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# M R Ratcliffe Transport Insurance Schemes – TRUCKCOVER BONUS – Enquiry Form

ATTN OF: CHARLOTTE RICHARDSON / SAM MCQUOID / ADRIAN BLAY	TEL: 01242 544	Followed by
their ext. no.		

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BROKER NAME:	CONTACT:
TELEPHONE NO.	EMAIL:
FAX NO.	
FULL TRADING NAME:	

FULL TRADING NAME:	
HOW LONG RESIDENT IN UK	
OCCUPATION:	RENEWAL / START DATE:
VEHICLE KEPT / OPERATING CENTRE POSTCODE: (i.e. the depot the vehicle(s) operate from)	NUMBER OF YEARS BUSINESS HELD BY YOU AS BROKERS:
DOES CLIENT HOLD RELEVANT OPERATING LICENCE IN THE TRADING NAME ABOVE Y/N	CURRENT INSURER:
PERIOD TRADING (IN YEARS):	BEST ALTERNATIVE QUOTE: £ WHICH INSURER?
IN PRINCIPLE DOES THE INSURED WISH TO EMPLOY DRIVERS UNDER 25 OR WITH LESS THAN 2 YEARS FULL UK LICENCE AT ANY TIME?	YES/NO
IF THE POLICYHOLDER DOES NOT DRIVE PLEASE SUPPLY DATE OF BIRTH AND REASON WHY NOT DRIVING	D.O.B. REASON

DRIVING RESTRICTION (please tick)		
1. INSURED ONLY	5. ANY AUTHORISED DRIVER 25 AND OVER	
2. INSURED AND SPOUSE/CIVIL PARTNER	5. ANY AUTHORISED DRIVER 30 AND OVER	
3. INSURED AND NAMED DRIVERS 1-4	6. NAMED DRIVER (NOT POLICYHOLDER)	

## Are Agency Drivers Used? YES / NO

DRIVERS	1	2	3	4	5
Name					
Date of Birth					
Licence Type – How Long Held (UK / EU, HGV Class 1, HGV Class 2, Full Car, etc.) How Long Resident in UK					
Convictions / Tachograph Offences In Last 5 Years - Date - Conviction Code - Points / Disqualification Period					
- Date - Conviction Code - Points / Disqualification Period					
- Date - Conviction Code - Points / Disqualification Period					

# Please continue on Page 2

- Date			
- Conviction Code			
- Points / Disqualification Period			
- Date			
- Conviction Code			
- Points / Disqualification Period			
Medical Conditions or Infirmities			
(Are DVLA aware?).			

# Please continue on an additional sheet where necessary

1	2	3	4	5

Number of drops made daily?			
realiser of drops made daily.			
Radius of Operation a) more than 100 miles b) less than 100 miles c) EU use more than 30 days d) EU use less than 30 days e) Outside EU			
Overnight location a) Street b) Driveway c) Unsecured Yard d) Secured Yard e) Locked Building f) Driver with Vehicle			
Type of Goods Carried			
Any Hazardous Goods Carried If so please complete page 5 See separate sheet for definitions.			
Risk Management :- Y/N a) Forward facing camera? b) Fitted with fleet management solution? c) Fitted with both of the above? d) No risk management in place?			
Reversing Aids a) External Warning Beep b) Sensors c) Rear View Camera d) Side View Camera e) Rear & Side View Camera f) Warning Beep & Sensors g) None			
Security a) Tracking Device (Thatcham Approved) b) No Tracking Device			
Immobiliser Y/N			
Vehicle Livery Y/N a) Sign written? b) Airbrushed Murals/Custom Paint job? c) Neither? d) Additional value?			
NCD years (0 - 10+)			
Protected NCD Y/N			

TRAILERS	OWNED	HIRED/BORROWED
Total Number		
Type (e.g. Tipper / flat/refrigerated)		
Value(s) £		

Have you or any person who may drive had any accidents/claims/losses (whether to blame or not) in connection with any motor vehicle during the last five years? You should include any accidents/claims/losses in respect of any Company that preceded the risk now proposed.

	1	2	3	4
Date				
Driver Name & Vehicle				
Details				
AD Costs £				
TP Costs £				
TP Injuries Y/N				
No Claims Bonus Affected Y/N				

Please continue on an additional sheet where necessary

## **SUPPLEMENTARY INFORMATION**

1.	Do you operate any other commercial vehicles not shown above? Yes/No
	If so please give details
2.	If the Proposer is a Limited Company: - has any Director, Director's partner or spouse operated a business in the last five years as owner, partner or director?
	If so give full trading name and occupation
	If such company is not trading – state reason why and date of cessation of trading
3.	Non motoring convictions? Yes/No If yes please give details
4.	Have you or has any other person who to your knowledge will drive had a proposal declined OR been required to pay an increased premium or had special conditions imposed OR had a policy cancelled or been refused renewal?  Yes/No
5.	Any other material facts?

## **HAZARDOUS GOODS ENQUIRY FORM**

1. D	o you carry	or are likely to	carry any goods	or materials which	n are of a hazardous nature?
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Yes / No

2. Are hazardous goods carried in tankers or as bulk loads?

Yes / No

## If YES please complete the following table (see definitions of Hazardous Goods).

UN Class	Division	Packing Group	Transport Category	Nature of Goods	% of annual turnover	%of annual turnover carried in bulk or tankers
1						
2	2.1					
	2.2					
	2.3					
3						
4	4.1					
	4.2					
	4.3					
5	5.1					
	5.2					
6	6.1					
	6.2					
7						
8						
9						

3.	o you carry "High Consequence Dangerous Goods"
	Please refer to the definitions for details).

Yes / No

## If YES

Do you carry such goods in bulk loads or tankers?

Please give details of the Class/Division of the goods carried.

- 4. How many years have you been involved with hazardous goods? .....
- 5. Please give the name of your appointed Dangerous Goods Safety Adviser.....
- 6. How many of your drivers hold ADR qualifications? .....

11/17











### **Definitions of Hazardous Goods**

Class

### **UN Classifications**

#### Class 1 Explosives

Subdivided into 6 groups 1.1 to 1.6

### Class 2 Gases

Covers all compressed gases including flammable and toxic. Subdivided into:

- 2.1 flammable gases
- 2.2 non-toxic, non-flammable compressed gases
- 2.3 toxic gases

## Class3 Flammable liquids

Give off vapour which burns in air if ignited.

## Class 4 Other Flammables

Subdivided into:

- 4.1 flammable solids
- 4.2 spontaneously combustible
- 4.3 dangerous when wet

### Class 5 Oxidisers

Subdivided into:

- 5.1 oxidising agents
- 5.2 organic peroxides

### **Class 6 Toxics**

Subdivided into:

- 6.1 poisonous/toxic
- substances 6.2 infectious substances

#### Class 7 Radioactives

Not subdivided but there are 3 levels of danger.

### **Class 8 Corrosives**

May cause serious burns etc.

### Class 9 Miscellaneous

Covers any other substance classified as dangerous by the UN which does not readily fit into one of the above classes.

### **Packing Groups**

Dangerous Goods that are carried in packages are also assigned a Packing Group depending on the nature of the risk.

#### Packing Group I High Danger **Packing Group II Medium Danger Packing Group II Low Danger**

### **Transport Categories**

All dangerous goods are allocated a transport category ranging from 0 to 4. These values are used to determine whether the total quantity of goods carried is sufficiently large enough to fall within the regulations.

TC0 relates to certain highly dangerous infectious substances. TC1 represent the most dangerous products such as toxic compressed gases.

TC3 are less dangerous substances. TC4 are deemed so safe most of the regulations do not apply.

When determining whether the regulations apply for loads of the same transport category, the total quantity in litres or kilograms must exceed the threshold for the relevant transport category.

Total mass or

Always applies

**Never applies** 

>20

>333

>1000

If the load is of mixed categories then refer to the regulations as different load thresholds apply, calculated by means of a "mixed

volume of packaged dangerous goods for

regulations to apply

Transport

Category

TC0

TC1

TC2

TC3

TC4

load multiplier."

### **High Consequence Dangerous Goods**

Division

Are those which have the potential for misuse in a terrorist incident which may as a result, produce serious consequences such as major casualties or mass destruction?

Special security provisions have to be applied whilst such goods are carried.

Substance

or article

High Consequence Dangerous Goods are listed below and carried in quantities greater than those indicated.

Quantity

			Tank (I)	Bulk (kg)	Packages (kg)
1	1.1	Explosives	а	а	0
	1.2	Explosives	а	а	0
	1.3	Compatibility Group C explosives	а	а	0
	1.5	Explosives	0	а	0
2		Flammable gases (classification code F)	3000	а	b
		Toxic Gases (classification codes including letters T, TF, TC, TO, TFC or TOC) excluding aerosols	0	а	0
3		Flammable liquids of packing groups 1 and 2	3000	а	b
		Desensitised explosives	а	а	0
4.1		Desensitised explosives	а	а	0
4.2		Packing group 1 substances	3000	а	b
4.3		Packing group 1 substances	3000	а	b
5.1		Oxidizing liquids of packing group 1	3000	а	b
		Perchlorates, ammonium nitrate and ammonium nitrate fertilisers	3000	3000	b
6.1		Toxic substances of packing group 1	0	а	0
6.2		Infectious substances of Category A	а	а	0
7		Radioactive material	3000		
	1	Corrosive	3000	а	b