

The Complete Motor Trader



Proposal form

Proposer

Company or trading name
if different

Policy or cover note number

Inception date

Broker

Tradex Insurance Company Limited, Victory House, 7 Selsdon Way, London E14 9GL Tel 0845 373 1321 Fax 020 7959 7530
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Tradex Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Register number 202917.
Registered office: Victory House, 7 Selsdon Way, London E14 9GL. Registered in England and Wales No. 2983873.

Completing this form

This form is purposely inquisitive as we want to know as much as possible about you and your business. The more we know about a proposer the better the terms and premiums we quote. You may be asked to complete supplementary questionnaires, a self survey form or our surveyor may need to visit your premises to carry out a survey.

Please use BLOCK CAPITALS throughout.

Questions under red headings, particularly pages 1 - 5 must be completed in full, those under amber may need completing depending on your requirements and those under green headings indicate options available. A full copy of the policy can be viewed on www.tradex.com.

You must give full and true answers to all questions. 'YES' OR 'NO' answers must not be left blank. If you need more space for answers, continue on page 32, Additional Information.

Proposer's details

Commencement date	<input type="text"/>	Tradex policy number(s), if any	<input type="text"/>
Name of proposer(s)	<input type="text"/>	Company/trading name(s) if different	<input type="text"/>
Postal address	<input type="text"/>	Company registered number, if applicable	<input type="text"/>
<input type="text"/>	<input type="text"/>	Business telephone	<input type="text"/>
Website	<input type="text"/>	Email	<input type="text"/>
		Mobile	<input type="text"/>

Your business

When was the business started?	<input type="text"/>	If NEW, give details of your previous business or employment	<input type="text"/>
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Give a brief general description of your business activities and the premises you trade from

Approximate number of vehicles sold / repaired / handled in any one year	<input type="text"/>	Estimated turnover for the coming year £	<input type="text"/>
Are you registered for VAT?	YES <input type="checkbox"/> NO <input type="checkbox"/>	If YES, give your VAT registration number	<input type="text"/>

What are your standard business hours?

Do you regularly operate outside these hours? YES NO

If YES, give details

Do you employ anyone whether full time or casual? YES NO

If YES, you must complete the Employers Liability questions on page 25.

Do you keep records of all vehicle purchases, sales and work done on all customer vehicles? YES NO

It is a requirement of this insurance and also your responsibility to keep a record of all transactions and to conduct your business in accordance with best business practices.

Convictions, pending prosecutions, offences and disqualifications

Have you or anyone who will drive been convicted of ANY motoring offence (other than parking), sustained a fixed penalty resulting in the driving licence being endorsed or have a prosecution or enquiry pending? YES NO

Do you, any of your business partners, directors or anyone to be insured by any part of this policy have a NON MOTOR related criminal record or have a prosecution or enquiry pending? YES NO

If YES, give brief details below. You will also be required to complete a separate questionnaire.

Full name	Details

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.

Bankruptcy, insolvency and County Court Judgments

Have you, any partner or director of the business or driver to be insured, been

- declared bankrupt or insolvent, set up an Individual Voluntary Arrangement (IVA), had County Court Judgments issued against them in England and Wales and/or orders or judgments for debt registered in other jurisdictions? YES NO

- a director of a company which has gone into liquidation, receivership, been the subject of an administration order or which has been dissolved? YES NO

- disqualified from acting as a company director for any period of time? YES NO

If YES, give full details including dates, individual, company and trading names, continuing on page 32, Additional Information if necessary. You may also be required to complete a separate questionnaire.

Date	Name / company / trading name	Details

Insurance history

Have you or any other person to be insured by this policy

If YES give full details below, continuing on page 32, Additional Information if necessary

Been refused insurance or renewal of a policy? YES NO

Had a policy cancelled? YES NO

Had a policy cancelled due to non payment of premium? YES NO

Been asked to agree to special terms or premium? YES NO

Had a claim repudiated or refused? YES NO

Your business activities

What are your business activities and the percentage of total turnover each represents?

Buying / selling / wholesaling vehicles	<input type="text"/>	%
Importing / exporting of vehicles or parts	<input type="text"/>	%
Mechanical / servicing / overhauls	<input type="text"/>	%
Valeting / steam cleaning	<input type="text"/>	%
Sale / fitting of motor accessories	<input type="text"/>	%
Crash body repairs / spraying	<input type="text"/>	%
Car breaking	<input type="text"/>	%
Sale of second hand parts	<input type="text"/>	%
Sale or repair of salvaged and/or damaged repairable vehicles	<input type="text"/>	%
Dealer in commercial vehicles / HGV's / coaches	<input type="text"/>	%
Vehicle leasing / liquidators / auctioneers / repossessions	<input type="text"/>	%
Vehicle deliveries / recoveries	<input type="text"/>	%
Car jockey / valet parking / car park operator	<input type="text"/>	%
Self-drive hire / credit hire	<input type="text"/>	%
Own fleet repairs / servicing	<input type="text"/>	%
MOT testing station	<input type="text"/>	%
Other motor trade activities (provide details in the box)	<input type="text"/>	%
Non-motor trade activities e.g. taxi, building trade, gardening, scrap metal, deliveries, removals (provide details in the box)	<input type="text"/>	%
TOTAL		100 %

Give more details of your business activities and any specialities particularly those activities not listed alongside and any non-motor trade activities carried out

If applicable, do you hold a motor trader trade licence? YES NO

If you are a motor salvage operator, do you hold a local authority licence? YES NO

Premises and vehicles - complete if you trade from home

This section must be completed if you trade from home. In addition, if you operate from a detached garage or workshop, barn or warehouse at your home address, you MUST complete the questions on page 5 and the sketch on page 6.

Give the address if different from the postal address given on page 2

Postcode

How long have you lived and operated from there? When was it built?

Is the home? Owned Long term rental Short term rental Other, give details

What type of property is it? Detached house Bungalow Semi-detached/terraced Flat/maisonette

If it has a garage is it Integrated? Attached? Detached? Maximum number of vehicles on premises

Where are they parked Driveway? Garage/workshop? Road? Communal car park? Locked yard?

Other, give details

How do you store vehicle keys both during and outside of business hours?

Is the home and those areas from which you work in a good state of repair and regularly maintained? YES NO

Premises and vehicles - complete if you trade from business premises

This section must be completed if you trade from either commercial premises OR FROM A DETACHED GARAGE, WORKSHOP, BARN OR WAREHOUSE AT YOUR HOME ADDRESS.

If you trade from more than one premises or location such as land used for storage or car parks, please copy and complete the relevant pages of this form so that you can provide the required information for each of the premises to be insured. We may require more detailed information depending on which additional covers you require.

Full address Postcode

Telephone number How long have you occupied these premises?

Is the property? Owned Long term rental Short term rental Other, give details

Complete the table below providing information about the construction of each of the buildings at the premises (e.g. brick, stone or concrete and roofed with tiles, slates, concrete, metal or asbestos), the maximum number of vehicles that can be parked there and whether alarmed or not?

Description	Construction	Maximum number of vehicles parked or stored	Alarmed
Office		Not applicable	YES <input type="checkbox"/> NO <input type="checkbox"/>
Workshop			YES <input type="checkbox"/> NO <input type="checkbox"/>
Warehouse			YES <input type="checkbox"/> NO <input type="checkbox"/>
Showroom			YES <input type="checkbox"/> NO <input type="checkbox"/>
Other, give details e.g. portacabins, basement parking			YES <input type="checkbox"/> NO <input type="checkbox"/>

Note: If your buildings, contents and stock are also to be insured, you will be required to give more detailed information on pages 14 – 15 below.

Do you use portable or moveable electric heaters, LPG, oil, paraffin fuelled and/or other heaters in any part of the premises other than in the offices or canteen? YES NO If YES, provide full details continuing on page 32 if necessary

Are any vehicles parked or stored in the open? YES NO If YES, complete the following

Description	Max. no. vehicles kept there	Full details of the security measures used
Fully enclosed and locked yard		
Open car lot or open yard		
On road or in another area		

How do you store vehicle keys both during and out of business hours?

Are you the sole occupier of your premises?

YES NO

If NO, complete the following, continuing on page 32, Additional information if necessary

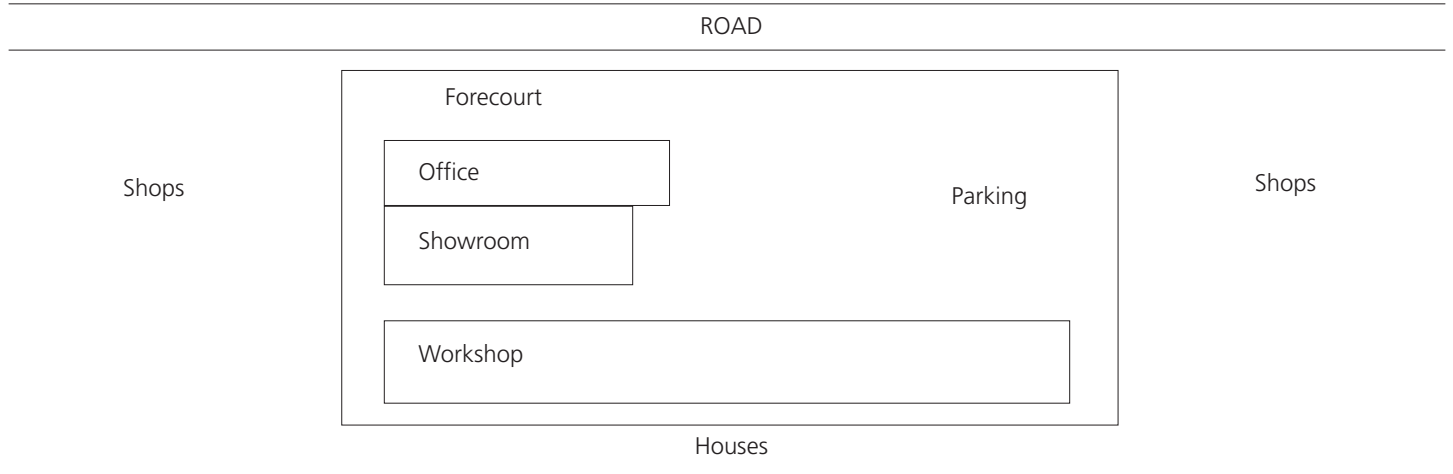
Provide full details of each of the other occupiers, the types of business or trades and whether you operate in or from the same buildings

Describe the security measures you have put in place to protect your part of the premises?

Layout of your business premises

To help us to assess your application properly, please provide either architectural drawings, an estate agent's plan or your own sketch of the premises, as well as any photographs you have.

Example



A – MOTOR *Must be completed*

Previous insurances and no claims bonus

Type(s) of policy, tick all that apply Motor Trade Private Car Commercial vehicle Self-drive hire Motorcycle
 Other, please specify

Current/previous insurer Policy number(s) Expiry date(s)

No. years no claims bonus Currently protected? YES NO Do you wish to protect your bonus? YES NO

The no claims bonus applies to the policy as a whole and not to individual drivers or vehicles. You must provide proof of your no claims bonus from your insurer NOT your broker to confirm your entitlement to the bonus. We will accept proof of no claims bonus for policies cancelled within the last six months. If necessary, provide more policy detail on page 32, Additional information.

Cover requirements

Which level of cover do you require? Comprehensive Third party, fire and theft Third party only

We recommend Comprehensive cover if you handle customers' vehicles and would like to draw your attention to the Road Risks Optional Extension available for Loss of Use of Customer Vehicles on page 12. You also have the option to broaden the cover to Comprehensive for permanently owned business and personal vehicles, see page 9.

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 or £10,000,000

Indicate the categories of vehicle for which cover is required	Maximum value any one vehicle	Total value of all vehicles at any one time
Permanently owned business and personally owned vehicles <input type="checkbox"/>	£	£
Stock vehicles held for re-sale or demonstration <input type="checkbox"/>	£	£
Customer vehicles <input type="checkbox"/>	£	£

Customer vehicles – restricted cover option

If you do not have any business or permanently owned vehicles or if your personally owned vehicles are insured elsewhere and you would like to restrict cover to CUSTOMER VEHICLES ONLY, you will be entitled to a premium discount. If you choose cover for customer vehicles only, your policy will NOT provide cover for social, domestic and pleasure use.

Do you want to restrict cover to customer vehicles ONLY and obtain the premium discount? YES NO

If NO, you MUST complete the section headed Permanently owned business and personal vehicles on page 10.

Parked or stored vehicles at your trade and any other location owned or occupied by you

Do you require cover for the categories of vehicle you have ticked above whilst parked or stored at the premises from which you trade and/or at any other premises, land or car park owned or occupied by you whether on a temporary or permanent basis? YES NO

If YES, complete the table

Location	During business hours	Out of business hours	Maximum value of vehicles at any ONE premises	Maximum value of ALL vehicles at any one time
At or within 100 metres of the premises from which you trade	<input type="checkbox"/>	<input type="checkbox"/>	£	£
At any other premises, land or car park	<input type="checkbox"/>	<input type="checkbox"/>	£	£

Note: Only those locations for which you have provided details on the relevant pages of this proposal form can be covered.

Vehicles at the premises of subcontractors, auctioneers and at car lots

Do you require cover for stock and/or customer vehicles at the premises of subcontractors, and auctioneers and/or at car lots in the United Kingdom? YES NO

If YES provide the following information

Maximum value of vehicles at any one premises £

Total value of vehicles at all premises at any one time £

What are the usual reasons for vehicles being there? Continue on page 32, Additional information if necessary.

The reasons for leaving vehicles at subcontractors' and auctioneers' premises and car lots include but are not limited to sale or return, repair, body shop, spraying, storage, parking, trimming, valeting, pre-delivery checks, import or export. No cover is available outside the United Kingdom.

Optional extensions

• **DEMONSTRATION – DRIVING BY UNNAMED PROSPECTIVE PURCHASERS**

Do you demonstrate vehicles to prospective purchasers? YES NO If YES, do you require cover? YES NO

If YES which cover? Third party only Comprehensive (only if Road Risks cover is comprehensive)

The named driver must travel in the front seat during a demonstration whilst the prospective purchaser is driving. Before setting off, always ensure that the person who is going to drive is over 21 and has held a valid United Kingdom driving licence appropriate for the vehicle being demonstrated for more than 12 months. At no time should any customer be left alone in the vehicle.

• **CUSTOMER LOAN VEHICLES**

Are any permanently owned vehicles loaned to customers? YES NO If YES, do you require cover? YES NO

If YES which cover? Third party only Comprehensive (only if Road Risks cover is comprehensive)

List the vehicle registration numbers below

Vehicles may only be loaned whilst customers' vehicles are undergoing repair or being serviced by you or a subcontractor. You must always ensure that the person who is going to drive is over 21 and has held a valid United Kingdom driving licence appropriate for the vehicle being loaned for more than 12 months.

• **SELF-DRIVE HIRE**

Are any of your permanently owned business vehicles used for self-drive hire or credit hire purposes? YES NO

If YES, you will be required to complete a supplementary questionnaire.

Vehicles to be insured

The policy will provide cover for standard vehicles only. These are cars with an ABI (Association of British Insurers) group rating of less than 15 in a 1 to 20 scale or 28 or less in a 1 to 50 scale, commercial vehicles with a gross vehicle weight of under 3.5 tonnes, transporters which can carry a maximum of 2 vehicles, motorcycles up to 50cc and mopeds. (ABI groups can be found at www.thatcham.org/labigrouprating.)

Other categories of vehicles are listed below and will only be covered if you answer YES to the questions below and provide the information requested.

Standard vehicles ONLY YES NO If NO, indicate all the categories to be covered below

Private cars outside the ratings listed above YES NO

Commercial vehicles YES NO If YES, indicate the types of vehicles you deal with below

Type	None	Own	Customers'	Traded	
Small vans up to 900kg (17cwt)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Do you want to restrict cover to small vans only for a premium discount? YES <input type="checkbox"/> NO <input type="checkbox"/>
Light CV's up to 3.5t GVW	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
HGV's between 3.5t and 7.5t GVW	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
HGV's between 7.5t and 44t GVW	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Breakdown / recovery vehicles	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Motorised caravans / horseboxes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Hospitality / catering vehicles	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Minibuses with 8 to 16 seats	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Coaches	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Cover for coaches and minibuses is restricted to sales, service, repair, collection and delivery only.

The carriage of passengers for either hire and reward or social, domestic and pleasure use is not covered.

Motorcycles over 50cc YES NO If YES, state largest cc Max. value £

Sports or high performance / vintage / classic vehicles YES NO If you specialise, in which makes?

American / Canadian vehicles YES NO If you specialise, in which types and make?

Rally / track / kit cars / quad bikes YES NO Do you require a separate quotation? YES NO

No cover is provided for off-road or track use.

Skip / tipping / scrap metal / waste collection / rubbish transfer stations YES NO Areas operated in? Commercial Domestic

If you operate skips, how many bins do you own? Are these left on Roads? Commercial premises only?

Agricultural / contractors' plant and equipment YES NO

Use as a tool of trade other than testing, servicing and demonstrating is excluded.

Tankers YES NO Sales Service Repair Collection & Delivery

For cover to operate, cleaning conditions must be followed (see Tankers page 80 of the policy).

Vehicle transporters YES NO If YES, what is the maximum number of vehicles that can be carried?

Towed vehicles, caravans, boat and trailers YES NO

Detachable trailers, semi-trailers, caravans and towed equipment are covered for THIRD PARTY ONLY whilst attached to an insured vehicle. The vehicles and goods being towed are NOT covered.

For a quotation for wider cover, please complete the Vehicles and Goods in Transit questions on pages 27-28.

Trade plates

All trade plates must be registered on the Motor Insurance Database. If you have trade plates, provide the numbers below

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Trade plates are permitted to be used for motor trade purposes only and not for social, domestic and pleasure or other business uses. Cover operates in the United Kingdom only.

Note: Foreign plated vehicles can be driven from arrival at the docks in the United Kingdom to your home or business address provided you advise us of the registration numbers to enable us to register them with the MID. Cover is restricted to Third Party only. Vehicles registered in European Union member states are covered for 30 days from arrival to enable you to register the vehicle in the United Kingdom or, if you intend to trade the vehicle and not re-register it, cover will only be available if the vehicle is moved under a trade plate.

Permanently owned business and personal vehicles

Do you require cover for permanently owned business vehicles and any vehicles which are personally owned by those employees or directors, partners or spouses named as drivers on page 11 below? YES NO

Where you have restricted policy cover on page 7 to Third Party Fire and Theft or Third Party only you may, for any individual vehicle you list below, increase the cover to Comprehensive (Comp).

If YES, list all permanently owned business and personal vehicles

Registration	Make and Model	CC or GVW	Price paid / value	Modification details	Security, alarm and/or tracker	Owned by	Comp <input checked="" type="checkbox"/>

Do you require fire and theft cover for Statutory Off Road Notification (SORN) vehicles? YES NO

If YES, provide the vehicle details

Registration	Make and Model	CC or GVW	Price paid / value	Modification details	Security, alarm and/or tracker	Owned by

Excesses and co-insurance

The policy has a standard accidental damage fire and theft excess of £500. In some instances, higher excesses (for example for young and inexperienced drivers) or a 10% co-insurance may be imposed.

For an additional premium, would you like to

Reduce the standard excess to £250? YES NO

Delete the 10% co-insurance, if any? YES NO

OR

For a premium discount, would you be prepared to increase the standard excess?

YES NO

So that you can make an informed decision, we will provide quotations for different levels of excess on request.

Increased excess levels £750 £1,000 £1,250 £1,500 £2,000

Drivers' details

Driver's full name	Age	Date of birth	Driver status			Home postcode	Licence type				Years held	Uses		
			D	S	N		F	P	HGV/PSV	Country of issue		MT	SD&P	Other - Give details

Driver status

D = Director, proprietor, business partner **S** = Spouse, partner
N = Named driver e.g. casual driver, employee, self employed worker or family member

Licence type

F = Full **P** = Provisional **HGV** = Heavy goods vehicle **PSV** = Public service vehicle

Uses

MT = Motor Trade **SD&P** = Social Domestic and Pleasure

The police are becoming increasingly vigilant in checking that the use of a vehicle is allowed by your insurance policy. If any driver listed below will be using a vehicle for any business purpose other than the motor trade, that use must be shown on the certificate of motor insurance and the vehicle must be declared on the Motor Insurance Database.

If cover is required for any of the insured drivers' non motor trade business activities and/or travelling to and from work (commuting), provide full details

Full name	Non motor trade activities	Weekly business and/or commuting mileage

Disabilities and medical history

Do you or any other person to be insured to drive have any of the conditions or disabilities 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 DVLA or DVA? YES NO

If YES to any, give full details below, continuing on page 32, Additional Information if necessary

Name	Disability or condition	Date of diagnosis	Restricted licence

Previous claims and motor vehicle accidents

Have there been any claims or accidents, including malicious damage, in the last 5 years involving you or any person to be insured whether the accidents or claims were insured or not.

YES NO

If YES to any, give full details below, continuing on page 32, Additional Information if necessary

Date of incident	Driver's name	Vehicle make	Brief description including any injuries sustained	Third party costs £	Own damage costs		
					£	Recovered	
						YES	NO

Have you or anyone to be insured by this policy been involved in claiming compensation in the last 5 years?

YES NO

If YES, indicate whether you were a Motorist Passenger

Give full details below, continuing on page 32, Additional Information if necessary

Vehicles on the road (road risks) optional extensions

• WINDSCREEN

Do you require cover for Permanently owned vehicles only? Permanently owned, stock and customer vehicles?

The standard indemnity limit for any one period of insurance is £1,000 with a £100 excess per claim. If you require a higher limit, please tick the relevant box below.

£2,000 – excess £250 £3,000 – excess £250 £4,000 – excess £250 £5,000 – excess £250

• LOSS OF USE OF CUSTOMER VEHICLES

Cover can be provided for loss of use of a customer's vehicle of up to 10% of the limit of indemnity per vehicle following a valid claim for loss or damage for which you are legally liable. Only available if you have comprehensive cover.

Do you require this cover?

YES NO

• DRIVING OTHER VEHICLES – SOCIAL, DOMESTIC AND PLEASURE USE ONLY

The policy allows named drivers to drive business and personally owned vehicles declared to us for both motor trade and social, domestic and pleasure purposes. Other vehicles may be driven ONLY for motor trade purposes.

This optional extension will provide cover for specifically named drivers to drive other vehicles for social, domestic and pleasure use in the United Kingdom, the Channel Islands or the Isle of Man. Motorcycles can be covered but not minibuses, coaches, quad bikes or vehicles with a gross vehicle weight of more than 3.5 tonnes. The vehicle must not be regularly available to, owned by or hired to the policyholder or named driver. (See pages 17 and 22 of the policy for full details.) In addition, all excesses, terms, conditions, exclusions and other policy limitations apply.

Do you require cover for

Vehicles? YES NO

Motorcycles? YES NO

If YES to motorcycles, give maximum cc

If YES, Third party only? Comprehensive? (Only if the business and personally owned vehicles have comprehensive cover)

Do you require cover for ALL named drivers listed in Driver's Details on page 11?

YES NO

If NO, provide the names of all the drivers to be insured under this extension e.g. business partners, directors and family members, ALL of whom must all be listed in Drivers' Details on page 11.

Towing and recovery

Do you undertake towing and/or recovery for hire and reward? YES NO

If YES, where do you operate? Locally, within 25 miles of trade premises Nationally Europe

If Europe, which countries?

Do you act as a subcontractor for any breakdown companies? YES NO

If YES, give full company names and provide a copy of your contract(s) as they will wish to ensure that your cover meets their contractual obligations to their customers. Continue on page 32, Additional Information if necessary.

Optional extensions

Do you require cover for irreparable and scrap vehicles damaged by fire whilst waiting to be collected from your premises? YES NO

If YES, you may be required to provide more information. Claims will be settled on the basis of scrap salvage value less the relevant excess.

Do you require out of business hours cover for theft, attempted theft, vandalism or malicious damage to any vehicle parked on your forecourt or a road or an area to which the public have access? YES NO

If YES, provide full details, continuing on page 32 Additional Information if necessary

Cover is subject to an excess of £2,500 or 10% of the amount of the claim, whichever is the greater.

Conversion

Do you require conversion cover YES NO If YES,

Do you subscribe to HPI Limited or Experian Limited and use the service for every transaction? YES NO

What is the estimated turnover in respect of used car sales for the next 12 months including allowances for part exchange? £

What sum insured do you require? £10,000 £15,000 £20,000 £25,000 Other £

The sum insured is the total amount payable in any one period of insurance

Do you keep accurate records of all used vehicles purchased or sold? YES NO

Are payments for used vehicles made by cheque, credit or, where a part exchange is involved, are the transaction details fully and clearly recorded? YES NO

If the answer to either or both of the questions above is 'NO', no cover can be provided.

No cover is provided if vehicles are paid for in cash.

Driver's personal accident

Where you have chosen comprehensive vehicle cover, those drivers named on page 11 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 other than motorcycles, mopeds and quad bikes in the United Kingdom. No cover is provided for the loading and unloading of or use of an insured vehicle as a tool of trade.

Do you require cover? YES NO

If you require full Personal Accident cover for business partners, directors or employees, a supplementary proposal form will be required

B – MATERIAL DAMAGE *to be completed if the cover is required*

If you trade from more than one premises, please copy and complete the relevant pages so that you can provide the required information for each address to be insured. We appreciate that you will already have provided some information on pages 2 – 6, however, in order for us to provide you with the best possible quotation, please complete the more detailed questions below and, if requested, supplementary questionnaires.

Cover required

<ul style="list-style-type: none"> • Material damage <input checked="" type="checkbox"/> 	<ul style="list-style-type: none"> Buildings / tenants improvements <input type="checkbox"/> Stock and/or high risk stock <input type="checkbox"/> Rent payable by or to you <input type="checkbox"/> Computer breakdown <input type="checkbox"/> 	<ul style="list-style-type: none"> • Business interruption 	<ul style="list-style-type: none"> Gross profit / increase in cost of working <input type="checkbox"/> Loss of MOT licence <input type="checkbox"/> 	<ul style="list-style-type: none"> • Legal liabilities 	<ul style="list-style-type: none"> Public liability <input type="checkbox"/> Vehicle sales merchantable quality <input type="checkbox"/> 	<ul style="list-style-type: none"> • Vehicles and goods in transit <input type="checkbox"/> 	<ul style="list-style-type: none"> • Legal expenses <input type="checkbox"/> 	<ul style="list-style-type: none"> • Full personal accident <input type="checkbox"/> 	<ul style="list-style-type: none"> Pages 14 – 21 <input checked="" type="checkbox"/> 	<ul style="list-style-type: none"> Pages 21 – 23 	<ul style="list-style-type: none"> Pages 23 – 26 	<ul style="list-style-type: none"> Pages 27 – 29 	<ul style="list-style-type: none"> Page 29 	<ul style="list-style-type: none"> Supplementary questionnaire required
										<ul style="list-style-type: none"> Contents <input type="checkbox"/> Subsidence <input type="checkbox"/> Computers and equipment away from premises <input type="checkbox"/> Money, credit cards and assault <input type="checkbox"/> 	<ul style="list-style-type: none"> Outstanding debit balances <input type="checkbox"/> Other premises <input type="checkbox"/> 	<ul style="list-style-type: none"> Product liability and sales and service indemnity <input type="checkbox"/> Employers liability <input type="checkbox"/> 		

Buildings, contents and stock

Applicable postcode

Are the commercial premises

If NO, provide details for each individual building on the site continuing on page 32, Additional Information if necessary

Built entirely of brick, stone or concrete and roofed with tiles, slates, concrete, metal or asbestos? YES NO

Undamaged by flood, in an area not liable to flood, coastal and/or river erosion or in an area of potential flood risk? YES NO

Centrally heated by low pressure hot water or steam, fixed oil or gas fired heaters via fixed metal pipes and with external flues or fixed electrical appliances and NOT by any other means such as portable electrical, gas or oil heaters? YES NO

Fully occupied? YES NO

In a good state of repair and regularly maintained? YES NO

Protected by an automatic sprinkler system? YES NO

If YES, further detailed information will be required.

Is all plant and machinery properly fenced and guarded and inspected in line with statutory requirements? YES NO

If NO, provide details and an explanation

Does the premises have a current electrical wiring certificate? YES NO If YES, when was the last full inspection by a certified electrical engineer?

Does the premises have an alarm system? YES NO If YES, please complete the questions below continuing on page 32, Additional information if necessary

Is the system maintained under contract? YES NO If YES, what is the name of the installer/ maintenance company

What is the method of signalling e.g. bells only, central station, Redcare, Dualcom?

Give full details of any part of the premises which is NOT protected

If the police have ever withdrawn or reduced the level of response, give details

Does the alarm provide Complete perimeter protection? YES NO Space sensors? YES NO A fire alarm? YES NO

Minimum security requirements at the premises

The policy requires that minimum security precautions are in place at the premises and fully operational out of business hours and whenever the premises are unattended. These are

- *All external doors must be fitted with and secured*
 - *by either a 5 lever mortice deadlock and box striking plate conforming to BS3621 or by a 5 (or more) lever close shackle padlock and locking bar*
 - *for aluminium or UPVC doors, by an integrated cylinder operated swingbolt mortice lock*
 - *for double leaf doors, the first closing leaf by key operated locks or bolts top and bottom in addition to an appropriate locking mechanism*
 - *for outward opening doors, by hinge bolts in addition to an appropriate locking mechanism or by an alternative form of lock or locking system which provides a level and degree of security at least equal to the precautions specified above and approved by us*
 - *for roller shutter doors, by ground, pin or bullet locks, the pegging and padlocking of operating chains and/or an automatic or key operated locking system*
 - *for electrically operated roller shutter doors, by an internal isolation switch padlocked in the off position or in a padlocked box*
 - *for fire exit doors, by panic bars, panic pad fitments or fire exit locks, the frames by hinge bolts and the doors themselves externally faced by at least 1.5mm sheet steel attached by coach bolts.*

All windows, fanlights and skylights which are accessible must

- *be fitted with and secured by key operated window locks or be protected by solid steel bars of not less than 2cm in diameter which are no more than 12.5cm apart and either securely grouted into the brickwork or masonry surrounding the window or secured to a fixed metal frame*
- *if louvered, must have the louvres permanently fixed in place.*

Are you able to comply with ALL these security requirements? YES NO

If NO, give full details below, continuing on page 32, Additional information, if necessary

How is the perimeter of the premises protected e.g. fencing, bollards?

How many external doors are there?

How many accessible windows in total on all floors?

Does the premises have a glass shop front? YES NO

If YES, is it protected by Internal grilles? External grilles? Roller shutters?

If protected by grilles, how are they secured?

Is the whole shop front protected? YES NO If NO, give details

Do you clear waste from your buildings at the end of each working day? YES NO If NO, give details.

What do you store waste in
Out of business hours?

During business hours?

Once removed from the buildings, where is the waste stored and in what?

How often is trade waste removed from your premises? Daily Weekly Other

Who removes the waste from the premises?

Local authority Private contractor under contract You

Excess and co-insurance

This part of the policy has a standard excess of £500. In some instances, higher excesses or co-insurance may be imposed.

For a premium discount, would you be prepared to increase the standard excess? YES NO

So that you can make an informed decision, we will provide quotations for different levels of excess on request.

Increased excess levels £1,000 £2,500 Other £

Sums insured

All sums insured must represent the full cost of reinstating the property as new on the day the insurance begins as well as an allowance for professional fees, public authority and debris removal costs.

***Declared value reinstatement** is available for buildings, tenants' improvements and contents provided you supply updated sums insured at the start of each period of insurance. In the event of a claim, the amount paid will not be reduced unless the relevant sum insured is less than 85% of the total value.*

***Standard reinstatement** is available for buildings, tenants improvements, contents, glass and signs.*

Special conditions apply to obsolete buildings.

For full definitions see pages 29 – 31 of the policy.

• BUILDINGS

Do you require cover for buildings?

YES NO

If YES, Declared value

Standard reinstatement

Buildings

Sum insured £

Include landlord's fixtures and fittings, outbuildings, fixed glass (other than showroom and ground floor glass), fixed storage tanks, sanitary ware, fixed signage (other than glass or neon signs), walls, gates, fences, roads and driveways.

Portacabins and lockable containers

Sum insured £

Showroom and ground floor glass and moveable framework

Limited to £5,000 unless a higher sum insured is required

Sum insured £

Glass and neon signs, canopies and kiosks

Limited to £1,000 unless a higher sum insured is required

Sum insured £

If any of the buildings are obsolete, give details, continuing on page 32, Additional Information if necessary

• TENANTS' IMPROVEMENTS

Provide a sum insured if you rent or lease the premises and have decorated, added fixtures and fittings, made structural alterations or added signage.

Do you require cover for tenants' improvements?

YES NO

If YES, on which basis

Declared value?

Standard reinstatement?

Sum insured £

• CONTENTS

Do you require cover for contents at the trade premises?

YES NO

If YES, on which basis

Declared value?

Standard reinstatement?

General contents

Sum insured £

Include business furniture and equipment, vending machines in buildings, counters and shelving, communication, photographic, audiovisual, television and security equipment.

Computer equipment

Sum insured £

Note: Optional additional cover is available for business and computer equipment used away from the trade premises (see page 19).

Fixed machinery and plant

Sum insured £

Include electronic vehicle diagnostic equipment, fixed fuel installations and fuel pumps. Cover limited to fire, explosion, earthquake, riot, civil commotion or impact for items in the open.

Own tools

Sum insured £

Increased item limit £

Limited to £1,000 per item unless you increase the item limit.

Employees' tools

Sum insured £

Increased item limit £

Include portable tools, diagnostic, test and other equipment, tool kits and cabinets belonging to you and your employees not insured elsewhere. Limited to £1,000 per item unless you increase the item limit.

Moveable plant

Sum insured £

Include generators, compressors and mechanical, electrical or hydraulic plant, forklifts and other plant not registered for use on the road. Cover limited to fire, explosion, earthquake, riot, civil commotion or impact.

Business books and records Sum insured £

Patterns, moulds, art and antiques and associated items Sum insured £

Increased item limit £

Limited to £1,000 per item or set of items unless you increase the item limit.

What is the total value of contents kept in portacabins and/or lockable containers (If none, write NIL)? £

• STOCK

Do you require cover for stock? YES NO

If YES, complete the following

Stock Sum insured £

Increased item limit £

Include stock and merchandise, vehicle accessories, CDs and DVDs but not high risk stock (see below). Limited to £1,000 per item unless you increase the item limit.

Fuel and oil in fixed storage tanks Sum insured £

What is the total value of contents kept in portacabins and/or lockable containers (If none, write NIL)? £

• HIGH RISK STOCK

Do you require cover for high risk stock? YES NO

If YES, complete the following

Alcoholic beverages and tobacco products Sum insured £

Crash helmets, bicycles, miniature vehicles, clothing and accessories Sum insured £

Increased item limit £

Limited to £1,000 per item or set of items unless you increase the item limit.

Equipment and electrical tools Sum insured £

Increased item limit £

Include communication, satellite navigation, photographic, audiovisual, computer equipment, electrical tools and associated equipment. Limited to £1,000 per item or set of items unless you increase the item limit.

Non ferrous metals other than aluminium Sum insured £

Tyres Sum insured £

Alloy wheels Sum insured £

Batteries Sum insured £

Exhausts Sum insured £

No cover is provided for high risk stock in portacabins and/or lockable containers. A quotation may be provided on request.

Theft claims for alcoholic beverages, tobacco products, crash helmets, bicycles, miniature vehicles, clothing and accessories are limited to £2,500 in total per claim and £5,000 in total in any period of insurance.

Do you wish to increase these limits? YES NO

If YES, provide the required limits

Total per claim £

Total per insurance period £

Buildings, contents and stock optional extensions

• SUBSIDENCE

Do you require subsidence cover? YES NO If YES, give full details below, continuing on page 32, Additional information if necessary

Have any of the buildings at the premises

- been damaged by subsidence, landslip or heave i.e. no cracking or bulging of internal or external walls? YES NO
- been monitored for subsidence, landslip or heave, structurally supported or underpinned? YES NO

To the best of your knowledge, are the neighbouring and surrounding properties free from previous underpinning, structural support or any other remedial action? YES NO

Is there a history of subsidence, heave land slip or coastal or river erosion? YES NO

You may, in addition, be required to complete a supplementary questionnaire to provide more specific information.

• RENT PAYABLE BY YOU

Do you require cover for rent payable by you? YES NO If YES, for what sum insured and for how long?

Sum insured £ Maximum term months

Rent will be paid only whilst the buildings are being reinstated and for no longer than the maximum term.

• RENT PAYABLE TO YOU

Do you require cover for rent payable to you? YES NO If YES, for what sum insured and for how long?

Sum insured £ Maximum term months

Rent will be paid only whilst the buildings are being reinstated and for no longer than the maximum term.

• BUSINESSS AND COMPUTER EQUIPMENT AWAY FROM THE PREMISES

The basis on which claims are settled will be determined by whether contents are insured on a declared value or standard reinstatement basis

Do you require this cover? YES NO If YES, where should cover operate?

United Kingdom, Channel Islands and Isle of Man Europe Worldwide

Sum insured £ Item limit £

• COMPUTER BREAKDOWN

Do you require this cover? YES NO

If YES, answer the following

Is there a maintenance contract in force which provides on-call remedial or corrective maintenance and which includes the cost of parts and labour? YES NO

Do you back up your computer records at least once every 7 days? YES NO

Do you keep copies of software and backed up computer records

- in a fire proof cabinet or safe at the trade premises? YES NO
- off-site at a suitably secure location? YES NO

Are your back up systems are tested at least once a year? YES NO

If you have answered NO, provide full details below continuing on page 32, Additional information if necessary

Money, business credit cards and assault

• MONEY

Money includes coins, bank and currency notes, cheques, postal and money orders, bankers' drafts, crossed cheques and warrants including dividend warrants, premium bonds, National Savings Certificates, current postage stamps, unused franking machine units, credit and debit card counterfoils and sales vouchers, luncheon vouchers, trading stamps, scratch cards and validated scratch cards, telephone cards but not those held for re-sale, top-up cards and vouchers, National Insurance holiday with pay stamps, cards and savings certificates, VAT purchase invoices, unused vehicle excise licences (tax discs), bills of exchange, securities for money, promissory notes, bonds and travel tickets

Do you require cover for money?

YES NO

If YES, what are your estimated annual cash carryings? £

How often is money banked?

Do you use a professional security carrier for cash transits?

YES NO

If YES, what is the estimated annual amount they carry? £

Are they contractually liable for losses? (Please supply a copy of the contract)

YES NO

What is the carrier's full name and address

Do you keep records of all money and employees' remuneration up to date, in a secure place but not in the same safe or strongroom where you keep the money?

YES NO

If NO, give full details continuing on page 32, Additional Information if necessary

Provide details of all safes and/or strong rooms including those in which money is kept at home

Make and model	Age	Anchored to floor √	In alarmed area √	Postcode if in a home

What maximum limits do you require for each of the following (if not required, write NIL)

On the trade premises

- during business hours in locked safe? £

Limited to £100 from vending machines, coin or token operated equipment at all times.

- during business hours e.g. in tills or petty cash boxes £

Limited to £250 whilst premises are unattended other than from locked safe or strong room.

- out of business hours in locked safe or strong room? £

No cover for money left in tills or petty cash boxes.

- unused vehicle excise licences (tax discs) £

Standard limit £2,500 unless higher limit chosen. No cover out of business hours other than from locked safe or strong room.

What maximum limits do you require for each of the following (if not required, write NIL)

- in transit to and from the bank by you and/or employees? £

Must be escorted by one person for each £2,500 carried and divided equally between them.

- in transit by an approved security carrier? £

Required for amounts over £10,000.

- in the custody of you or an employee away from the business premises? £

For example for buying at auction.

- in a bank night safe £

- at your home or that of a director,
business partner or authorised employee £
locked in approved safe

Cover for money in a non-approved safe and/or out of a safe in the home is limited to £500.

These limits do not include crossed postal and money orders, cheques, warrants including dividend warrants, credit and debit card counterfoils and sales vouchers and VAT purchase invoices.

Material damage insurance and claims history

Are you currently or have you previously been insured? YES NO

If YES, give details below continuing on page 32, Additional Information if necessary

	Name of present/previous insurer	Policy number	Expiry date
Buildings/Tenant's improvements			
Contents			
Stock and high risk stock			
Computer breakdown			
Money, credit card and assault			
Specify any others			

Have you had any claims or losses in the last 5 years whether insured or not? YES NO

If you have just moved into these premises, are you aware of any losses or damage sustained by the previous occupants? YES NO

If YES, to either or both give full details below continuing on page 32, Additional Information if necessary

Date	Details	Approximate cost

C - Business interruption

Do you require business interruption cover? YES NO If YES,

What indemnity period do you require? 12 months 18 months 24 months 36 months

What is the gross profit you estimate will be earned by the business as a whole during the indemnity period? £

Gross profit is the amount by which the sum of the turnover plus the value of the closing stock and work in progress exceeds the sum of the purchases plus the value of the opening stock, work in progress, packaging, carriage and freight, discounts allowed and bad debts. This definition may be different from that shown in your profit and loss account.

Do you require increase in costs of working cover? YES NO If YES, what sum insured? £
These are the additional costs and expenses required to keep, prevent or minimise interruption of the business.

Do you require cover for outstanding debit balances? YES NO If YES, what sum insured? £
This is the amount owed by customers and should include VAT but not bad debts.

Give the full name and address of your accountant/auditor

Business interruption optional extensions

• Premises other than your own

Do you require cover for other premises? YES NO

Cover of up to 10% of the indemnity limit is provided for interruption to the business following loss or damage in the United Kingdom, the Channel Islands and the Isle of Man at suppliers', customers' and subcontractors' premises as well as at contract sites, exhibitions, trade fairs, motor shows and property and vehicles in storage or transit.

• Temporary removal of accounts and business records

Do you require cover? YES NO

Available whilst in transit or at other premises in the United Kingdom, the Channel Islands and the Isle of Man only if you have cover for outstanding debit balances. Subject to a limit of 10% of the sum insured if you do not have up to date duplicates at your own premises.

Loss of MOT licence optional extension

Do you require cover? YES NO If YES, complete the following

Vehicle Testing Station number(s)

For how many years have you been conducting MOT tests? How many MOT bays do you operate?

Approximately how many tests are carried out annually for Motor traders? Other customers?

During which days and hours do you offer MOT tests? Number of nominated testers?

What indemnity period do you require? 12 months 18 months 24 months

What was your MOT test fee income over the past 12 months? £

What is your anticipated MOT test fee income for the next 12 months? £

Do you keep accurate and up to date information as required by the Department of Transport and the Vehicle and Operators Service Agency (VOSA)? YES NO *If you answer NO, you will not be eligible for cover.*

Are you currently under threat of suspension or withdrawal of your MOT Testing Station licence? YES NO *If you answer YES, you will not be eligible for cover.*

In the last 5 years, have you or any of your nominated testers received formal warning letters from VOSA threatening possible suspension or withdrawal of your MOT Testing Station Licence? YES NO If YES, give dates and full details continuing on page 32, Additional Information, if necessary

Dates	Details

Have you or any of your nominated testers received penalty points under the VOSA disciplinary system? YES NO If YES, give dates, names and full details continuing on page 32, Additional Information, if necessary

Dates	Names	Details

In the last 5 years, have you or any of your nominated testers attended VOSA training courses? YES NO

If YES, give dates, names and course details continuing on page 32, Additional Information, if necessary

Dates	Names	Course details

Business interruption insurance and claims history

Are you currently or have you previously been insured?

YES NO

If YES, give details below continuing on page 32, Additional Information if necessary

	Name of present/previous insurer	Policy number	Expiry date
Business interruption / increase in costs of working			
Outstanding debit balances			
Loss of MOT licence			
Specify any others			

Have you had any claims or losses in the last 5 years whether insured or not?

YES NO

If you have just moved into these premises, are you aware of any losses sustained by the previous occupants?

YES NO

If YES, give full details below continuing on page 32, Additional Information if necessary

Date	Details	Approximate cost
		£
		£
		£
		£

D – Legal liabilities

This part of the policy covers your non-motor legal liability to customers and members of the public for injury to them or damage to their property arising from motor trade activities at your premises or whilst working away elsewhere in the United Kingdom including the Channel Islands and the Isle of Man. It also provides employers liability cover which is compulsory if you have any employees.

Unless specifically agreed by us, there is no cover for non motor trade activities.

For this part of your policy to operate fully you MUST, at all times comply with the specific conditions, particularly those relating to waste, storage of gas cylinders, heat application, spray painting, the operation of plant and machinery and the use of portable and moveable space heating, as well as the general conditions which apply to the policy as a whole.

We strongly recommend that you read the specific and general conditions and exclusions in the policy before completing this form and any additional questionnaires we may require. The policy wording is available to view on www.tradex.com.

Indicate which covers you require

Section	Required √	Limit of indemnity	Increase required	
			£2 million	£5 million
Public liability	<input type="checkbox"/>	£1million for any one claim	<input type="checkbox"/>	<input type="checkbox"/>
Product liability and sales and service indemnity	<input type="checkbox"/>	£1million for all claims in any one period of insurance	<input type="checkbox"/>	<input type="checkbox"/>
Employers liability	<input type="checkbox"/>	£10 million any one claim other than terrorism where the limit per claim is £5 million	Not available	Not available

Do you operate plant and machinery in the course of your motor trade activities?

YES NO

If YES, a separate questionnaire will have to be completed

Examples of plant and machinery include but are not limited to forklift trucks, cranes, loading shovels, cutting equipment, power presses and cherry pickers

Public and product liability

Do you conduct business, work or trade outside the United Kingdom, the Channel Islands and the Isle of Man? YES NO

If YES, do you require cover?

YES NO

If so, please list the countries you operate in

No cover is available for the United States of America and Canada.

Projected annual turnover

£

Projected annual wage roll

£

Number of skilled persons employed

Number of unskilled assistants and apprentices

Does a skilled person check every aspect of work performed by unskilled staff?

YES NO

Do you keep job sheets and invoices for all work carried out on customer vehicles?

YES NO

If NO to the questions above, give full details of what goes unchecked and/or unrecorded

Guard dogs

Do you own or use guard dogs on your premises?

YES NO

If YES, provide full details including the number and breed of dog, how they are secured and controlled and the steps you take to ensure that you comply with legislation and local byelaws.

Public and product liability optional extensions

Do you require cover for

• *Welding or cutting at your premises?*

YES NO

• *Welding or cutting away from your premises?*

YES NO

• *Spray painting at your premises?*

YES NO

If YES,

Have your premises been approved for spraying by the local authority?

YES NO

Do you store paint and thinners in approved receptacles?

YES NO

Where you have answered YES to any of the above questions, a separate questionnaire may have to be completed. You will also be required to comply with the applicable specific risk management and general conditions in the policy which can be viewed on www.tradex.com.

• *Damage to the leased or rented premises you occupy?*

YES NO

If YES, provide a copy of your lease or rental agreement.

• *Use of a vehicle or its equipment as a tool of trade in situations where the Road Traffic Acts do not apply?*

YES NO

If YES, provide full details below

• *Merchantable quality - vehicle sales*

YES NO

If YES, in any one year

How many vehicles do you sell?

What is the total value of all vehicle sales? £

Cover will be provided to pay compensation for financial losses resulting from the sale of a vehicle to a customer which is not of merchantable quality or fit for purpose. Limits of indemnity are £5,000 any one vehicle or claim up to a maximum of £25,000 in any one period of insurance subject to an excess of £500 per claim.

Do you import vehicles, trailers, parts, accessories, tyres or any other motor related products

- directly from any country which is not a member of the European Union or European Economic Area? YES NO
- through United Kingdom or European Union importers where you have entered into a contract which limits liability and/or affects your rights of recourse? YES NO

If YES, provide full details below, continuing on page 32, Additional Information if necessary

Public and product liability, sales and service indemnity insurance and claims history

Are you currently or have you been insured for public liability, product liability and sales and service indemnity? YES NO

If YES, give details of previous policies and insurers

	Name of present/previous insurer	Policy number	Expiry date
Public liability, product liability and sales and service indemnity			

Have any claims been made against you in the last 5 years whether insured or not? YES NO

If YES, give full details below continuing on page 32, Additional Information if necessary

Date of claim	Details	Approximate cost
		£
		£
		£
		£

Employers liability

If you employ anyone on a full time, part time, casual or even on a self employed labour basis, you are required by law to arrange and keep in force cover in respect of your legal liability for death or injury including industrial diseases. The limit of indemnity is £10 million reducing to £5 million for acts of terrorism.

Do you require cover for Employers Liability? YES NO

If YES, how many people do you employ? PAYE employees Self employed Casuals Family

In order to comply with FCA regulations we are required to publish details of every Employers Liability policy we enter into, renew or under which a claim is made. You MUST therefore, if you have an Employer Reference Number (ERN), provide it and, if applicable, your company's registered address.

If you have one, what is your Employer Reference Number (ERN)?

If applicable, what is your company's registered address?

 Postcode

In addition to the legal requirements imposed by Reporting of Injuries, Diseases and Dangerous Occurrences Regulations 1995 (referred to as the RIDDOR Regulations), you are also required to ensure that all injuries, regardless of how minor they may appear to be, are properly recorded in an accident book. This should be kept at a central location on your premises.

Do you maintain an accident book? YES NO

If you have 5 or more employees, do you carry out regular risk assessments? YES NO

What is your annual wage bill for PAYE employees (excluding family members)? £

Family employees? £

Self employed labour only or casual employees? £

What are your annual drawings and those of your partners or directors? £

Do any family members whose remuneration is not shown above, assist in the business? YES NO

Whilst there is no legal requirement to provide Employers Liability insurance cover for employed family members, it would be prudent to do so. Claims for injury to your family members will be excluded if you do not complete the family questions above.

Employers liability optional extension

Do you require cover for injuries to proprietors, working partners and directors caused by colleagues' negligent acts? YES NO

If NO, injuries sustained by directors, partners or proprietors working in the business will NOT be covered.

Employers liability insurance and claims history

Are you currently or have you been insured for employers liability? YES NO

If YES, give details of previous policies and insurers

Name of present/previous insurer	Policy number	Expiry date

Have any employers liability claims been made against you in the last 5 years whether insured or not? YES NO

If YES, give full details below continuing on page 32, Additional Information if necessary

Date of claim	Details	Approximate cost

F – Vehicles and goods in transit – motor trade activities only

If the maximum values or sums insured are less than the full value, the amount we will pay for a claim will be proportionately reduced.

In the event of a claim you will have to substantiate the value and existence of spare parts, tools and equipment with purchase receipts or good book keeping.

The policy will be subject to strict security requirements and exclusions.

• OWN TRAILERS AND TRANSPORTERS

Do you require cover for your own trailers and transporters including towing and spectacle lifts?

YES NO

If YES, complete the following

Make	Year of manufacture	ID number	Value £	No. vehicles carried

• VEHICLES, CARAVANS, BOATS AND TRAILERS IN TRANSIT

Cover is available for the vehicles, caravans, boats and trailers in, on, attached to, towed by or in transit in or on your breakdown trucks, transporters, trailers or other business vehicles.

Do you require cover?

YES NO

If YES, complete as required

Territorial limits required? United Kingdom, Channel Islands and Isle of Man Europe If Europe, which countries?

Cover in certain European countries is subject to special terms.

Where cover is required, provide the values requested below

New and unused stock vehicles – full invoice price

Maximum value any one vehicle £

Maximum value any one load £

Used stock vehicles – trade value

Maximum value any one vehicle £

Maximum value any one load £

Customer vehicles – market value

Maximum value any one vehicle £

Maximum value any one load £

Customer owned caravans, boats and trailers – market value

Maximum value any one trailer £

Maximum value any one load £

Customer owned construction plant, farming and similar equipment – market value

Maximum value of equipment £

Maximum value any one load £

• OWN PLANT, EQUIPMENT, TOOLS AND STOCK

Do you require cover for your own stock, spare parts, plant, tools and equipment and equipment in transit in or on your vehicles or trailers ?

YES NO

If YES, please complete where applicable

Stock and spare parts

YES NO

Sum insured £

No cover is provided for valuable stock which includes but is not limited to fuel and oil, audio, electronic and video equipment and accessories, tobacco and alcohol, precious metals, money, all apparel, non ferrous metals and explosives. A quotation will be provided on request.

Equipment and tools including employees' tools NOT permanently fixed to the vehicle

YES NO

Sum insured £

Plant, equipment and lifting gear fitted to the vehicle and NOT supplied as original equipment by the manufacturer

YES NO

Sum insured £

Provide brief details of tools, plant and equipment to be insured if the value of any item is over £1,000

Security measures taken

Is each vehicle and, where applicable, each trailer's goods carrying compartment

Alarmed?

YES NO

If YES, what make(s)

Fitted with an immobiliser?

YES NO

If YES, what make(s)

Fitted with a tracking device?

YES NO

If YES, give full details

Are additional locks or security devices fitted to the vehicle(s) and/or trailers?

YES NO

If YES, give full details

Do you ever leave loaded vehicles and/or trailers anywhere, including on your own premises, overnight?

YES NO

If YES, give full details

Are all vehicles and trailers, kept in locked buildings or secure yards at night or when not in use?

YES NO

If YES, give full postcode(s)

If you have answered NO to any of the questions above, give details of where the vehicles and/or trailers are parked including the full postcodes and a description of the security measures you have put in place. Continue on page 32, Additional Information if necessary.

Vehicle and goods in transit insurance and claims history

Are you currently or have you been insured for vehicle, trailer and/or goods in transit cover?

YES NO

If YES, give details below

	Name of present/previous insurer	Policy number	Expiry date
Vehicles/trailers in transit			
Goods in transit			

Have you had any claims or losses in the last 5 years whether insured or not?

YES NO

If YES, give full details below continuing on page 32, Additional Information if necessary.

Date	Details	Approximate cost
		£
		£
		£
		£

Legal expenses

This part of the policy provides legal expenses cover for uninsured loss recovery, injury, motoring prosecutions and contract. See pages 70 to 73 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

If YES,

- are you currently or have you been insured for legal expenses cover?

YES NO

- give details

Name of present/previous insurer	Policy number	Expiry date

Have you made any claims in the last 5 years whether insured or not?

YES NO

If YES, give full details below continuing on page 32, Additional Information if necessary.

Date	Details	Cost
		£
		£

Essential information – please read before signing the declaration

We strongly recommend that you keep a record of all information given to us and your broker, including details of telephone calls, copies of all letters, emails, the proposal form and any supplementary questionnaires you completed. The policy wording is available to view on www.tradex.com. A copy of the policy and, for 3 months after you sign it, this proposal form is available on request. If you require your documentation in an alternative format such as large print, please contact us or your broker.

It is a requirement of this insurance that you are able to provide sufficient information to substantiate any claim you make, that you conduct your business in accordance with best practice and that you record all vehicle transactions, purchases and sales and keep documented receipts of all purchases. Failure to do so may delay or prejudice your claim.

Please note that settlements under this Complete Motor Trader policy will be made at TRADE VALUE unless the policy or schedule indicate otherwise.

Risk management conditions

For your policy to operate fully you MUST, at all times, comply with the policy conditions which will form part of your policy. The policy wording is available to view on www.tradex.com. We strongly recommend that you read the specific and general conditions as well as the exclusions to ensure that you can comply with all our requirements. Please note that, in some instances, other more specific conditions and exclusions may be imposed.

Data Protection

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 which we contribute to or access.

Motor Insurance Database

It is a legal requirement that your policy details and those of the vehicles or trade plates you own are added to the Motor Insurance Database (MID), run by the Motor Insurers' Bureau (MIB). MID data may be used by the DVLA and DVA for Electronic Vehicle Licensing, by the police to establish whether a driver's use of the vehicle is covered by a motor insurance policy and to prevent and detect crime. If you are involved in an accident whether in the United Kingdom or abroad, insurers may search the MID to ascertain relevant policy information. Persons 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. You can check that your vehicles are on the MID on www.askMID.com.

Sensitive data

Tradex as well as other participating insurers 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, your renewal, make changes to your policy and/or to administer claims. Your signing the declaration below signifies your consent to the information being used in this way.

Employers' Liability Register

FCA regulations require us to publish details of all Employers Liability policies we enter into, renew or under which a claim is made. You are required to provide us with your Employer Reference Number (ERN) and, if a company, your registered address, to enable us to do so. Tradex is a member of the Employers' Liability Tracing Office and details of all policies are available on the tracing office's website at www.elto.org.uk.

Administration and regulatory compliance

The information you supply may be used for insurance administration and management information, debt collection, offering renewal, research and statistical analysis by Tradex, its associated companies and agents, by other participating insurers and suppliers and your insurance broker, disclosed to regulatory bodies for monitoring and/or enforcing the 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

In order to detect and prevent fraud, we may request information from and pass claims information to the Claims and Underwriting Exchange Register run by Insurance Database Services Limited (IDS) and the Motor Insurance Anti Fraud and Theft Register run by the Association of British Insurers (ABI). We may also 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 and bankruptcy orders and validate your claims history or that of any insured person.

Motor Insurance Database disclosure

You are required to comply with the regulations relating to the Motor Insurance Database (MID). It is therefore your responsibility to ensure that the MID is kept fully up to date. This means that you have to advise us of every registered vehicle and trade plate including courtesy and short term hire vehicles. You must also advise all acquisitions and disposals. Failure to do so will mean that the MID is not updated. As a result you could be liable to pay a fine and the vehicle may be impounded or crushed by the police. You can check that your vehicles are on the MID on www.askMID.com.

You must disclose all vehicles permanently owned by your business and those vehicles owned by individuals which are to be insured by this policy.

- **Permanently owned business vehicles include:** HGV's, breakdown vehicles, low loaders, transporters, service vans, self-drive hire, customer loan and demonstration vehicles.
- **Personally owned vehicles:** Those vehicles which are owned, registered, leased or hired under a hire purchase agreement by an individual.
- **Stock vehicles for sale or resale:** Only untaxed stock vehicles which are driven solely with trade plates for motor trade purposes do not have to be added to the MID although the Motor Insurance Bureau would prefer this to be done.
- **Customer vehicles:** Ownership of the vehicle remains with the customer who will, if necessary, be able to confirm the dates the vehicle was in your possession for a specific reason such as repair, cleaning, servicing, sale or storage.
- **SORN:** Registered vehicle keepers are now legally required to keep their vehicles continuously insured unless they have submitted a Statutory Off Road Notification (SORN) to the DVLA to advise that the vehicle is being kept off the road. You don't have to be driving to be caught. If you choose to disclose a permanently owned SORN vehicle to us for fire and theft cover, that vehicle will be available for use immediately you tax and MOT it.

If you are in any doubt about whether a vehicle should be disclosed, please contact us or your broker. Remember that full cover will only operate if a vehicle has been disclosed to us for MID purposes.

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 form and show it to everyone who will be entitled to drive under the policy

• Advising acquisitions and disposals

All changes must be advised immediately so we can enter or delete the vehicle details within the timescales allowed by the MID. Any of the following methods may be used.

Via our website www.tradex.com/mypolicy

Our preferred method carrying no policy charge

By post or email to us or your broker

A policy charge may be levied.

Failure to declare additions and disposals will prejudice your claim and may result in cover being reduced or the policy cancelled.

Cancellations and refunds

If you are not happy with the policy when you receive it, you have 14 days 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 and a policy charge of £25 plus IPT unless a claim has been made or an incident which may give rise to a claim has occurred in which case the full annual premium remains payable and no refund will be allowed.

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

If you decide to cancel the policy after the 'cooling off period' and there has not been a claim, our standard administration charges will apply as detailed 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

You may cancel by giving us written instructions in which case you may be entitled to a refund of the pro-rata portion of the premium less 25%. A policy charge of up to £100 plus Insurance Premium Tax (IPT) will be levied. No refund will be made under Section 4 – Driver's personal accident.

Parts B – Material damage, C – Business Interruption and loss of MOT licence, D – Legal liabilities, F – Vehicles and goods in transit

We will refund a pro-rata portion of the premium, less a policy charge of up to £25 plus Insurance Premium Tax (IPT).

Parts E – Full personal accident and G – Legal expenses

No refunds will be made.

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: It is a legal requirement that, if for any reason the policy is cancelled, you must return cover notes, certificates of motor insurance and employers liability certificates to us. 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 polycancellation@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.

Additional information

If there is insufficient space elsewhere in this form, use the space below, continuing on another sheet if necessary.

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Material facts and additional information – *must be completed*

We rely on the information in this proposal form and supplementary questionnaires when we decide what cover to provide and how much you will pay. It is therefore essential that all the information given to us is accurate and that you have not withheld or misrepresented any material facts which may affect our assessment of your proposal. This includes disclosing all accidents and convictions. If you are in doubt as to what constitutes a material fact, you should disclose it as failure to do so may invalidate your policy, result in it not operating fully or claims payments being reduced. (Refer to the policy for a definition of Material Facts). It is an offence to deliberately make false statements and to 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.

Are there any facts not covered by the questions in this proposal form which you consider to be material and which should be disclosed to us?

YES NO

If YES, please provide full details, continuing on page 32, Additional Information if necessary.

Declaration – *Please read carefully then sign and date*

- I/we declare that the information given and statements made in this proposal form and supplementary questionnaires are, to the best of my/our knowledge and belief, accurate, true and complete and that I/we understand the implications of not complying with Motor Insurance Database Disclosure on page 31. I/we accept that this proposal will form the basis of the contract between me/us and Tradex and that I/we will pay the premium when called upon to do so.
- I/we understand that any quotation already given may change when Tradex receives and assesses the completed proposal form and any supplementary questionnaire. Tradex has the right to impose special terms or decline this proposal.
- I/we have read “Material facts 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 material facts which would be likely to influence the assessment or acceptance of this proposal. I/we understand such suppression, misrepresentation or failure may lead to Tradex refusing to pay a claim or reducing the amount paid, cancelling or avoiding the policy and retaining any premium paid.
- I/we have fairly assessed my/our turnover and wage bill. I/we agree to keep records of all owned vehicles up to date as required by the Motor Insurance Database (MID). I/we understand that failure to do so may result in the cancellation of my/our policy and prosecution.
- I/we understand that if Tradex do not receive proof of no claims bonus within 60 days of cover inception, 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. Tradex may hold any refund of premium against payments they 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 may pass the information on this proposal and any subsequent documentation to Insurance Database Service Ltd (IDS) and the Association of British Insurers (ABI) so that they can make it available to other insurers. I/we also understand that, in response to any searches Tradex may make in connection with this proposal or any claim I/we make, IDS and ABI may pass any information received from other insurers to them.
- 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 read “Essential information” and “Material facts and additional risk information” carefully before signing below. If necessary, ask your broker or us for an explanation or more information.

PROPOSER'S SIGNATURE

FULL NAME

POSITION HELD

DATE

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