

## Commercial Motor Fleet Proposal Form

Please answer all questions in full using block capitals. If insufficient space, please complete a separate sheet and attach to this proposal form.

### Proposer's details

Full name (if not a limited company show the full name of all principals and partners and any trading name. Show any subsidiary companies to be insured using supplementary sheets if required).


Company Registration Number(s)	
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Address:		Postcode:	
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Business or Trade:	
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Number of years this business has been established:		Cover Required from:	DD	/	MM	/	YYYY
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Phone Number		Email Address	
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VAT Registration Number (if applicable)		% Recoverable	
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	Delete as Appropriate	
	Yes	No
1 Have you, any director, shareholder, person with significant control or partner ever traded under a different name?	Yes	No
2 Have you, any director, shareholder, person with significant control or partner been		
a) declared bankrupt or insolvent, or have you or any director or any partner ever entered into an individual voluntary arrangement (IVA), or been the subject of a county court judgement (CCJ)?	Yes	No
b) a director or partner of a company that went into liquidation/administration in the last 5 years?	Yes	No
c) the subject of a recovery action by Customs and Excise or the Inland Revenue?	Yes	No
d) the owner or director of or partner in any business, company or partnership which has had a county court judgement awarded against them?	Yes	No
e) convicted of a criminal offence which is not spent under the Rehabilitation of Offenders Act 1974 or are there any prosecutions pending?	Yes	No
f) disqualified from holding a company directorship?	Yes	No
g) refused, declined, ever had an insurance cancelled, renewal refused or had special terms imposed?	Yes	No
h) convicted of or charged with (but not yet tried) or officially cautioned for a breach of any Health and Safety or Welfare or Environmental Protection legislation or been served with a prohibition or improvement order under Health and Safety legislation?	Yes	No
i) charged for any breach of vehicle licensing regulations or legislation related to the use, safety or maintenance of vehicles?	Yes	No

If the answer is 'Yes' to any of the above questions give full details (continue on a separate sheet of paper if necessary).


**Use of Vehicles**

You have been provided with a detailed inception schedule (list) of all vehicles and trailers (if applicable) to be insured stating the cover required based on the instructions provided to us. Any further alterations will be processed as a Mid-Term Adjustment.

- 4 Will the vehicles be used outside of the United Kingdom?
- 5 Will the vehicles operate at hazardous locations and/or airside?
- 6 Will the vehicles be used to transport goods of a hazardous nature?

Yes	No
Yes	No
Yes	No

If 'Yes' please provide details


**Drivers**

- 7 Unless the insurers have been notified and have agreed otherwise, no vehicle(s) will be driven by any person(s) who to the policyholder's knowledge:
  - (a) has been either convicted of or charged with (but not tried) of any non-motoring offence (in accordance with the Rehabilitation of Offenders Act)
  - (b) has suffered from any disability or medical condition which has not been notified to, is notifiable to, the Driver Vehicle Licencing Authority, or which has been notified but resulted in the refusal of a driving licence for the class of vehicle to be driven
  - (c) a loss of Licence or Suspension/Ban from Driving within the last 3 years
  - (d) does not comply with any warranties (additional to the above) as stated on the schedule of insurance issued by us.

Please confirm how you verify driving records, frequency this process is undertaken, any systems used and how the information is retained.


## Insurance Act 2015

The duty of fair presentation applies to non-consumer insurance contracts only. "A non-consumer insurance contract" means a contract of insurance that is not a consumer insurance contract.

Under the Insurance Act 2015, before You enter into an insurance contract, You must make a fair presentation of the risk to Us. A fair presentation of the risk is one in which every material representation is a fair representation of the risk, and one in which every material representation as to Our belief is made in good faith.

Disclosure of every material circumstance which You know or ought to know, or failing that, ensure that disclosure gives the insurer sufficient information that it needs to make further enquiries for the purpose of understanding those material circumstances.

Failure to present a fair presentation of risk may mean Your Policy is invalid and that it does not operate in the event of a claim. If We would not have entered into the insurance contract, on any terms, We may avoid the contract, refuse all claims and issue You with a full refund of premium monies paid.

It is an offence under the Road Traffic Act to withhold or suppress any material information, or to make a false statement to obtain motor insurance.

## Important Notes

Somerset Bridge Insurance Services Ltd (SBISL), reserves the right to decline any Proposal or impose special terms. A copy of this Proposal will be issued to you if requested within 3 months of completion. You should keep a complete record of all information supplied to SBISL, including copies of all letters. A specimen Insurance Policy is available on request.

### Data Protection Notice

The Data Protection Notice explains how SBISL use Your details. It tells You about the registers and databases that We and others have in place, which help to detect and prevent fraudulent applications and claims and must be shown to any party related to the insurance. All phone calls relating to applications and claims may be monitored and recorded and the recordings used for fraud prevention and detection, training and quality control purposes. Your privacy is important to Us and We assure You that We will respect Your personal information. We will share information with other insurers and We will use Your information to manage Your insurance with Us, including underwriting, claims handling and statistical analysis. Please be aware this may include disclosing Your personal information to any agents who provide services on Our behalf, including those located outside the European Economic Area. By accepting this insurance, You consent to such use of Your personal data.

### Sensitive Data

In order to assess the Terms of the insurance contract or administer claims which arise, We may also need to collect sensitive data such as medical history or criminal convictions. We will not use this data except for the specific purpose for which You provide it and to provide the services described in this Policy Wording document.

### Motor Insurance Database (MID)

Information relating to Your insurance Policy will be added to the Motor Insurance Database ("MID") managed by the Motor Insurers' Bureau ("MIB"). MID and the data stored on it may be used by certain statutory and/or authorised bodies including The Police, The DVLA, The DVANI, The Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

- i. Electronic Licensing
- ii. Continuous Insurance Enforcement
- iii. Law enforcement (prevention, detection, apprehension and / or prosecution of offenders)
- iv. The provision of government services and/or other services aimed at reducing the level and incidence of uninsured driving

If You are involved in a road traffic incident (either in the United Kingdom, the EEA or certain other territories), insurers and / or the MIB may search the MID to obtain relevant information. Persons (including his or her appointed representatives) pursuing a claim in respect of a road traffic incident (including citizens of other countries) may also obtain relevant information which is held on the MID.

It is vital that the MID holds Your correct registration mark. If it is incorrectly shown on the MID You are at risk of having Your Vehicle seized by the police. Please let Us know immediately if Your vehicle registration mark is showing incorrectly on Your documents. It is a legal requirement in Great Britain to have continuous insurance in place for Your Vehicle and if there is no record on the MID showing Your Vehicle is insured and You have not declared it as “off road” by completing a SORN (Statutory Off Road Notification), You may receive a letter from the DVLA advising that You could receive a fine or prosecution and the Vehicle could also be clamped, seized and ultimately destroyed. You can check that Your correct registration number details are shown on the MID website at [www.askmid.com](http://www.askmid.com).

### DVLA My Licence

This Section explains how We may use details You provide Us with. You should show this notice to anyone covered or proposed to be covered under this Policy / prospective Policy. For details relating to information held about You by the Driver and Vehicle Licensing Agency (“DVLA”) please visit [www.dvla.gov.uk](http://www.dvla.gov.uk).

- I. For Insurance underwriting purposes, i.e. to examine the potential risk in relation to Your (and/or a third party’s) prospective Policy so that We can:
  - Provide Your (or any person included on the proposal) Driving Licence Number (“DLN”) to the DVLA to confirm Your (or relevant person included on the proposal) licence status, entitlement and relevant restriction information and Endorsement/conviction data. Searches may be carried out prior to the date of the insurance Policy and at any point throughout the duration of Your insurance Policy, including at the mid-term adjustment or renewal stage. A search of the DLN with the DVLA should not show a footprint against Your (or another relevant person included on the proposal) driving licence.
  - Search Your (or any person included on the proposal) ‘No Claims Bonus’ details against a No Claims Bonus database (“NCB”) to obtain information in relation to Your ‘No Claims Bonus’ entitlement. Such searches may be carried out against Your (or the relevant person included on the proposal) DLN, name, date of birth, Vehicle Registration Mark (“VRM”) and / or postcode. A search of the DLN against the NCB should not show a footprint against Your (or another relevant person included on the proposal) driving licence. Searches may be carried out at point of quote and if an insurance Policy is incepted at the renewal stage.
  
- II. For Anti-Fraud Purposes, i.e. to detect and prevent fraudulent claims and/or activities by:
  - Undertaking searches against Your (or any person included on the proposal) DLN against details held by the DVLA to confirm Your licence status, entitlement and restriction information and Endorsement/conviction data. This helps insurers check information to prevent fraud and reduce incidences of negligent misrepresentation and non-disclosure. A search of the DLN with the DVLA should not show a footprint against Your (or another relevant person included on the proposal) driving licence.
  - Search Your (or any person included on the proposal) ‘No Claims Bonus’ details against a No Claims Bonus database (“NCB”) to obtain information in relation to Your ‘No Claims Bonus’ entitlement. Such searches may be carried out against Your (or the relevant person included on the proposal) DLN, name, date of birth, Vehicle Registration Mark (“VRM”) and / or postcode. A search of the DLN against the NCB should not show a footprint against Your (or another relevant person included on the proposal) driving licence.

## Fraud Prevention and Detection

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

In order to prevent and detect fraud We may at any time share information about You with other organisations and public bodies including the police. We may check and/or file Your details with fraud prevention agencies and databases, and if You give Us false or inaccurate information and We suspect fraud, We will record this.

We and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for You and members of Your household.
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage Your accounts or insurance policies.
- Check Your identity to prevent money laundering, unless You furnish Us with other satisfactory proof of identity.

In addition, We may undertake credit searches and conduct additional fraud searches to establish the identity of any person applying for insurance and validity of Policy information.

## Credit Searches and Accounting

In assessing an application for insurance or Policy renewal, We may search files made available to Us by credit reference agencies. They keep a record of that search. We may also pass to credit reference agencies information We hold about You and Your payment record with Us. Credit reference agencies share information with other organisations, enabling applications for financial products to be assessed or to assist the tracing of debtors, or to prevent fraud. We may ask credit reference agencies to provide a credit scoring computation. Credit scoring uses a number of factors to work out risks involved in any application. A score is given to each factor and a total score obtained. Where automatic credit scoring computations are used by Us, acceptance or rejection of Your application will not depend only on the results of the credit scoring process.

Please contact Your Broker if You want to receive details of the relevant fraud prevention agencies. We and other organisations may access and use from other countries the information recorded by fraud prevention agencies. Some of the registers We make use of are:

- The Claims and Underwriting Exchange (CUE). This is administered by the Motor Insurance Bureau (MIB). The CUE database is used by most United Kingdom insurers and holds details of most motor and household insurance claims.
- Insurance Hunter. This is a central insurance anti-fraud system to which other insurers also have access. This database is designed to combat activities such as identity theft and money laundering.
- The Motor Insurance Anti-Fraud and Theft Register (MIAFTR). This central database contains details of stolen and written off vehicles. This is administered by the MIB.

To protect Your interests, We will check any information provided against these registers for completeness and accuracy. If We find that false or inaccurate information has been given to Us, or We suspect fraud We will take action, which could result in prosecution. You should show this notice to anyone insured to drive Your Vehicle covered under this Policy.

Before signing this proposal form please read the questions and answers again to ensure the information provided by You provides us with a fair presentation of the risk. You are responsible for the information given.

No insurance is in force until acceptance of this proposal for insurance has been notified and/or a Certificate of Insurance issued, the required premium having been paid. We reserve the right to decline any proposal or apply additional terms.

Proposer's signature	
(Printed) Name	
Position	
Must be an owner or Company Director	
Date	DD / MM / YYYY

This Policy is underwritten by Watford Insurance Company Europe Limited and Alwyn Insurance Company Limited and administered by Somerset Bridge Insurance Services Ltd.

Somerset Bridge Insurance Services Limited is authorised and regulated by the Financial Conduct Authority, with reference number 477112.

Watford Insurance Company Europe Limited, P.O. Box 1338, First Floor Grand Ocean Plaza, Ocean Village, Gibraltar. Registered in Gibraltar number 112869. Authorised and regulated by the Gibraltar Financial Services Commission.

Alwyn Insurance Company Limited, P.O. Box 1338, First Floor Grand Ocean Plaza, Ocean Village, Gibraltar. Registered in Gibraltar number 106261. Authorised and regulated by the Gibraltar Financial Services Commission.