

*Tradewise Insurance Services Ltd*

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**MOTOR TRADE ROAD RISKS  
INSURANCE PROPOSAL**

# ROAD RISKS

## SUMMARY OF COVER

This is a brief outline only - a copy of the policy wording including all terms and conditions may be obtained on request.

Windscreen breakage, sound reproduction equipment, defective parts or workmanship and employee's vehicles are not covered.

Trailer - Maximum cover Third Party attached.

Vehicles over 25 years of age cover Third Party only.

**In the event of a claim, bonus proof is reduced to nil.**

Underwriters' liability does not operate until acceptance has been notified or a cover note delivered to the Proposer. If the Proposer should disclose any special features the Underwriters' may quote "Special terms" and they reserve the right to decline any proposal.

### COMPREHENSIVE

#### THIRD PARTY FIRE AND THEFT

##### THIRD PARTY ONLY

The Policy provides cover for vehicles in the custody or control of the Insured whilst being used on the Public Highway, or temporarily parked during the course of a journey or whilst garaged or parked at the private residence of the Insured or Partner.

**Third Party Liability:** Unlimited indemnity for injury.

£1,000,000 Indemnity for Third Party property damage.

**Legal Representation:** including expenses for defence of a manslaughter charge to £1,000

**Foreign Use:** Green Card required to maintain Policy Cover.

**Fire and Theft:** Loss by fire or theft or attempted theft of vehicles in your possession up to the maximum amount as stated in the schedule and accepted by Underwriters. Trade market value will apply to vehicles owned by the Insured or Partner.

**Excess:** All claims for Fire or Theft will exclude at a minimum the first £250 of any loss or as advised by the Underwriters. An additional £250 excess applies to convertibles. A further excess applies within the policy for drivers under 25 years of age. Further excess will apply for involvement with vehicle imports, collection & delivery and recovery agents.

Excluding any loss whilst insured vehicle is parked, kept on, in, adjacent to or within a radius of 400 metres of any premises owned by, or in the occupation of, the Insured (other than their private residence) or any Motor Trader.

**Own Damage:** Accidental damage to vehicles in your possession up to the maximum amount as stated on the schedule and accepted by Underwriters. Trade market value will apply to vehicles owned by the Insured or Partner.

**Excess:** All claims for Accidental Damage will exclude at a minimum the first £250 of any loss or as advised by the Underwriters. An additional £250 excess applies to convertibles. A further excess applies within the policy for drivers under 25 years of age. Further excess will apply for involvement with vehicle imports, collection & delivery and recovery agents.

### Split Indemnity

This option is not available to those involved in Vehicle Sales. **COMPREHENSIVE POLICIES ONLY**

#### SPLITS AVAILABLE

Own	Customers	Own	Customers
£10,000	£20,000, £30,000 OR £40,000	£25,000	£30,000 OR £40,000
£15,000	£20,000, £25,000, £30,000 OR £40,000	£30,000	£40,000
£20,000	£30,000 OR £40,000	£40,000	£50,000

### Stock of Vehicles Extension

The Policy may be extended to provide cover for Fire and Theft in respect of any vehicle whilst stored at or on the premises, subject to policy terms and conditions.

### Carriage of Vehicles

The Policy may be extended to provide cover under this section in respect of damage caused to the Insured Vehicle (excluding Fire or Theft) whilst being loaded onto, unloaded from or being lifted or transported by the Insured Vehicle, subject to policy terms and conditions.

### CANCELLATION RATES

Irrespective of policy period, cancellation will be based on the annual premium:

- Cover not exceeding 1 Month - 25% of annual premium payable
- Cover not exceeding 2 Months - 40% of annual premium payable
- Cover not exceeding 3 Months - 55% of annual premium payable
- Cover not exceeding 4 Months - 75% of annual premium payable
- Cover over 4 Months - full annual premium required

No refund is available if any claim has been reported within the period of insurance.

**QUESTIONS MUST BE ANSWERED IN FULL; N/A, TICKS AND DASHES ARE NOT ACCEPTABLE**  
 If any amendments are made, please sign by each amended entry. The use of Tippex/correction fluid is not allowed.

**1. TITLE**

TRADING NAME (if no trading name, state proposers name)

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VAT Status YES  NO

VAT Number

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Tel. Number

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TRADING ADDRESS

	POSTCODE	

Type of Private Residence

House

Bungalow

Flat

Other

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**2. DETAILS OF DRIVERS**

Title	Surname	Forenames	DOB	Resident in UK	Type of Licence	Period Held	Drivers Use	
							Trade	Social
Mr/Mrs/Ms/MISS				Yrs	FULL/PROV./INT.	Yrs	Y/N	Y/N
Mr/Mrs/Ms/MISS				Yrs	FULL/PROV./INT.	Yrs	Y/N	Y/N
Mr/Mrs/Ms/MISS				Yrs	FULL/PROV./INT.	Yrs	Y/N	Y/N
Mr/Mrs/Ms/MISS				Yrs	FULL/PROV./INT.	Yrs	Y/N	Y/N
Mr/Mrs/Ms/MISS				Yrs	FULL/PROV./INT.	Yrs	Y/N	Y/N

Driver	Are you a Full or Part-Time Motor Trader	Any other occupation (please state if self employed)	Home Address (if different to that stated above)	Postcode	Delete status Not Applicable
Main	<input type="checkbox"/> F/T <input type="checkbox"/> P/T				Proposer
Driver 1	<input type="checkbox"/> F/T <input type="checkbox"/> P/T				Business Partner / Employee / Common-Law / Spouse / Driver
Driver 2	<input type="checkbox"/> F/T <input type="checkbox"/> P/T				Business Partner / Employee / Common-Law / Spouse / Driver
Driver 3	<input type="checkbox"/> F/T <input type="checkbox"/> P/T				Business Partner / Employee / Common-Law / Spouse / Driver
Driver 4	<input type="checkbox"/> F/T <input type="checkbox"/> P/T				Business Partner / Employee / Common-Law / Spouse / Driver

**3. ACCIDENTS**

Give brief details of all accidents and losses, including fire or theft, whether to blame or not, during the past FIVE years, in connection with every motor vehicle (including motorcycles) owned or driven by you or any person who, to your knowledge, will drive on this policy. (If none, please state NONE).

Driver Name	Date of Accident	TOTAL COST OR ESTIMATE		Give details of each occurrence (if insufficient space, please use separate paper)
		Own Damage	Third Party	

#### 4. CONVICTIONS

Have you, or any person who will drive under this insurance, been convicted of any offence in connection with any motor vehicle or any other offence including violence, criminal behaviour, dishonesty and/or is there any Police prosecution pending? YES / NO. If yes, advise details.

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#### 5. HEALTH

Do you, or any person who to your knowledge will ever drive under this insurance, suffer from the loss of the use of a limb or an eye, defective vision or hearing, a Heart / Diabetic / Epileptic condition or from any other infirmity? YES / NO. If yes, advise driver & give full details. (You may be requested to complete a Medical Questionnaire / Supply Doctors Report).

Driver No	Type of condition	Age of diagnosis	Details of medication	Has the condition deteriorated	Has DVLA been advised	Has the licence been restricted
					YES / NO	YES / NO
					YES / NO	YES / NO
					YES / NO	YES / NO
					YES / NO	YES / NO

#### 6. ADDITIONAL BUSINESS USE

Besides Motor Trade and social domestic and pleasure use, will any driver who is NOT employed full-time in the motor trade require other business use? YES / NO. If yes, advise driver and full details of use required. (AN ADDITIONAL PREMIUM WILL APPLY)

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#### 7. MOTOR INSURANCE REFUSALS

Has any Company or Underwriter declined a proposal or cancelled or refused to renew the motor insurance or required an increased premium or revised terms in respect of any motor insurances proposal effected by you, your spouse, or any person who, to your knowledge, will drive? YES / NO. If yes, advise driver and full details including insurers.

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#### 8. INSURANCE HISTORY

Present Insurers _____	Tel. No _____			
Policy Number _____	Expiry Date _____			
No Claims Bonus represents _____	Years _____			
Type of Policy	<input type="checkbox"/> Private Car	<input type="checkbox"/> Commercial	<input type="checkbox"/> Motor Trade	<input type="checkbox"/> Self-Drive Hire

#### 9. MOTOR TRADE EXPERIENCE

Have you traded in your present business for more than 12 months? YES / NO If YES, state previous experience and date business first established. If NO, state how experience obtained.

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**10. Specify below in percentage terms – should a % be entered, delete types of business not applicable**

Repossession Agents .....	<input type="text"/> %
Vehicle Purchase and Resale .....	<input type="text"/> %
Motor Auctions / Leasing Co.....	<input type="text"/> %
Mechanical / servicing / overhauls .....	<input type="text"/> %
Crash repairs / spraying .....	<input type="text"/> %
Vehicle delivery and/or collection .....	<input type="text"/> %
(* Please give details below)	
Car breaking / Sale of secondhand parts .....	<input type="text"/> %
(* Please give details below)	
Body builders / commercial vehicle repairs .....	<input type="text"/> %
Coach builders / service repairs .....	<input type="text"/> %
Car accessories / distribution / fitting .....	<input type="text"/> %
Valeting / steam cleaning / renovations .....	<input type="text"/> %
Carriage of trade goods .....	<input type="text"/> %
(* Please give details of Goods carried below, if you have entered a % here)	
Accident / Breakdown recovery .....	<input type="text"/> %
(* Please give details below)	
Motorway recovery .....	<input type="text"/> %
(* Please give details of how you operate this service below)	
Any other use, please specify .....	<input type="text"/> %
(i.e. any activity carried on outside of the UK)	
<b>MUST TOTAL .....</b>	<b>100%</b>

**11. Vehicles to be covered NB, certain categories of vehicle are excluded, or may have terms applied**

Private Cars / Saloons / Estates .....	<input type="text"/> %
Motorcycles (Max cover TPO) .....	<input type="text"/> %
(steam driven vehicles & trikes excluded)	
Sports or high performance vehicles .....	<input type="text"/> %
(i.e. XR's, RS, SR's, GTR's, GTO's WRX's)	
Import Vehicles (Non-UK Spec ONLY) .....	<input type="text"/> %
(* Please give details below including time spent driving abroad)	
American / Canadian cars (Max cover TPO) .....	<input type="text"/> %
Custom / Kit built cars (Max cover TPO) .....	<input type="text"/> %
Vintage / Classic cars (25 years + TPO cover) .....	<input type="text"/> %
Commercial Vehicles under 3.5 ton GVW .....	<input type="text"/> %
Commercial vehicles over 3.5 but under 7.5 ton GVW .....	<input type="text"/> %
Commercial Vehicles over 7.5 ton GVW .....	<input type="text"/> %
(State Max tonnage)	
Coaches / Minibus .....	<input type="text"/> %
(Vehicles with more than 8 seats excluded)	
Left Hand drives .....	<input type="text"/> %
Breakdown Trucks / Vehicles with trailers / .....	<input type="text"/> %
Recovery Vehicles (Vehicles inclusive or trailers that are capable of carrying more than two vehicles are excluded)	
Any Other Types (Please specify).....	<input type="text"/> %
<b>MUST TOTAL .....</b>	<b>100 %</b>

\* Please give details here:

**12. VEHICLES OWNED, BUT NOT FOR SALE**

Full details of vehicles currently owned by you, not for sale or insured elsewhere, that you would like covered under this insurance, must be given. This includes trailers/ recovery vehicles. Failure to declare all vehicles may invalidate a claim.

Make & Model	Type of Body	Yr of Make	Engine Size GVW	Date of Purchase	Price Paid £	Estimated Value £	Registration Number

If any Q plated vehicles have been listed, please advise why the vehicle is Q plated and provide a copy of a valid MOT certificate. Please note Third Party Only Cover will apply for Q plated vehicles unless otherwise agreed.

Your policy details will be added to the Motor Insurance Database (MID), run by the Motor Insurers Information Centre (MIIC). The Police may consult this in order to establish who is insured to drive the vehicle. If you are involved in an accident (in the UK or abroad), other UK insurers, the Motor Insurers' Bureau and MIIC may search the MID to ascertain relevant policy information. Persons with a valid claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.



**Data Protection Notice**

The policy document contains important information relating to the details you have given us. This notice should also be shown to anyone else that is insured under this policy. This document draws to your attention the systems we have in place which allow us to detect and prevent fraudulent claims.

**Fraud Prevention and Detection**

In order to prevent and detect fraud we draw to your attention, in accordance with Data Protection Legislation, the fact that we may at any time record and monitor telephone calls for the purpose of detecting fraud and deception. We may also pass your details through any number of data sharing/fraud prevention agencies such as Hunter and CIFAS.

Your insurance cover details will be added to the Motor Insurance Database, run by the Motor Insurers' Information Centre. Along with the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd and The Motor Insurance Anti Fraud and Theft Register, run by the Association of British Insurers. It is a condition of your policy that you must tell us about any incident (such as accident or theft) whether or not it gives rise to a claim as soon as possible. We will pass information relating to it on to these agencies. **If you or anyone acting on your behalf give us false or inaccurate information and we suspect fraud, all benefits under this policy will be void.** The matter will be recorded with the above agencies and pursued in accordance with the law.

We may share information about you with our associated and subsidiary Companies. Other organisations may also use and search these records in their effort to combat fraud and undertake credit searches.

The Company wish to make it clear that the vast majority of honest policyholders suffer as a result of a few. Our aim is to provide the best possible service to the genuine customer. Through the use of these systems and certain interview techniques, we are able to address fraud in such a manner that enables us to keep premiums competitive.

**Motor Insurance Database Notice**

The 4th EEC Motor Insurance Directive places a legal obligation upon owners of vehicles to ensure that their vehicles appear on the Motor Insurance Database.

The types of vehicles that are to be listed in respect of Motor Trade Policies are:

- Vehicles that are registered for road use and licensed by you and your business.
- Vehicles that will be in your possession for 15 days or more and you intend to drive on a public road under it's own registration.
- Trade plates - that you require to be covered under this insurance policy.

Whenever there is a change to your vehicle schedule you must notify the MID within 14 days of any effective change.

You can find out more about this at [www.miiic.org.uk](http://www.miiic.org.uk)

**IMPORTANT - PLEASE READ AND SIGN THE DECLARATION BELOW**

**DECLARATION**

I/We declare that the above statements and particulars are true, and that no information has been withheld that might influence acceptance of the Insurance, and that the Property and/or Vehicle(s) is/are, and shall be kept, in good condition and that the vehicles shall not be driven by any person who to my/our knowledge has been refused any Motor Vehicle Insurance or continuance thereof, and I/We agree that this Proposal, signed by or caused to be signed for me/us shall be held to be promissory and be the basis of the Contract between me/us and Insurers, and I am/we are willing to accept a policy subject to the terms, exceptions and conditions prescribed therein.

DATE.....	SIGNATURE OF PROPOSER .....
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**IMPORTANT - SEE NOTES BELOW BEFORE SIGNING TO BE COMPLETED CORRECTLY**

**WARNING - If you are in any doubt a particular fact(s) being material to this Insurance you should disclose it/them. Failure to disclose all material information may result in this Insurance being void from inception - leaving you without insurance cover. You are advised to keep a record of all information supplied for the purpose of entering into this Insurance - a copy of this proposal may be Obtained from Underwriters within 3 months of completion upon request.**

**TO PREVENT POLICY CANCELLATION, ADDITIONAL PREMIUMS BEING APPLIED OR COVER BEING REDUCED AND TO ENSURE THE PROMPT ISSUING OF YOUR POLICY DOCUMENTS, PLEASE NOTE THE FOLLOWING:**

**PROPOSAL FORM:**

Ensure all questions are completed in full. N/A, ticks and dashes are not acceptable answers. Should the proposal form be incomplete when received in this office it will be returned to you and will cause delay in policy issuing and may result in policy cancellation.

**DRIVING LICENCE COPIES:**

Copy driving licences are required for all drivers to be included under this Insurance. If any driver holds the new style licence then a copy of the counterpart and photocard will be required. Failing receipt of all the licence copies will result in policy cancellation, deletion of driver or the reduction in cover to Third Party Only with NO return of premium.

**PROOF OF NO CLAIMS BONUS/CLAIM FREE DRIVING:**

Failure to supply this document, when applicable, will result in the charge of an additional premium for the discount given in this respect.

**PLEASE NOTE THIS CONTRACT IS SUBJECT TO RECEIPT OF THE ABOVE DOCUMENTS AND ANY OTHER DOCUMENTS THAT MAY BE REQUESTED UPON RECEIPT OF THE FULLY COMPLETED PROPOSAL FORM.**

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