

Private Car Insurance Proposal Form

For office use

Important Please complete this Form and return it to your Broker/Agent. The Insurers reserve the right to decline any proposal submitted. Please use CAPITAL LETTERS.

| Part 1 | | Details of Proposer/Applicant | |
|--|---|---|---|
| Title (Mr/Mrs/Ms/Miss/Other) | <input type="text"/> | Surname | <input type="text"/> |
| Forename(s) in full | <input type="text"/> | | |
| Age | <input type="text"/> | Date of birth | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| How long resident in UK? | <input type="text"/> | years | <input type="text"/> |
| Full postal address | <input type="text"/> | | |
| | Postcode | | |
| Contact telephone number | <input type="text"/> | | |
| Precise occupation, both full and part-time | <input type="text"/> | Part-time | <input type="text"/> |
| Are you self-employed? | No <input type="checkbox"/> | Yes <input type="checkbox"/> | If 'No', state employer's trade or business <input type="text"/> |
| Type of licence held | <input type="text"/> | If you have a provisional licence, how long have you held this? | <input type="text"/> |
| | | Date UK Driving Test was passed | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| Part 2 | | Details of Owner / Vehicle | |
| Make of vehicle | <input type="text"/> | Exact model | <input type="text"/> |
| Type of body | <input type="text"/> | Number of seats | <input type="text"/> |
| | | Cubic capacity | <input type="text"/> |
| Year of manufacture | <input type="text"/> | Present value (including accessories) | £ <input type="text"/> |
| | | Vehicle registration (letters and numbers) | <input type="text"/> |
| Has the body and/or engine been modified? | No <input type="checkbox"/> | Yes <input type="checkbox"/> | If 'Yes', give details (eg. alloy wheels, body kit, etc.) <input type="text"/> |
| Is the vehicle fitted with an immobiliser or alarm? | No <input type="checkbox"/> | Yes <input type="checkbox"/> | If 'Yes', give details of the make <input type="text"/> |
| | | Is the vehicle garaged overnight? | No <input type="checkbox"/> |
| | | | Yes <input type="checkbox"/> |
| Date of purchase | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | Registered owner | <input type="text"/> |
| Name of the main driver, if not the same as registered owner | <input type="text"/> | | |
| Part 3 | | Details of Additional Driver(s) If applicable | |
| Give particulars below of any person, other than yourself, who to your knowledge will drive and in respect of your spouse if he/she will ever drive. All drivers under 25 must be shown. | | | |
| | Second Driver | | Third Driver |
| Title (Mr/Mrs/Ms/Miss/Other) | <input type="text"/> | | <input type="text"/> |
| Surname | <input type="text"/> | | <input type="text"/> |
| Forename(s) in full | <input type="text"/> | | <input type="text"/> |
| Age and date of birth | <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"/> |
| Precise occupation, both full and part-time | <input type="text"/> | | <input type="text"/> |
| | Full-time | | Full-time |
| | <input type="text"/> | | <input type="text"/> |
| | Part-time | | Part-time |
| Employer's trade or business | <input type="text"/> | | <input type="text"/> |
| Type of licence held | <input type="text"/> | | <input type="text"/> |
| If you have a provisional licence, how long have you held this? | <input type="text"/> | | <input type="text"/> |
| Date UK Driving Test was passed | <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"/> |
| You must indicate whether or not the additional driver(s) named above has/have been involved in any accidents or incurred any losses within the last 3 years. If so, you will need to give details in Part 4. | | | |
| Number of accidents/losses (If none, say 'NONE') | <input type="text"/> | | <input type="text"/> |

Part 4 Details of Driving History All drivers

- Please tick the boxes below to answer 'No' or 'Yes' to the following questions.
- If you answer 'Yes' to any of them (except for question 5) you must also supply details.
- For questions 1 and 2 please give the name of the driver concerned if additional drivers have been named in Part 3.
- In all cases, give full circumstances, dates, costs, fines and penalty points imposed, if relevant. Details of fixed penalty points must also be given.

- 1 Have you or, to your knowledge, has any person who will be driving been...
- a convicted (and/or is a prosecution pending) for any motoring offence, other than parking offences, or sustained any fixed penalty offences? No Yes
- b involved in any accident or loss during the past 3 years in connection with any motor vehicle? No Yes
- c disqualified from holding or obtaining a licence to drive a motor vehicle? No Yes
- d refused insurance or had a policy cancelled, a renewal declined or special terms imposed? No Yes

If 'Yes', please give details

- 2 Do you, or any person to your knowledge who will drive, suffer from or have suffered any defect of vision or hearing, physical or mental infirmity, diabetes, fits or any complaints of the heart? No Yes

If 'Yes', please give details

- 3 Does any other person or company have any financial interest in the vehicle? No Yes

If 'Yes', please give details

- 4 Do you own, or have the use of, any other motor vehicle (eg. company car)? No Yes

If 'Yes', please give details

- 5 Have you driven motor cars regularly over the past 12 months? No Yes

- 6 Is/are the vehicle(s) usually kept at the address given in Part 1? If 'No', please give details below. No Yes

Address Postcode

- 7 Will the vehicle be used...

- a by you for social, domestic and pleasure purposes? No Yes
- b by you for travel between your home and your permanent place of business? No Yes
- c by you in connection with your business or profession but excluding commercial travelling or soliciting for orders? No Yes
- d by you in connection with commercial travelling or soliciting for orders? No Yes
- e by you in connection with the Motor Trade? If 'Yes', please give details below No Yes
- f by you to carry paying passengers, or as a vehicle for hire? If 'Yes', please give details below No Yes
- g by another person for travel between their home and their permanent place of business or study? If 'Yes', please give details below No Yes
- h by another person in connection with your business or profession? If 'Yes', please give details below No Yes

If 'Yes' to any of e to h, above, please give details

- 8 Are you married? If 'Yes', please give spouse's occupation. No Yes

Spouse's occupation

Part 5 Details of Previous Insurance

Are you, or have you been, insured in your own name? No If 'No', state how driving experience has been obtained

Yes If 'Yes', please give details below of your last insurer and attach your renewal notice to this Form

Name of previous Insurer

Previous policy number Expiry date of previous policy

Part 6 Details of Cover Required

Type of cover required **Comprehensive** **Third Party Fire and Theft** **Third Party only**

Type of driving required **Yourself only** **Yourself and spouse** **Yourself and named drivers**

If you chose Comprehensive cover, do you want to pay the first part of any claim? No Yes If 'Yes', please indicate below how much of the first part of the claim you want to pay

£100 £150 £200 £250

If you are entitled to the maximum bonus, do you want to protect your No Claim Bonus for an additional payment? No Yes This is called 'Bonus Protection'. Please note that you must be 25 years of age.

When is the cover to start? Time (24 hour) Day Month Year 2 0

Part 7 Important Notes

Data Protection Act 1998 We may store your information on a computer and use it for administration, risk assessment, research and statistical purposes, marketing purposes and for crime prevention (see further details below). We will only disclose your personal details to third parties, if it is necessary for the performance of your contract with us.

In order to assess the terms of the insurance contract or administer claims which arise, we will need to collect data which the Data Protection Act defines as sensitive such as medical history or criminal convictions. By proceeding with this contract you will signify your consent to such information being processed by the Insurers or their agents.

We will keep your information secure at all times. In certain circumstances, for example for systems administration purposes, we may have to transfer your information to another country, which may be a country outside the European Economic Area (EEA).

By proceeding with your insurance application, we will assume you are agreeable for us to transfer your information to a country outside the EEA.

Anti-Fraud and Theft Registers Insurers pass information to various Anti-Fraud and Theft Registers. The aim is to help us check information provided, and also to prevent fraudulent claims. When we deal with your request for insurance we may search these registers. Under the conditions of your insurance policy, you must tell us about any incident (such as an accident or theft) whether or not it gives rise to a claim. When you tell us about an incident, we will pass information relating to it to the registers.

Motor Insurance Database Your policy details will be added to the Motor Insurance Database (MID), run by the Motor Insurers Information Centre (MIIC). This may be consulted by the police in order to establish who is insured to drive the vehicle. If you are involved in an accident (in the UK or abroad), other UK insurers, the Motor Insurers' Bureau and MIIC may search the MID to ascertain relevant policy information.

Persons with a valid claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

You can find out more about this from your Insurer, or at www.mic.org.uk

Other important notes The information that you have provided to us forms the basis of your insurance policy. It is important that you advise us of all material information, and immediately of any change in the information. Please note if you are in any doubt whether or not any information is material, it should be disclosed. Under the Road Traffic Act, it is an offence to make any false statements or withhold any material information in order to obtain a cover note or a Certificate of Motor Insurance.

The Insurers reserve the right to decline any insurance risk or change the premium and the terms quoted.

Full details of our complaints procedure are set in your insurance policy.

Your policy is subject to English law and to the exclusive jurisdiction of the English Courts, unless we have agreed otherwise with you.

Please note your cover does not start until you have been issued with a cover note or Certificate of Insurance.

Part 8 Declaration

Once you have read and understood the Important Notes in Part 7 above, please read and sign the declaration below:

I/We declare that to the best of my/our knowledge and belief that all the information given on this proposal is true and complete.

I/We acknowledge that Brit Insurance Limited (the "Insurers") will rely on the information contained in this proposal, before deciding whether to accept my/our risk and in fixing the insurance premium.

I/We declare that to the best of my/our knowledge and belief, the details of the motor vehicle(s) is/are correct and that it/they are in a roadworthy condition.

I/We declare that no material information has been intentionally withheld, concealed or misrepresented by me/us that might influence the Insurer's acceptance and assessment of my/our application.

I/We understand that non-disclosure or misrepresentation of any material fact may render the policy void.

Signature

Date

Summary of Cover

Comprehensive policies offer the following Benefits which are subject to the fuller definitions and conditions contained in the Policy Document a copy of which will be supplied on application.

- Loss or damage** Loss of or damage to insured car or its accessories by accidental damage, frost, fire, theft, malicious damage also covered in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.
- Audio and Visual Equipment** Audio and Visual Equipment permanently fitted to Insured car up to a value of £500 (excluding Cassettes, Compact Disks, Tapes, Mobile Telephones and Car Telephones).
- Windscreen and car windows** Windscreen and car windows unlimited in any one year of Insurance without loss of Bonus provided that glass windows replacement is carried out by the Insurers approved windscreen Replacement Service. Otherwise the limit of indemnity is £100. A £50 excess will apply in respect of any claim for replacement, although this will be waived if the Windscreen or Window can be repaired.
- Repairs** Repairs up to any amount covered by the Insurance may be commenced at once provided an estimate is first forwarded to your Broker/Agent or Insurers.
- Personal Accident** Personal Accident to Insured and/or Spouse. Death benefit £2,500. Loss of sight or limbs also covered. Age limit 69.
- Personal belongings** Personal belongings the property of the Insured and/or Passengers (limited £100). Furs, Jewellery, Money and Documents and the like are excluded.
- Medical Expenses** Medical Expenses to driver or other occupant of Insured Car (limit £250 per person).
- Third Party Indemnity** Driving other private cars covered for Third Party risks whilst being driven by Insured (if an individual). Not Indemnity applicable to cars owned by the Insured or hired to him under a Hire Purchase Agreement.
- Manslaughter** Manslaughter and death by dangerous driving. Legal Defence for any driver over 21 years of age.

Additional Excesses

- Fire and Theft Excess** If the Insured Car and/or its accessories are lost or damaged by Fire or Theft a £100 Excess will apply in addition to any other Excess on the Insurance.
- Young and Inexperienced Drivers Excess** Comprehensive Insurances incorporate the following Excesses (other than Fire or Theft) which will apply in addition to any other Excess on the Insurance:
 - £100 for any driver 25 years of age or over who holds a Provisional Licence or has not held for a period of one year a licence issued within the United Kingdom, other than a Provisional Licence, to drive a vehicle of the same class as the Insured Car.
 - £150 for any driver 23 to 24 years of age inclusive.
 - £200 for any driver 21 to 22 years of age inclusive.
 - £350 for any driver under 21 years of age.

For Brit Office Use

Broker full premium calculation

| | | | | | | |
|-------------------------|------------------|-----|---------|-----------|---------------|--|
| Inception time and date | | | | | Scheme | |
| | | | | | X | |
| Cover | Certificate type | Use | Drivers | NCD years | Excess | |
| | | | | | | |
| Terms and conditions | | | | | | |
| | | | | | | |
| Blackboard | | | | | Fastrack code | |
| | | | | | | |

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