

MOTOR TRADE COMBINED PROPOSAL

A FULL POLICY WORDING IS AVAILABLE ON REQUEST

This proposal must be completed and signed by a Principal, Partner or Director of the Proposer. The person completing and signing this form should be authorised by the Proposer to do so and should make all reasonable searches and necessary enquiries of the Principals, Partners, Directors and Employees to enable all questions to be answered.

Please complete this form, including tick boxes as appropriate. If there is insufficient space to provide answers to any questions, please use the "ADDITIONAL INFORMATION" section at the end of the form.

References to "Principal", "Partner", "Director", "Proposer" or "You" include all names shown under "Policyholder Name".

Please ensure that all relevant sections of this proposal are completed.

Policyholder Name		
Correspondence Address		
Business Description		
Type of work		
Mechanical		%
Spraying		%
Body		%
Other		%
Please provide details		
Business Specialty		
Cars/Vans		
Public service vehicles		
Heavy goods vehicles		
Agricultural plant/vehicles		
Motorcycles		
Breakdown recovery		
Vehicle detailing		
Grey imports		
Other		%
Please provide details		

Do you handle ADAS calibration?

Do you handle ADAS calibration in-house or a specialist contractor? Please provide details

Vehicle Sales

If "Yes":

New cars/vans

 %

Second hand cars/vans

 %

Other

 %

Please provide details

Type of vehicles sold and/or worked upon

Current Insurer

Renewal Date

Number of years in business

Renewal Premium

£

Number of years at current location

Have you suffered any claims or losses in the past 5 years?
If Yes, please provide details on the 'Additional Information' pages

CORE COVERS INCLUDED

Property Damage

Road Risks

Public and Products Liability

Additional Covers to be included or Increased Sums Insured

Employers Liability

Business Interruption

Engineering Breakdown

Wrongful Conversion

Limit of Indemnity required

£

MOT Loss of Licence

Money and Assault

Limit of Indemnity required

£

Limit of Indemnity required

£

Money Estimated annual carryings

£

Personal Accident

Money in Safe workplace closed

£

Money in Safe workplace open

£

Fidelity Guarantee

Money In Transit

£

Limit of Indemnity required

£

PROPERTY DAMAGE

(If you have more than one location, please supply information per location)

Trading Address and Postcode

Additional Locations

Construction and Occupation

Are the buildings of standard construction (walls constructed of brick, stone or concrete and roofed with slates, tiles, concrete metal or asbestos)?

Are the buildings in a good state of repair?

Are You the sole occupier of the premises?

If you have answered 'No' to any of the questions above, please supply more information below

Heating

Are the premises heated by low pressure hot water or steam, oil fired space heaters fed from an external fuel tank, or fixed overhead gas or electrical appliances?

If you have answered 'No' please provide details below

Are any portable heating appliances used?

If you have answered 'Yes' please provide details below

Further information about heating

General

Is any part of the premises partly unused/unfurnished/unoccupied or sub-let?

Are the premises left unoccupied for a period of more than 30 consecutive days?

Is any burning of waste carried out at the premises?

What year were the premises built?

How long have you occupied the premises?

Does the premises have any external cladding or external wall insulation?

Does the building contain any composite panels?

Is the building listed ?

If 'Yes', please supply more information below

Your business assets (other than motor vehicles)

Please state the full reinstatement cost for each item, i.e. the amount required at today's prices to rebuild, replace, repair or restore the property to a condition substantially the same as when new, including, where applicable, allowances for compliance with current legislation and regulations, professional fees, debris removal, and the re-erection, fixing, testing and commissioning of machinery and plant.

Sum Insured

Buildings

Tenants' Improvements

Machinery and Plant

Electronic Business Equipment

Portable Hand Tools

Vehicle audio/pictorial or navigation equipment held as stock

Other target Stock

(Target Stock means any of the following held for sale or in trust or on commission: cigars, cigarettes and tobacco; wines and spirits; radio, television, audio, video equipment, tapes, cassettes and discs, except vehicle audio/pictorial or navigation equipment; jewellery, watches, precious metals and precious stones; cameras, binoculars and photographic equipment; clothing; computers, computer equipment and games; and mobile phones, equipment and accessories.)

Other Stock and Materials in Trade (not including motor vehicles)

All other contents (not including motor vehicles)

Any other items (not including vehicles)

Vehicles and their contents

Vehicles belonging to you, leased or held by you on consignment, including their contents

Percentage of vehicles inside the buildings

 %

Percentage of vehicles in an enclosed and secure area outside the buildings

 %

Percentage of vehicles elsewhere in the open

 %

Sum insured of vehicles belonging to you, leased or held by you on consignment, including their contents

 £

Vehicles belonging to customers

Percentage of vehicles inside the buildings

 %

Percentage of vehicles in an enclosed and secure area outside the buildings

 %

Percentage of vehicles elsewhere in the open

 %

Sum insured of vehicles belonging to customers

 £

Rent

months

£

sum insured

Additional Covers

Is Subsidence cover required?

If 'Yes'

Does the building or any adjacent property have any visible signs of cracking?

Has the property or adjacent property previously suffered damage from subsidence, heave or landslip?

Does the building or any adjacent property show signs of damage from subsidence, heave, or landslip?

BUSINESS INTERRUPTION

If your business were to suffer a total loss of a premises, you would need to estimate the time it would take to fully recover back to a normal financial operating level (the Indemnity Period).

This could include the time taken for your premises to be reinstated or rebuilt including council planning approvals, and lead times for specialised machinery.

You would need to estimate your projected annual Insured profit during the Indemnity Period, and any fixed financial commitments you would continue to be liable for (e.g. wages, rent).

Gross Profit: Covers loss of gross profit following damage, including reasonable extra costs you incur during the indemnity period to keep the business trading or reduce loss of turnover, up to the point where those extra costs would be more than the loss avoided.

Additional Increased Cost of Working (optional): Extends cover to include extra costs you choose to incur, over and above those covered under Insured Gross Profit, to reduce or avoid a loss of turnover.

Indemnity Period: The maximum period of time for which the policy will pay for loss of gross profit and related insured costs following damage. It should be long enough for your business to rebuild, replace key assets, restock and recover its turnover to the level it would have reached if no damage had occurred.

Insured Profit

Projected total estimate if the business was trading normally during the Indemnity Period

 £

Additional Increased Cost of Working

Additional transportation costs, rates, fees, rents, temporary staff etc.

 £

Indemnity Period (months)

How long you estimate it will take to fully recover from a catastrophic loss; at least 12 months and increased in 12 month increments

 months

EMPLOYERS' LIABILITY, PUBLIC LIABILITY AND PRODUCTS LIABILITY

Main Employer Reference Number/PAYE Reference (e.g. 123/AB4567)

 /

Anticipated Annual Employee Wage Rolls

Please provide estimated annual wages, salaries and other earnings for the forthcoming year.

Directors, Business Partners and Principals – Clerical wages	£
Directors, Business Partners and Principals – Manual wages	£
Workshop Employees	£
Vehicle Salespersons	£
Clerical Employees	£
Any Other Employees	£
Any works away from your business location	£

If 'Any Other Employees' or 'Any works away from your business location' wages are entered, please describe the activities undertaken below

Public Liability – Limit of Liability	
Annual Estimated Turnover	£
Percentage of turnover split between:	
New Vehicle Sales	%
Used Vehicle Sales	%
Recovery Breakdown	%
Tyres/Exhausts/Parts and Accessories	%
Mechanical Repairs, Servicing and MOT Testing	%
Fuel Sales	%
Bodywork Repairs	%
Sales of Second Hand/Used Vehicle Parts	%
Do you, or have you ever, exported goods to the USA or Canada?	

If 'Yes', please provide details of the types of exports, frequency and typical annual turnover below

ROAD RISKS

Cover Required:

Comprehensive ☐

Third Party Fire and Theft ☐

Third Party Only ☐

Total excess required

£

Number of years of No Claims Discount available

3 years

Additional Covers

Unaccompanied Demonstration

Additional Business Use

If 'Yes' please provide details below

Turnover Business Specialism

Please provide the percentage of your total turnover relating to the sale, service, repair, inspection or testing of:

Sports or High Value cars with an ABI Insurance Group of 48 or higher, or cars with a market value of £100,000 or more, or motorcycles with a market value of £50,000 or more

%

Veteran, vintage or classic vehicles

%

Commercial Vehicles with GVW of 7.5t or higher

%

Coaches, Buses and Minibuses

%

All terrain Vehicles

%

Racing or Rallying Vehicles

%

Agricultural Vehicles or Machinery

%

Construction Plant (e.g. Excavators) and/or special types e.g. fork lift trucks

%

Please list all **Trade Plates** held at any location

2. Personally Owned Vehicles – Please confirm if the vehicle is owned by a Business Partner, Business Partner’s Spouse or Civil Partner, Director, Director’s Spouse or Civil Partner, Business Principal’s Spouse or Civil Partner

Reg. Mark	Make & Model	Estimated Value	Owner’s Name	Relationship to Policyholder	Specified Drivers for SDP	Will Employees Use for Business Use? Y/N	Additional Business Use? Y/N	Additional Business Description
		£						
		£						
		£						
		£						

Driving and Use of declared High Performance and High Value Vehicles, Classic Vehicles and Motorcycles

Of the vehicle schedule you have provided above, please specify the registration numbers of any High Performance vehicles (ABI Insurance Group 43 or above), any vehicles valued at £100,000 or more, any vehicle exempt from Vehicle Tax based on its age or use, or any Motorcycles.

Please confirm if vehicles listed will be used for Business and SD&P (B+SDP) or SD&P only (SDP)

Registration Mark	Driver Name/s	Business & SDP use or SDP Only	Additional Business Use? Y/N	Additional Business Description

DRIVERS DETAILS AND CATEGORY

1. Employees

Note 1 - Employee Categories: the categories of Employees to be selected from – (i) Director, Partner or Principal, (ii) Workshop Staff, (iii) Sales Staff or (iv) All other Employees.

Note 2 - Use: Business and SD&P (B+SDP) or Business Use Only (BUO)

[illegible]

2. Non Employees

Non Employee Specified Persons – Social, Domestic and Pleasure (SDP) Use Only

NOTE: Spouses, if employed in the business, should be included in table “1. Employees” above. The table below must be completed for Social, Domestic and Pleasure use only by persons other than principals, partners, directors (and any of their spouses) or Employees.

Name	Date of Birth (dd/mm/yyyy)	Occupation	Unspent Motoring Convictions in past 5 years (if none, state 'None')

3. Unnamed relatives and friends of Directors, Principals and Partners – Social, Domestic and Pleasure Use Only

This extension excludes drivers under 25 years of age. Any such person must be declared and their details provided under the Non Employee Specified Persons section above. Please note that disclosure of any person under 25 years of age does not guarantee our acceptance.

If you wish to add this cover please advise names below of the Directors, Principals and Partners

Name	Occupation Status

MOTOR INSURANCE DATABASE - SUPPLY OF VEHICLE DETAILS

You are reminded that you are legally obliged to supply details of all relevant Insured Vehicles (including Trade Plates) to be provided in electronic format to the Motor Insurance Database website in order to satisfy the requirements of the relevant law applicable to England, Wales, Scotland and Northern Ireland.

Please insert current contact details for any Motor Insurance Database (MID) related matter:

Name:

Telephone Number:

E-mail address:

Are you a member of any motor trade association?

If YES, provide association name(s):

RISK MANAGEMENT AND RISK CONTROL

The law says that every business must have a policy for managing health and safety.

A health and safety policy sets out your general approach to health and safety, and explains how, as an employer, you will manage health and safety in your business. It should clearly say who does what, when and how.

If you have 5 or more employees, you must write your policy down. If you have fewer than 5 employees, you do not have to write anything down but it is useful to do so.

You must share the policy, and any changes to it, with your employees, and should record when and who these have been communicated to.

Please confirm who is responsible for health and safety issues

Please provide details of any formal qualifications held by that person or any external advice you obtain

When were your risk assessments last updated?

Please confirm what health and safety training is provided to your employees

Regular workplace inspections should be recorded to identify defects and hazards and to ensure corrective action is carried out.

How often are workplace inspections undertaken?

Is all employee training recorded?

Specify any accreditations you hold for Environmental or Quality Management, PAS 125 or any other aspects of the business and have held for a minimum of 2 years

Driver Management

For all new employees who will drive on business, do you:

Take a copy of their driving licence

Assess driving ability

Issue drivers with a company driver handbook

Are driving licences of all permitted drivers checked annually?

Are all drivers' licences and entitlements checked before allowing them to drive customer or stock vehicles?

Do you supply your drivers with:

Details of what to do in an accident?

An accident report form to complete?

Does a local manager interview the driver following an accident?

Do you record and analyse incidents?

Do you operate a penalty/incentive scheme to encourage accident free driving?

Are you currently involved in a driver training programme?

How many drivers have undertaken driver training in the last 24 months?

How frequently are your vehicles checked for defects?

Fire and Security Precautions

Location address or postcode

Has the electrical system been certified IEE compliant in the past 5 years?

Fire alarm type Bells only ☐ Monitored ☐ None ☐

Distance to the nearest full-time fire brigade miles

Intruder alarm type Bells only ☐ Monitored ☐ None ☐

Does your monitored intruder alarm trigger Police response and do you hold a valid Unique Reference Number?

Do you have a maintenance agreement in force with an accredited company for your installed alarm and security systems?

CCTV system type Recorded only ☐ Monitored ☐ None ☐

Are fire extinguishers maintained under an annual agreement?

Do all wastebins in workshop areas have metal lids and are of metal construction?

Do you have an LPC Approved Spray Booth?

Do you have Window Grilles/Bars/Shutters?

Do you have Perimeter Fencing?

Are all tool boxes/cabinets secured to the fabric of the building?

Please provide details of any other significant security arrangements

Fire and Security Precautions

What is the % of vehicles on your premises overnight:

Inside your locked buildings %

Inside an enclosed secure compound %

Elsewhere in the open %

What vehicle security and forecourt security precautions are taken to protect individual vehicles on your premises?

Key Security

What vehicle security and forecourt security precautions are taken to protect individual vehicles on your premises?

Where are the keys to all your vehicles and customers' vehicles kept:

During business hours

Outside business hours

YOUR DUTY TO MAKE A FAIR PRESENTATION

Please remember that you must make a fair presentation of the risk to us.

This means that you must:

1. disclose to us every material circumstance which you know or ought to know or, failing that, sufficient information to alert us that we need to make further enquiries; and
2. make such disclosure in a reasonably clear and accessible manner; and
3. ensure that, in such disclosure, any material representation as to a:
 - a. matter of fact is substantially correct; and
 - b. matter of expectation or belief is made in good faith.

A circumstance or representation is material if it would influence our judgement (as a prudent insurer) in determining whether to take the risk and, if so, on what terms.

You must also make a fair presentation of the risk to us in connection with any variations, e.g. changes you wish to make to your policy in which case you must inform your insurance adviser.

If you fail to make a fair presentation of the risk then this could affect the extent of the cover provided or could invalidate your policy.

If you are in any doubt as to whether a circumstance is material then you should disclose it.

You should keep a record (including copies of letters) of all information supplied to the insurer for the purposes of the application for, or renewal of this insurance.

We have recorded the following details as previously provided by you. If any of these details have changed you must advise us.

GENERAL PARTICULARS

Assumptions about You and Your Business

Based on Your knowledge and of Your senior management, after making a reasonable search and necessary enquiries, no director or partner involved with the business (as a company or individual) or of its subsidiary companies (not otherwise excluded) has:

- ever been the subject of a County Court Judgment (CCJ), Sheriff Court Decree, or equivalent either as private individuals or in connection with any business;
- ever been disqualified under the Company Directors Disqualification Act 1986 or any subsequent legislation;
- been declared bankrupt or insolvent or been the subject of bankruptcy proceedings either as private individuals or in connection with any business in the last 5 years;
- ever been officers of any company that has been declared insolvent, or had a receiver or liquidator appointed, or entered into arrangements with creditors in accordance with the Insolvency Act 1986 or any equivalent or subsequent legislation;
- ever been convicted of any criminal offences which are not spent under the Rehabilitation of Offenders Act 1974 or any subsequent legislation or have any prosecutions pending other than any road traffic motoring offences;
- ever had a proposal for insurance refused or declined or ever had an insurance cancelled, renewal refused or had special terms imposed.

Based on Your knowledge and of Your senior management, after making a reasonable search and necessary enquiries, the business has never been subject to an investigation by HM Revenue and Customs which has resulted in a prosecution or a recovery action.

EMPLOYERS LIABILITY AND PUBLIC AND PRODUCTS LIABILITY

You have never been prosecuted by:

- the Health and Safety Executive or been notified that a prosecution will be made and/or received Prohibition or Improvement Notices for breaches of health and safety
- an enforcing authority or been notified that a prosecution will be made and/or received Enforcement or Prohibition Notices for breaches in fire safety
- the Crown Prosecution Service under the Corporate Manslaughter and Corporate Homicide Act 2007

You have never been:

- prosecuted by the Environment Agency and/or been subject to Civil Sanctions and/or been required to pay clean-up costs following a pollution incident
- prosecuted under Product Safety legislation
- forced to issue a product recall by the enforcing authorities.
- You do not hold any form of Asbestos licence and have not worked with Asbestos in the last 10 years

ROAD RISKS

All persons who to your knowledge will drive under this insurance:

- hold a current full UK or EU driving licence
- have not had their driving licence revoked or had any restrictions imposed during the past 5 years
- have had no more than 6 penalty points on their driving licence during the past 3 years
- have no prosecution or police enquiry pending
- have no disabilities or illnesses that may affect their ability to drive that have not been notified to the DVLA
- have not been involved in an accident or loss in the past 5 years (other than any accidents or losses declared

No vehicle to be insured will:

- be used outside the UK, Isle of Man or Channel Island other than occasional use of private cars for social, domestic and pleasure purposes carry High Category Hazardous Goods and/or visit Hazardous Locations (other than in any area designated for access or parking by the general public).

Additional Information

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Additional Information

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