



THE MOTOR TRADER PROPOSAL FORM

Proposer(s)

Company or trading name if different

Policy or cover note number

Inception date

Broker/Agent

Tradex Insurance Company Limited

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www.tradex.com

COMPLETING THIS FORM

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

We strongly recommend that you read the specific and general conditions and exclusions in the policy before completing this form and any supplementary questionnaires we may require. A full copy of the policy is available on www.tradex.com.

Guide to answering questions:

REQ Must be completed **POS** Complete in full if cover required **OPT** Optional covers available.

Please complete this proposal form in BLOCK CAPITALS. 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 any of the answers, please continue on the additional information sheet, photocopying it if necessary.

Commencement date

Current Tradex policy number, if any

REQ PROPOSER'S DETAILS

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"/>	Postcode <input type="text"/>	Are you a	
Is this your	Home address? <input type="checkbox"/>	Trading address? <input type="checkbox"/>	
Business telephone	<input type="text"/>	Sole trader? <input type="checkbox"/>	Partnership? <input type="checkbox"/>
Mobile	<input type="text"/>	Limited company? <input type="checkbox"/>	
		Email	<input type="text"/>
		Website	<input type="text"/>

List the names and home addresses of you, your partners and directors and indicate their involvement in the business

Name	Address	Postcode	Full time	Part time	Investor only
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

IMPORTANT: If you, any partner or director is or has been known by any other name, you MUST provide full details on page 23, Additional information.

REQ YOUR BUSINESS

When was the business started?

If you have been trading for under a year, provide details of your employment for the last 5 years. Continue on page 23, Additional information if necessary.

From	To	Name of employer	Job description

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 Estimated turnover for the coming year £

Your business - continued

Are you registered for VAT? Yes No If Yes, give your VAT registration number

What are your standard business hours?

Do you regularly operate outside these hours? Yes No If Yes, give details below

Do you employ anyone whether full time or casual? Yes No

If Yes, you MUST complete the Employers liability questions on page 15 as you are REQUIRED BY LAW to have cover.

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.

REQ 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"/>	%
Restoration / refurbishment	<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	<input type="text"/>	%

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

Note: Cover for non-motor trade activities is not automatically included. If cover is required complete the relevant section on page 6.

TOTAL 100%

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



REQ 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 fewer than 2 vehicles, motorcycles up to 50cc and mopeds. (ABI groups can be found at www.thatcham.org/abigrouprating.)

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. The included vehicle categories will be shown on your policy schedule.

Do you require cover for

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"/>
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"/>

Do you want to restrict cover to small vans only for a premium discount?

Yes No

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 and 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 a particular make, give details.

American / Canadian vehicles Yes No If you specialise, which types and makes? Give details.

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 If Yes, Sales Service Repair Collection & delivery

For cover to operate, cleaning conditions must be followed (see Tankers page 45 of the policy). Cover is restricted to sales, service, repair, collection and delivery only.

Vehicle transporters Yes No If Yes, give 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 16 and 17.

POS 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 below.

POS PERMANENTLY OWNED BUSINESS AND PERSONAL VEHICLES

All drivers of the permanently own business and personal vehicles listed below must be named on page 6.

If you wish to include additional vehicles, please request the additional form from your broker or agent or download it from www.tradex.com and complete accordingly.

Do you wish to insure permanently owned business vehicles and those personally owned by the proposer(s) e.g. those owned by the partners or directors of the business named as drivers on page 6?

Yes

No

If Yes, complete the following

Registration	Make	Model	Year	CC/ GVW	Registered keeper	Date of purchase	Price paid £	Overnight postcode

Do you wish to insure vehicles owned by the proposer's spouse, family members and/or employees named as drivers on page 6?

Yes

No

If Yes, complete the following

Registration	Make	Model	Year	CC/ GVW	Registered keeper	Date of purchase	Price paid £	Overnight postcode

OPT TRADE PLATES

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

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 on 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.

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

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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REQ COVER REQUIREMENTS

Which level of cover do you require?

Comprehensive

Third party fire and theft

Third party only

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 personal vehicles	<input type="checkbox"/>	£	£
Stock vehicles held for re-sale or demonstration	<input type="checkbox"/>	£	£
Customer vehicles	<input type="checkbox"/>	£	£

We recommend Comprehensive cover if you handle customers' vehicles and would like to draw your attention to the Road risks optional extension for Loss of use of customer vehicles on page 9.

If you have opted for Third party only cover, you may broaden the cover for nominated permanently owned business and personal vehicles to Comprehensive.

Complete if cover is to be upgraded to comprehensive.

Registration	Current market value £	Registered keeper
<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"/>

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

£10,000,000

POS 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 the 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 23, Additional information if necessary.

REQ THE DRIVERS

If any driver listed below will be using a vehicle for any purposes other than motor trade, the business, other occupations or uses declared below and, if permitted by the policy, social domestic and pleasure use or commuting, that use must be declared below and shown on the certificate of motor insurance and policy schedule.

If you wish to include additional drivers, please request the appropriate supplementary questionnaire from your broker, agent or download it from www.tradex.com and complete accordingly.

You must provide a copy of each driver's licence. If we do not receive these within 30 days of cover incepting we may, at our option, cancel the policy or remove the driver(s) whose licences remain outstanding.

Key to completing the table below:

- 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

Provide the details requested for all drivers to be insured.

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

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

Driver's full name	Non-motor trade activities	Weekly business and/or commuting mileage

REQ 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, DVA (NI)? Yes No

If Yes to any, give full details below continuing on page 23, Additional information if necessary.

Name	Disability or condition	Date of diagnosis	Restricted licence

REQ 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 driver to be insured whether the accidents or claims were insured or not? Yes No

If Yes, give FULL details below continuing on page 23, 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, were you a Motorist? Passenger? Give full details below, continuing on page 23, Additional information if necessary

REQ CONVICTIONS, PENDING PROSECUTIONS, OFFENCES AND DISQUALIFICATIONS

Have you or anyone who will be insured by this policy

- been convicted of ANY **motoring offence** (other than parking), sustained a fixed penalty which has resulted in the driving licence being endorsed or have a prosecution or enquiry pending? Yes No
- in the last 5 years, received ANY police cautions, antisocial behaviour orders, been convicted of or charged with but not yet tried for ANY **non-motor offences** or are any police enquiries pending whether in the United Kingdom or elsewhere? Yes No

If Yes, provide FULL details below including all dates and, for motor offences, the offence code(s), the fine amount(s) and length of any ban (not restricted to the United Kingdom), continuing on page 23, Additional information if necessary.

Full name	Details

REQ BANKRUPTCY, INSOLVENCY AND COUNTY COURT JUDGMENTS

In the last 10 years have you, any partner or director of the business or driver to be insured

- had County Court Judgments issued against them in England and Wales and/or orders or judgments for debt in other jurisdictions, set up an Individual Voluntary Arrangement (IVA), been disqualified from acting as a company director for any period of time or been declared bankrupt or insolvent? Yes No
- been a director of a company that has gone into liquidation, receivership, been the subject of an administration order, or which has been dissolved? Yes No

If Yes, give full details including dates, individual, company and trading names, continuing on page 23, Additional information if necessary. You may also be required to complete a separate questionnaire.

Full name	Details

REQ INSURANCE HISTORY

Have you or any other person to be insured by this policy		If Yes, give full details below continuing on page 23, Additional information if necessary.
Been refused insurance or renewal of a policy?	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Had a policy cancelled due to non payment of premium or for any other reason?	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Had a policy avoided?	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Been asked to agree to special terms or premium?	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Had a claim repudiated or refused?	Yes <input type="checkbox"/> No <input type="checkbox"/>	

REQ CURRENT OR PREVIOUS INSURANCES AND NO CLAIM 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(s)	Policy number(s)	Expiry date(s)

Where necessary provide more information of other relevant policies currently or previously held on page 23, Additional information.

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

The no claim bonus will apply to the policy as a whole and not to individual drivers or vehicles. You must provide proof of your no claim bonus from your insurer NOT your broker or agent to confirm your entitlement to the bonus. We will accept proof of no claims bonus for policies cancelled within the last six months. If we do not receive proof of no claim bonus within 30 days of cover incepting, we will charge an additional premium and may, at our option, cancel the policy.

POS 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

OPT OPTIONAL EXTENSIONS

Driving other vehicles for social, domestic and pleasure purposes

The policy allows named drivers to drive business and personally owned vehicles insured by the policy for both motor trade and social, domestic and pleasure purposes. Other insured vehicles may be driven ONLY for motor trade purposes. This optional extension will provide cover for specifically named drivers aged 25 and over to drive vehicles which are not regularly available to, owned by or hired to the policyholder or named drivers for social, domestic and pleasure use in the United Kingdom only. Motorcycles can be covered but not minibuses, coaches, quad bikes or vehicles with a gross vehicle weight of more than 3.5 tonnes. (See pages 12 to 13 of the policy for full details.) In addition, all excesses, terms, conditions, exclusions and other policy limitations apply.

Note: Comprehensive cover is available only if ALL business and personally owned insured vehicles are comprehensively insured.

Do you require cover? Yes No

If Yes, do you require cover for ALL named drivers listed in Driver's details on page 6? 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 6 or on the completed supplementary form.

Driver's name	√ Third party	√ Comprehensive	√ Motorcycles
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> maximum cc <input type="text"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> maximum cc <input type="text"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> maximum cc <input type="text"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> maximum cc <input type="text"/>

Windscreen

Do you require cover? Yes No

If yes, 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

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 driver named in the schedule as entitled to drive for motor trade purposes (but not those drivers who are subject to young and inexperienced driver restrictions), 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 full and valid United Kingdom driving licence appropriate for the vehicle being demonstrated for more than 12 months. At no time should the keys be left in or a 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, continuing on page 23, Additional information if necessary.

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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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 full and valid United Kingdom driving licence appropriate for the vehicle being loaned for more than 12 months.

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 cover? Yes No

Vehicles at subcontractors, auctioneers and at car lots

Do you require cover for stock and/or customer vehicles at subcontractors' premises, auctioneers' premises 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 23, 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.

Signwriting

Cover can be provided for up to £2,500 to repair or replace signwriting if a business vehicle is damaged or stolen. Only available if you have comprehensive cover.

Do you require cover? Yes No If Yes, give the registration numbers of the vehicles and the type of signwriting on each.

Registration	Type of signwriting - removable, under 25%, over 25% painted or vinyl wrapped?

POS 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, WORKSHOP, BARN OR WAREHOUSE AT YOUR HOME ADDRESS, you MUST complete the questions and the sketch on page 12.

Give the address if different from the postal address given on page 1.

Postcode

How long have you lived and operated from there? When was the property 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

POS PREMISES AND VEHICLES - Complete if you trade from business premises

This section, including the sketch on page 12, 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
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Telephone How long have you occupied these premises?

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

Complete the table below.

Description	Construction e.g. brick, stone or concrete and roofed with tiles, slates, concrete, metal or asbestos.	Max no. of vehicles parked	Are the buildings 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"/>

Do you use portable or moveable electric heaters, LPG, oil, paraffin fuelled and/or other heaters in any part of premises other than in the offices or canteen? Yes No

If Yes, provide full details continuing on page 23, the Additional information if necessary.

Are any vehicles parked or stored in the open? Yes No If Yes, complete the following

Description	Max no. of 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 outside of business hours?

Are you the sole occupier of your premises? Yes No

If No, complete the following questions, continuing on page 23, Additional information if necessary.

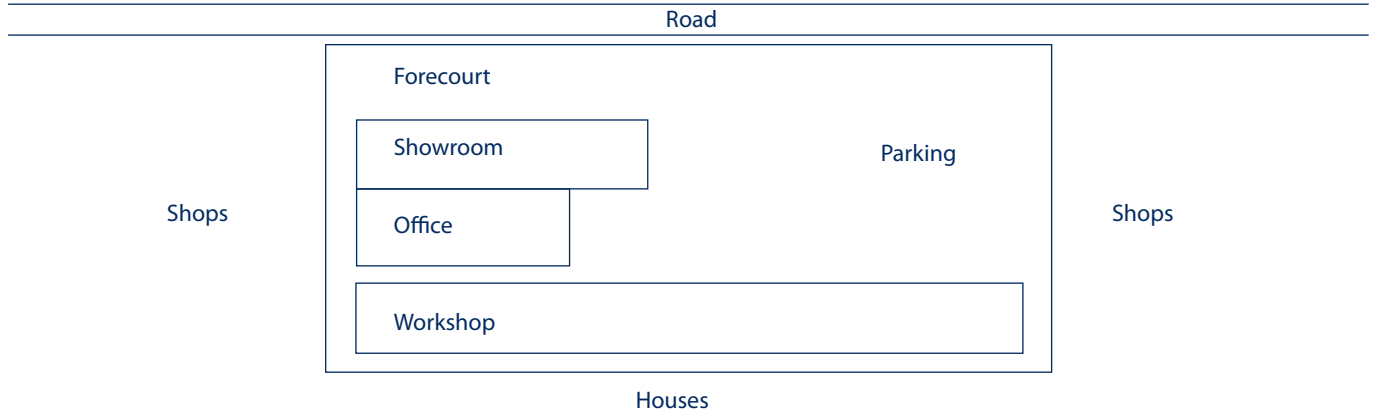
Provide full details of each of the other occupiers, the types of business or trades and whether you operate in or from the same buildings.

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

REQ LAYOUT OF YOUR 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 in the space provided below, as well as any photographs you have.

Example



OPT PUBLIC LIABILITY, PRODUCT LIABILITY, SALES AND SERVICE INDEMNITY

Unless specifically agreed by us, there is no cover outside the United Kingdom or for non-motor trade activities.

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.

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 and spray painting, as well as the general conditions which apply to the policy as a whole.

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"/>

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.

Do you conduct business, work or trade outside the United Kingdom?

Yes No

If Yes, do you require cover?

Yes No

If so, 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.

Imports

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 the 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 23, Additional information if necessary.

Waste storage and removal

Do you clear waste from your buildings at the end of each working day?

Yes No

If No, give full 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?

Waste storage and removal – continued

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

Guard dogs

Do you own or use guard dogs on your trade 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.

OPT PUBLIC LIABILITY OPTIONAL COVERS

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.

Tools of trade Yes No

If Yes, provide full details below, continuing on page 23, Additional information if necessary.

Cover can be provided for a vehicle or plant forming part of or attached to a vehicle and/or its attached trailer which is used as a tool of trade in connection with the motor trade business in situations where the Road Traffic Acts do not apply.

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. Excess - £500.

OPT PUBLIC AND PRODUCT LIABILITY, SALES AND SERVICE INDEMNITY 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 your present or previous insurer.

	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 23, Additional information if necessary.

Date	Details	Approximate cost
		£
		£



POS EMPLOYERS LIABILITY

If you employ anyone on a full time, part time, casual or even 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

You MUST if you have an Employer Reference Number (ERN), provide it and, if applicable, your company's registered address. We are required to publish details of all Employers Liability policies we enter into, renew or under which a claim is made. See www.elto.org.uk for full details.

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 2013 (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 Yes and 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.

OPT 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.

REQ EMPLOYERS LIABILITY INSURANCE AND CLAIMS HISTORY

Are you currently or have you been insured for employers liability? Yes No

If Yes, give details.

Name of present or previous insurer	Policy number	Expiry date

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 23, Additional information if necessary.

Date of claim	Details	Approximate cost
		£
		£

OPT 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. This part of the policy will be subject to strict security requirements, conditions and exclusions. In the event of a claim you will have to substantiate the value and existence of spare parts, accessories, tools and equipment with purchase receipts and/or bookkeeping records.

Own trailers and transporters

Do you require cover for your own trailers and transporters including those with spectacle lifts and/or used for towing? Yes No

If Yes, complete the table below.

Make	Year of manufacture	ID number	Current market value £	No. of 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 necessary

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.

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

Maximum value of equipment £ Maximum value any one load £

Own plant, equipment, tools and stock

Do you require cover for

Your own stock, parts, plant, and equipment in transit in or on your vehicles or trailers? Yes No

If Yes, complete where applicable

Stock and 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 NOT supplied as original 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

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 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.

At night or when not in use, are all vehicles and trailers kept in locked buildings or secure yards? 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 23, Additional information if necessary.

REQ 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 of previous policies and insurers.

	Name of present/previous insurer	Policy number	Expiry date
Trailers			
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 23, Additional information if necessary.

Date	Details	Approximate cost
		£
		£
		£

OPT LEGAL EXPENSES

This optional part of the policy will provide legal expenses cover for uninsured loss recovery, injury, motoring prosecutions and motor vehicle contracts. See pages 38 - 42 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, and you currently have or have previously had legal expenses cover, have you made any claims in the last 5 years for

Uninsured loss recovery? Yes No Injury arising from an incident involving a motor vehicle? Yes No

Motoring prosecution defence? Yes No Disputes arising from a motor vehicle contract? Yes No

If Yes, give full details below continuing on page 23, Additional information if necessary

Date	Details including outcome	Approximate cost
		£
		£
		£

REQ IMPORTANT INFORMATION – Please read before signing the declaration

We strongly recommend that you keep a record of all information given to us and your broker or agent, including details of telephone calls, copies of all letters, emails, this proposal form and any supplementary questionnaires you have completed. You may request a copy of this proposal form for 3 months after you signed it. The policy is available to download on www.tradex.com. If you require your documentation in an alternative format such as large print, please contact your broker, agent or us. Your signing the declaration at the end of this form signifies your consent to the information being used in the ways outlined below.

To ensure we maintain a high quality service, we may monitor or record telephone calls.

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 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 terms, limitations, conditions and exclusions may be imposed.

Data protection – information uses

For the purposes of the Data Protection Act 1998 and any subsequent or amending legislation, Tradex Insurance Company Limited (Tradex) 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 to which we contribute or access.

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 your renewal, make changes to your policy or to administer claims.

Motor Insurance Database

It is a legal requirement that details and registrations of the vehicles you own are added to the Motor Insurance Database (MID) which is managed by the Motor Insurers’ Bureau (MIB). MID data may be used by certain statutory and/or authorised bodies including the police, the DVLA, the DVA, the Insurance Fraud Bureau for electronic vehicle licensing, Continuous Insurance Enforcement, preventing and detecting crime, reducing the incidence of uninsured driving and for the provision of government and other services.

Other insurers and the Motor Insurers’ Bureau may search the MID to ascertain relevant policy information if you have been involved in a road accident whether in the United Kingdom or abroad. Additionally, anyone 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 MID section of the MIB website on www.mib.org.uk.

Employers’ Liability Register

Financial Conduct Authority 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, management information and regulatory compliance

The information you supply may be used for insurance administration, debt collection, offering renewal, research and statistical analysis by Tradex, its associated companies and agents, by participating insurers and suppliers, used for management information purposes including portfolio assessment, risk assessment, performance and management reporting, disclosed to regulatory bodies for monitoring and/or enforcing 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

Tradex, other participating insurers and/or their agents and suppliers may, in order to detect and prevent fraud

- request information from and pass claims information to the Claims and Underwriting Exchange (CUE) managed by Insurance Database Services Limited (IDSL) and the Motor Insurance Anti Fraud and Theft Register (MIAFTR) run by the Association of British Insurers (ABI).
- 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 in England and Wales and/or orders or judgments for debt in other jurisdictions, Individual Voluntary Arrangements and bankruptcy orders.
- validate your claims history or that of any insured person or property involved in the policy or a claim.

Motor Insurance Database disclosure

You are required to comply with the regulations relating to the 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 in your possession including courtesy and short term hire vehicles. You must also advise all additions 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 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 your broker, agent or us. 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. 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 or agent - A policy charge may be levied.

Failure to declare acquisitions 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 a "cooling off period" of 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 provided that, if a claim has been made or an incident which may give rise to a claim has occurred, the full annual premium remains payable and no refund will be allowed. A policy charge of up to £35 plus Insurance Premium Tax will also be levied.

If you cancel all or part of the policy after the 'cooling off period', you may be entitled to a refund but not

- if a claim has been made or there has been an incident which may give rise to a claim
- until we have received the current certificates of motor insurance, cover notes and/or employers liability certificate
- if the period of insurance is less than 12 months.

The basis for calculating refunds will be

Part A – Motor

A portion of the annual premium depending on the number of months the policy was in force.

Months covered – up to	1	2	3	4	5	6	6+
% annual premium used	25%	37.5%	50%	62.5%	75%	87.5%	100%
% refund payable	75%	62.5%	50%	37.5%	25%	12.5%	Nil

Parts B – Legal liabilities and C – Vehicles and goods in transit

A pro-rata refund of premium.

Part D – Legal expenses

No refund.

If we cancel the policy, you may be entitled to a pro-rata refund of premium but not if a claim has been made or there has been an incident which may give rise to a claim.

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.

In all instances a policy charge of £35 plus Insurance Premium Tax will be levied.

NOTE:

Full cancellation conditions and procedures are detailed in the policy which is available to view on www.tradex.com.

It is a legal requirement that, if for any reason the policy is cancelled, you must return all cover notes and certificates of motor insurance. 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 policy.cancellation@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.

Financial Services Compensation Scheme

Tradex Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS) which protects you in the unlikely event that the insurer is financially unable to pay claims made against it. For cover required by the Road Traffic Acts or any other form of compulsory insurance, you would be covered in full for any claim. For all non compulsory insurances, the FSCS will meet a maximum of 90% of any claim for compensation. In both cases, there is no upper limit. Full details are available on the FSCS website www.fscs.org.uk or by writing to

The Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU

REQ PROVIDING ESSENTIAL INFORMATION – MUST BE COMPLETED

We rely on the information in this proposal form and supplementary questionnaires when we decide what cover to provide, how much you will pay and what excesses will be imposed. It is therefore of the greatest importance that all the information given to us is accurate, complete and that you, the vehicle owners and all the drivers to be insured have not withheld, falsified or misrepresented any essential information. Essential information is defined in the policy as “All information and any particular circumstances which would influence us in our decision to provide or restrict cover and to set the level of premium and excess(es)”. This includes disclosing all claims, relevant incidents, any convictions, licence endorsements and any disciplinary action taken. If you are in doubt as to what you should tell us about, you should discuss it with your broker or agent and/or disclose it as failure to do so may invalidate your policy, result in it not operating fully, claims payments being refused or reduced, your premium being revised or retained, the extent of cover, the terms, conditions, exclusions and/or policy excess(es) being revised.

It is an offence to deliberately make false statements and to withhold or misrepresent information.

Is there any essential information not covered by the questions in this proposal form which you consider should be disclosed to us?

Yes No

If Yes, please provide full details on page 23, Additional information.

Please remember to include all information which you consider improves your risk and which could result in a lower premium being charged.

REQ DECLARATION – PLEASE READ CAREFULLY THEN SIGN AND DATE

- I/we declare that the information given and the statements made in this proposal form and any supplementary questionnaires are, to the best of my/our knowledge and belief, true and complete and that I/we understand the implications of “Important information” on pages 19-21 and “Motor Insurance Database disclosure” on page 20. I/we accept that this proposal and any supplementary questionnaires I/we have completed will form part of the contract between me/us and Tradex and that I/we will pay the premium when called upon to do so.
- I/we have read “Providing essential information” above and have provided an answer to the question posed. I/we have not suppressed, misrepresented or failed to disclose any important information or particular circumstances which would be likely to influence the assessment or acceptance of this proposal. I/we understand any such suppression, misrepresentation or failure may invalidate my/our policy, result in it not operating fully, the premium and/or extent of cover being revised, a claim payment being refused or reduced and any premium I/we have paid being retained.
- 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 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. 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 from my/our insurer within 30 days of cover incepting, they will charge an additional premium and may, at their option, cancel the policy.
- I/we understand that I/we must provide a copy of each driver’s licence(s) within 30 days of cover incepting or the policy may be cancelled or the driver removed.
- 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 claim bonus.
- I/we understand that Tradex, participating insurers and their agents may, at any time from my/our completing this proposal to the time the policy is cancelled or lapsed, request information from and pass information to the Claims and Underwriting Exchange (CUE) which is managed by Insurance Database Services Limited (IDSL) and the Motor Insurance Anti Fraud and Theft Register (MIAFTR) run by the Association of British Insurers. I/we understand that any information received will be made available to other insurers and/or the police. I/we understand that this will include the validation of my/our claims history as well as that of any person likely to be involved in this policy or a claim.
- I/we understand that my/our information may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing compliance with any regulatory rules or codes. I/we consent to Tradex checking other databases including, but not limited to, information held by credit agencies.
- 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 “Important information” and “Providing essential information” carefully before signing below. If you have any queries, speak to your broker, agent or to us.

Policyholder's signature		Full name	
Position in business		Date	

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



OPT ADDITIONAL INFORMATION

If there is insufficient space elsewhere in this form, use the space below, continuing on an additional sheet if necessary. Please remember to include any information which may improve your risk and could result in a lower premium being charged.

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