been declared bankrupt or insolvent? Yes No
- In the last 10 years been a director of a company which has been the subject of an administration order, gone into liquidation, receivership or which has been dissolved? Yes No

If YES, give FULL details below including, for motor offences, the offence code(s), the fine amount(s) and length of any ban.

Name	Date	Details

REQ DISABILITIES AND MEDICAL HISTORY

Do you or any of the drivers to be insured have any of the conditions or disabilities listed below

- An uncorrected defect in vision or hearing? Yes No Any physical or mental infirmity including loss of or restricted limb movement? Yes No
- Heart disease, diabetes or epilepsy? Yes No Any chronic condition requiring notification to the licensing authority? Yes No

If YES to any, give full details below continuing on page 11, Additional Information if necessary.

Name	Disability or condition	Date of diagnosis	Restricted licence <input checked="" type="checkbox"/>

REQ CLAIMS RECORD

Give full details of ALL claims or incidents (including malicious damage) in the last 5 years involving the proposer(s) and any driver to be insured regardless of blame and whether insured or not. If NONE, tick NONE or provide full details below continuing on page 11, Additional Information if necessary.

NONE

	Driver 1	Driver 2	Driver 3
Name			
Date of incident			
Vehicle make and model			
Incident details including any injuries sustained			
Was the no claim bonus affected?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Third party costs, if known	£	£	£
Own damage costs	£	£	£
Were these recovered?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

REQ ALL DRIVERS

In the last 5 years, have you or any of the drivers named above been involved in a claim for compensation following a motor accident? IF YES, give full details and state whether that person was a driver or a passenger.

Yes No

OPT THIRD PARTY PROPERTY DAMAGE LIMIT

The policy provides a Third Party property damage limit of indemnity of £2,000,000.

Would you like a quotation to increase this limit?

Yes No

If yes, £5,000,000 £10,000,000

REQ YOUR VEHICLES

If you require cover for more than 3 vehicles, download an Additional Vehicle Form from www.tradex.com or copy and complete the relevant pages.

Cover for your vehicles includes use abroad in the policy's territorial limits for up to 45 days per trip. (See page 6 of the policy for a definition of the territorial limits and page 9 for details of the cover, terms, conditions, excesses and limitations).

Subject to the completion of a separate Extended European and Foreign Use questionnaire, cover may be available for

- longer trips in as well as trips of any length outside the territorial limits
- business trips
- vehicles kept in the territorial limits for more than 45 days in any period of insurance.

Provide the details requested below for all vehicles to be insured.

	Vehicle 1	Vehicle 2	Vehicle 3
Date cover is to begin			
Registration number	<input type="text"/>	<input type="text"/>	<input type="text"/>
Registered keeper's name	<input type="text"/>	<input type="text"/>	<input type="text"/>
Owner's name, if different	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total annual mileage	<input type="text"/>	<input type="text"/>	<input type="text"/>
Make and model	<input type="text"/>	<input type="text"/>	<input type="text"/>
Year of manufacture	<input type="text"/>	<input type="text"/>	<input type="text"/>
Engine size	<input type="text"/>	<input type="text"/>	<input type="text"/>
Fuel type	<input type="text"/>	<input type="text"/>	<input type="text"/>
Number of seats including driver	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of purchase	<input type="text"/>	<input type="text"/>	<input type="text"/>
Purchase price	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Current market value	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Is it an import not usually available in the United Kingdom?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is it left hand drive?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is it modified in any way from the manufacturer's standard specification including any adaptations or lifts for disabled use?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
	If YES, give full details	If YES, give full details	If YES, give full details

Continues overleaf >>

	Vehicle 1		Vehicle 2		Vehicle 3	
Is it a						
- SORN vehicle?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
- being renovated or restored?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Is it fitted with						
- an alarm and/or immobiliser?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
- a tracking device?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If YES, give full details						
- a 'black box', camera or similar device (telematics)?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If YES, who is it supplied and maintained by?						
Is it		√		√		√
- Owned outright?		<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>
- Under a hire purchase agreement or financed?		<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>
- Leased or under a contract hire agreement?		<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>
Where is it parked overnight? If not at the home address above, give the postcode	√	Postcode	√	Postcode	√	Postcode
- On the road?	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>	
- On the driveway?	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>	
- In own garage?	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>	
- Other	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>	
Give details alongside						
Cover required		√		√		√
- Comprehensive		<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>
- Third party, fire, theft		<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>
- Third party only		<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>

Continues overleaf >>

	Vehicle 1	Vehicle 2	Vehicle 3
Indicate the level of excess required	√	√	√
The standard excess is £500.	<input type="checkbox"/> £250	<input type="checkbox"/> £250	<input type="checkbox"/> £250
<i>Note that in some instances additional or higher excesses or co-insurance may be imposed.</i>	<input type="checkbox"/> £500 Standard	<input type="checkbox"/> £500 Standard	<input type="checkbox"/> £500 Standard
	<input type="checkbox"/> £750	<input type="checkbox"/> £750	<input type="checkbox"/> £750
	<input type="checkbox"/> £1,000	<input type="checkbox"/> £1,000	<input type="checkbox"/> £1,000
	<input type="checkbox"/> £1,500	<input type="checkbox"/> £1,500	<input type="checkbox"/> £1,500
	<input type="checkbox"/> £2,000	<input type="checkbox"/> £2,000	<input type="checkbox"/> £2,000

OPT DRIVING OTHER VEHICLES – social domestic and pleasure use in the United Kingdom

The insured drivers are NOT INSURED to drive other vehicles. This optional extension will provide cover for the drivers named below to drive other vehicles but ONLY for social, domestic and pleasure use in the United Kingdom. The vehicle must not be regularly available to the driver or being test driven or evaluated. Motorcycles can be covered but not minibuses, coaches, quad bikes and vehicles with a gross vehicle weight of more than 3.5 tonnes. See page 12 of the policy for full details of the cover available and the basis on which claims will be settled. All excesses, terms, conditions, exclusions and other policy limitations apply. Note: Comprehensive cover is available only if ALL insured vehicles are comprehensively insured.

If cover is required, provide details below.

Driver's name	√ Third party	√ Comprehensive	√ Motorcycles
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> maximum cc <input type="text"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> maximum cc <input type="text"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> maximum cc <input type="text"/>

OPT OPTIONAL COVERS

Alternative courtesy vehicle

Cover is available for up to £200 a day and a maximum of £4,000 (inclusive of VAT if applicable) per claim for a replacement hire vehicle following insured damage to or the theft of your vehicle in the United Kingdom, Channel Islands or the Isle of Man. See page 19 of the policy for full details. All excesses, terms, conditions, exclusions and other policy limitations apply.

Do you require cover? Yes No

Agreed value for classic vehicles

Depending on the type of vehicle, we may provide cover on an agreed value rather than a market value basis. If cover is agreed, we will require the original purchase receipt, finance agreement and/or a written valuation from a recognised valuer which is no more than 3 months old, current interior and exterior photographs and the mileage.

Registration number	Agreed value amount required
<input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>

Finance gap cover

This optional extension provides cover for the net balance still owing to the finance company after a total loss claim has been settled but no more than the gap limit of indemnity you have opted for below. The outstanding balance excludes any arrears and debts, credit insurance rebate, re-financing cost, deposit paid, part exchange allowance, warranty charge, vehicle tax, insurance premium and policy excesses. Cover is only available if you have owned your vehicle for under 30 days. For full cover details and limitations, see pages 19 and 20 of the policy.

Do you require cover? Yes No

If YES, provide the details requested below.

Registration	Original invoice price including deposit	Gap limit required £5,000 / £10,000 / £15,000	Agreement term (months)	Finance company
	£	£		
	£	£		
	£	£		

POS DRIVER'S PERSONAL ACCIDENT

Where you have chosen comprehensive cover for all your vehicles, those drivers named on page 2 who are aged between 25 and 75 can, if required, be provided with personal accident cover whilst driving or getting into or out of the insured vehicles. Motorcycles, mopeds and quad bikes are excluded. For full cover details see Part B – Driver's personal accident on pages 22 and 23 of the policy.

Do you require cover? Yes No

POS ROAD RESCUE

This part of the policy automatically provides Roadside assistance in the United Kingdom for all insured vehicles. For full cover details as well as the number of permitted breakdowns in a period of insurance, see Part C – Road rescue on pages 24 - 33 of the policy.

Do you want to extend cover to include

United Kingdom homestart and national recovery? Yes No European assistance and recovery? Yes No

OPT LEGAL EXPENSES

This optional part of the policy will provide legal expenses cover for uninsured loss recovery, injury, motoring prosecutions and motor vehicle contracts. See pages 34 to 38 of the policy for full details of the cover provided as well as the specific and general limitations, terms, conditions, exclusions and the excess which apply.

Do you require cover? Yes No Do you currently have or have you previously had legal expenses cover? Yes No

If Yes, have you made any claims in the last 5 years for Uninsured loss recovery? Yes No

Injury arising from an incident involving a motor vehicle? Yes No

Motoring prosecution defence? Yes No

Disputes arising from a motor vehicle contract Yes No

If YES, give full details below continuing on page 11, Additional Information if necessary.

Date	Details including outcome	Approximate legal costs
		£
		£
		£

REQ ESSENTIAL INFORMATION – Please read before signing the declaration

We strongly recommend that you keep a record of all information given to us, other insurers and your broker, including details of telephone calls, copies of all letters, emails, this proposal form and any supplementary questionnaires you have completed. A printed copy of the policy and, for 3 months after you sign it, this proposal form is available on request. The policy is also available to download on www.tradex.com. If you require your documentation in an alternative format such as large print, please contact us or your broker. Your signing the declaration at the end of this form signifies your consent to the information being used in the ways outlined below.

To ensure we maintain a high quality of service, we may monitor and record telephone calls.

It is a requirement of this insurance that you are able to provide sufficient information to substantiate any claim you make. Failure to do so may delay or prejudice your claim.

Data protection – information uses

For the purposes of the Data Protection Act 1998, Tradex Insurance Company Limited is the Data Controller for any personal data you supply. You may, with limited exceptions and on payment of an appropriate fee, access and if necessary have corrected the information held about you. Should you wish to have such access, please write to

The Compliance Officer, Tradex Insurance Company Limited, Victory House, 7 Selsdon Way, London E14 9GL.

We will, on request, supply details of the databases, registers and agencies to which we contribute or access. More information about data protection can be found on the Information Commissioner's Office website on www.ico.org.uk.

Sensitive data

Tradex as well as other participating insurers, agents and suppliers may need to collect data which the Data Protection Act defines as "sensitive" such as criminal convictions or medical history in order to assess this proposal and your renewal, make changes to your policy and/or to administer claims.

Motor Insurance Database

It is a legal requirement that details and registrations of the vehicles you own are added to the Motor Insurance Database (MID) which is managed by the Motor Insurers' Bureau (MIB). MID data may be used by certain statutory and/or authorised bodies including the police, the DVLA, the DVA, the Insurance Fraud Bureau, for electronic vehicle licensing, Continuous Insurance Enforcement, preventing and detecting crime, reducing the incidence of uninsured driving and for the provision of government and other services.

Other insurers and the Motor Insurers' Bureau may search the MID to ascertain relevant policy information if you have been involved in a road accident whether in the United Kingdom or abroad. Additionally, anyone with a valid claim following a road traffic accident, including citizens of other countries, may also obtain relevant information which is held on the MID. For more information contact us or visit the Motor Insurance Database section of the MIB website on www.mib.org.uk.

Marketing

Tradex, its associated companies and agents may use your information to keep you informed by post, telephone, e-mail or other means about products and services which may be of interest to you. Your information may also be disclosed and used for these purposes after your policy has lapsed. If you do not wish your information to be used in this way please write to

The Marketing Department, Tradex Insurance Company Limited, Victory House, 7 Selsdon Way, London E14 9GL.

Administration, management information and regulatory compliance

The information you supply may be used for insurance administration, debt collection, offering renewal, research and statistical analysis by Tradex, its associated companies and agents, by participating insurers and suppliers, used for management information purposes including portfolio assessment, risk assessment, performance and management reporting, disclosed to regulatory bodies for monitoring and/or enforcing insurers' compliance with any regulatory rules and codes of conduct, shared with other insurers either directly or via those acting for them such as loss adjusters, surveyors and investigators and shared with and checked against various databases, credit reference agencies, fraud prevention agencies and public bodies including the police. We may, in addition, contact you by text or email regarding claims, payment defaults and policy administration.

Fraud detection and prevention

Tradex, other participating insurers and/or their agents and suppliers may, in order to detect and prevent fraud

- request information from and pass claims information to the Claims and Underwriting Exchange (CUE) managed by Insurance Database Services Limited (IDSL) and the Motor Insurance Anti Fraud and Theft Register (MIAFTR) run by the Association of British Insurers (ABI).
- check your identity to prevent money laundering unless you have provided us with satisfactory proof of identity.
- undertake checks against publicly available information such as the electoral roll, County Court Judgments in England and Wales and/or orders or judgments for debt in other jurisdictions, Individual Voluntary Arrangements and bankruptcy orders.
- validate your claims history or that of any insured person or property involved in the policy or a claim.



Motor Insurance Database disclosure

You are required to comply with the regulations relating to the Motor Insurance Database (MID) for DVLA and DVA registered vehicles. It is therefore your responsibility to ensure that the MID is kept fully up to date. This means that the vehicles to be insured must be advised to and accepted by us. Individual certificates will be issued for each vehicle. No cover is in force unless you have a cover note or certificate of motor insurance showing the registration number of the vehicle. The vehicle details provided will be recorded on the MID.

If the vehicle's registration number is not shown correctly on your policy documents or you cannot find your vehicle on the MID, please contact us immediately. If you do not, the vehicle may be clamped, seized or destroyed and other penalties imposed including 6 points being added to the driver's licence. You can check that your correct registration number is shown in the MID at www.askMID.com.

As you are obligated to advise every person who will be insured by the policy of these requirements, we strongly recommend that you keep a copy of the completed proposal form and show it to everyone who will be entitled to drive.

Cancellations and refunds

If you are not happy with the policy when you receive it, you have a 14 day "cooling off period" in which to cancel. Any refund given will be subject to the payment of the premium for the period that cover has been in force provided that, if a claim has been made or an incident which may give rise to a claim has occurred, the full annual premium remains payable and no refund will be allowed. A policy charge of £25 plus IPT will be levied.

If you decide to cancel the policy after the "cooling off period" and there has not been a claim or an incident which may give rise to a claim, premium refunds will be made as outlined below. If your policy is a short term one, i.e. the insurance period is under 12 months, you will not be eligible for a refund.

Part A – Motor

We will refund a pro-rata portion of the premium less 25%. A policy charge of £25 plus IPT will be levied. No refund will be made until you have returned your certificate(s) of motor insurance to us.

Parts B – Driver's personal accident, C – Road rescue and D – Legal expenses

No premium will be refunded.

Where you pay your premium by a deferred payment scheme of any kind, FAILURE TO PAY an instalment may result in the cancellation of the policy from the date of the default and NOT the date we notify you.

If we cancel the policy, you may be entitled to a pro-rata refund of premium provided there has not been a claim and no incidents have occurred which may give rise to a claim.

NOTE:

Full cancellation conditions and procedures are detailed in the policy which is available to view on www.tradex.com.

It is a legal requirement that, if for any reason the policy is cancelled, you must return all cover notes and certificates of motor insurance. The premium will remain payable until such time as these are received by us.

You may cancel the policy by sending us a formal notice by email to policy.cancellation@tradex.com to confirm the date and time your cover ceased. Alternatively you may print a copy of your certificate of motor insurance on which you confirm the date and time that cover ceased and post a signed copy to

Policy Cancellations, Underwriting Department, Tradex Insurance Company Limited, Victory House, 7 Selsdon Way, London E14 9GL.

If the certificate of motor insurance has been lost or destroyed, you must provide a declaration by email or a statutory declaration to that effect. Where we cancel the policy and you have not, within seven days of receiving our letter, returned these documents in one of the ways outlined above, you will have committed an offence under the Road Traffic Act. The appropriate authorities will be notified and proceedings may be commenced against you, the costs of which you may be liable to pay.

Financial Services Compensation Scheme

The insurers participating in this insurance are covered by the Financial Services Compensation Scheme (FSCS) which protects you in the unlikely event that the insurer is financially unable to pay claims made against it. For cover required by the Road Traffic Acts or any other form of compulsory insurance, you would be covered in full for any claim. For all non compulsory insurances, the FSCS will meet a maximum of 90% of any claim for compensation. In both cases, there is no upper limit. Full details are available on the FSCS website www.fscs.org.uk or by writing to

The Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU

REQ RELEVANT AND ADDITIONAL RISK INFORMATION – MUST BE COMPLETED

We rely on the information in this proposal form and supplementary questionnaires when we decide what cover to provide, how much you will pay and what excesses will be imposed. It is therefore essential that all the information given to us is accurate and that you, the vehicle owners and all the drivers to be insured have not withheld, falsified or misrepresented any relevant information or particular circumstances which may affect our assessment of your proposal or the premium we propose to charge. This includes disclosing all claims, relevant incidents, any convictions and licence endorsements. If you are in doubt as to what you should tell us about, you should discuss it with us and/or disclose it as failure to do so may invalidate your policy, result in it not operating fully, claims payments being refused or reduced, your premium being revised or retained, the extent of cover, the terms, conditions, exclusions and/or policy excess(es) being revised. It is an offence to deliberately make false statements and to suppress, withhold or misrepresent information.

Please remember to include all information which you consider improves your risk and which could result in a lower premium being charged.

Is there any relevant information or are there any particular circumstances not covered by the questions in this proposal form which you consider should be disclosed to us?

Yes No

If YES, please provide full details on page 11, Additional Information.

REQ DECLARATION – PLEASE READ CAREFULLY THEN SIGN AND DATE

- I/we declare that the information given and the statements made in this proposal form are, to the best of my/our knowledge and belief, true and complete. I/we will pay the premium when called upon to do so.
- I/we have read "Relevant and additional risk information" above and have provided an answer to the question posed. I/we have not suppressed, misrepresented or failed to disclose any relevant information or particular circumstances which would be likely to influence the assessment or acceptance of this proposal. I/we understand any such suppression, misrepresentation or failure may invalidate my/our policy, result in it not operating fully, the premium and/or extent of cover being revised, a claim payment being refused or reduced and any premium I/we have paid being retained.
- I/we understand that any quotation already given may change when Tradex receives and assesses the completed proposal form and any supplementary questionnaires. Tradex has the right to impose special terms or decline this proposal.
- I/we understand the implications of "Motor Insurance Database Disclosure" for DVLA or DVA registered vehicles and "Essential Information" on page 8.
- I/we understand that if Tradex do not receive proof of no claims bonus within 30 days of cover incepting, they will charge an additional premium and may, at their option, cancel the policy.
- I/we understand that if I/we report an incident more than 14 days after an occurrence involving a vehicle and for which Tradex receives a claim for compensation from a third party, the policy may be cancelled. They may hold any refund of premium against payments participating insurers are obliged to make because of their Road Traffic Acts liabilities and also recover any other amounts they become liable to pay due to late notification. In addition, my/our claim for damage to the vehicle may be prejudiced and I/we may forfeit any accrued No Claims Bonus.
- I/we understand that Tradex, participating insurers and their agents may, at any time from my/our completing this proposal to the time the policy is cancelled or lapsed, request information from and pass information to the Claims and Underwriting Exchange (CUE) which is managed by Insurance Database Services Limited (IDSL) and the Motor Insurance Anti Fraud and Theft Register (MIAFTR) run by the Association of British Insurers. I/we understand that any information received will be made available to other insurers and/or the police. I/we understand that this will include the validation of my/our claims history as well as that of any person likely to be involved in this policy or a claim.
- I/we understand that my/our information may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing compliance with any regulatory rules or codes. I/we consent to Tradex checking other databases including, but not limited to, information held by credit agencies.
- I/we understand that the signing of the proposal form and declaration does not bind me/us to complete the insurance and that cover will not be in force until this proposal has been accepted and confirmation of cover is in my/our possession. I/we agree to accept the terms, conditions, exclusions and limitations of the policy.

For your own benefit and protection you should re-read this and your original proposal form carefully before signing below and, if you have any queries, speak to your broker or us.

Proposer's signature

Full name

Date

If any part of this form has been completed by anyone other than the proposer, please give the full name of the person who has done so and the relationship to the proposer e.g. broker, agent, spouse, employee.



OPT **ADDITIONAL INFORMATION**

If there is insufficient space elsewhere in this form, use the space below, continuing on an additional page if necessary. Please remember to include any information which may improve your risk and result in a lower premium being charged.

Page	