

# Private Car

## Payment by Instalments

If you are eligible you can pay your premium by instalments by Direct Debit to help you spread the cost of your insurance. This will be administered by Finsure, a subsidiary of NIG.

## Main Terms and Conditions

- 1 In the first year the premium is paid by a deposit of 20% of the annual premium and 10 monthly instalments.
- 2 The first instalment is due one month after the policy commences, with future instalments due monthly on or around the same date.
- 3 The dates and amounts of your monthly instalments will be sent to you by post at least seven days before the first instalment.
- 4 If there is any delay in collecting the first instalment, when it is collected all payments due will be collected together at that time - please make provision for this.
- 5 The policy is an annual contract. Following a claim, total loss settlement or disallowance of a No Claim Bonus, any balance of the premium outstanding must be paid in full and we reserve the right to deduct any arrears from a claims settlement.
- 6 Should the policy be cancelled mid-term then we shall require the return of the annual Certificate(s) of Insurance. If this is not returned then the full annual premium will be due and we will take all reasonable steps to recover any remaining debt.

## Cancellation

In the event of the policy being cancelled mid-term the following scale of charges will apply. There is no refund if a claim has been made.

Period of Cover % of Annual Premium	1 Month 20%	2 Months 30%	3 Months 40%
Period of Cover % of Annual Premium	4 Months 50%	5 Months 60%	6 Months 70%
Period of Cover % of Annual Premium	7 Months 80%	8 Months 90%	Over 8 Months 100%

## About NIG

Founded in 1894, NIG is one of the UK's leading motor insurers. We have been covering the needs of motorists for over 50 years. During that time we have earned our reputation for designing policies offering excellent cover at competitive rates, and providing a fast and fair claims service. Backed by the resources of the Credit Suisse Group, one of the world's largest insurance groups, you can be certain that with NIG you are insuring with the experts.

## About Finsure

Finsure is an award winning premium finance company and is a subsidiary of NIG. It enables customers to spread the cost of their insurance over a year in easy to pay instalments. Finsure provides customers with a high level of service with staff who have an excellent understanding of insurance.

## The Approved Repairer Scheme

A key advantage of being an NIG customer is the Approved Repairer Scheme, specially designed to get you back on the road fast. Each Approved Repairer has to meet the exacting standards set by NIG before being appointed. So in addition to ensuring all repairs are dealt with quickly and efficiently, the highest standards of workmanship are guaranteed.

## Warning

Finsure may use the information you provide in your application in order to obtain a credit search from a credit reference agency. That agency will keep a record of any such search. Finsure may also supply information to a credit reference agency about your performance with the credit agreement made between Finsure and yourself. This information can be made available to other persons using the services of the credit reference agency before deciding whether to grant credit.

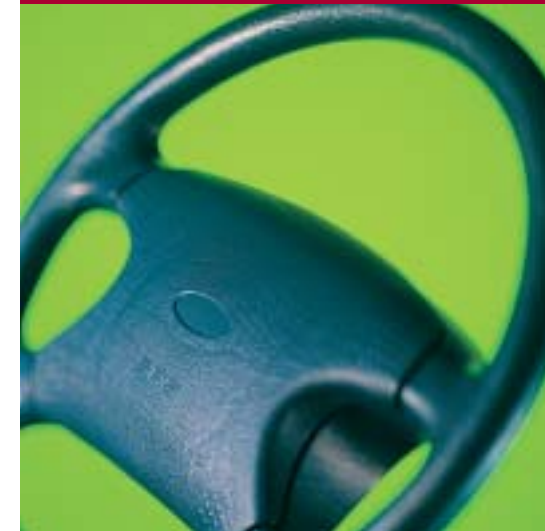
## Broker/Agent

NIG is the trading name of The National Insurance and Guarantee Corporation PLC  
Regd. Office: Crown House, 145 City Road, London EC1V 1LP. Regd No: 42133  
NIG is a member of the General Insurance Standards Council

## Proposal

This document provides an application form for the Sovereign Insurance Policy

# Private Car



Sovereign

**nig**

Personal  
Division

# Private Car Insurance Proposal Form



## BROKER/AGENT USE ONLY

Agency No.  Scheme   
 Broker Ref. No.  Quote Ref.

## Product. Please tick appropriate box

Sovereign  SOV Sovereign Economy  EC

## 1 YOU THE PROPOSER

Title  Forenames and Surname   
 Address   
 Town  County  Post Code   
 Tel. No. Home   
 Work   
 Mobile

Marital Status  Number of children under 17 years of age

Tick appropriate box: Type of Dwelling House/Bungalow  1 Flat  2 Mobile Home  3 Caravan  4  
 Do you: Own?  1 Rent?  2 Live with parents?  3 Other?  4  
 Credit Card(s) None  Visa  1 MasterCard  2 American Express  3 Other  4

Have you had a County Court Judgement registered against you in the past six years or defaulted on any credit agreement (including loans)? YES/NO

If YES give details (including date & amount) NOTE:- You must include details of any judgements even those subsequently satisfied.

2 COVER TO OPERATE FROM DAY MONTH YEAR FOR MONTHS

## 3 YOUR CAR

Registration No  Is this personalised? YES/NO  Make and Precise Model  Cubic Capacity  Body Type (eg Saloon/Estate)  Seats   
 Year of Make  Colour  Purchase Date  Value  £ Present Mileage  Expected Yearly Mileage  Does the car have a metallic or other special finish? YES/NO

Tick appropriate box:  
 a Is the car normally kept overnight: in a locked garage?  1 un-garaged on your property?  2 on the road?  3  
 b Is the car normally kept overnight at the above address? YES/NO  If NO give address and postcode   
 c Is the car left-hand drive? YES/NO   
 d Has the car been altered in any way including electronically, e.g. engine or body modifications, special or non-standard equipment, non-standard wheels? YES/NO  If YES give details   
 e Has the car been fitted with any security or tracking devices? YES/NO  If YES give details including make and model number   
 f Who owns the car? Tick appropriate box: You  1 Your Spouse  2 If 3 or 4 is ticked give details   
 A firm/leasing company  3 Other  4  
 g Is the car registered in your name? YES/NO  If NO give details

## 4 COVER REQUIRED (See Choice of Cover for description)

Tick appropriate box: Comprehensive  1 Third Party Fire and Theft  2  
 Guaranteed Bonus Policy Required YES/NO  Level of Voluntary Excess Required (Comprehensive Policies only) - Enter amount £

## 5 USE (See Choice of Use for description)

Tick appropriate box: Social Domestic and Pleasure  0 Class One  1 Class Two  2 Class Three  3  
 If Social Domestic and Pleasure does that include commuting? YES/NO   
 Do you normally drive all or part of the way to your place of work? Yes - All  Yes - Part  No   
 If Yes, where is the car usually parked during the day? -please give postcode if known Company Car Park  1 Public Car Park  2 On the Road  3 Postcode

## 6 DETAILS OF PERSONS WHO WILL DRIVE YOUR CAR (Drivers under 25 years of age will be excluded unless disclosed)

Tick appropriate box:      You only  1      You and Your Spouse  2      You and Named Drivers  3

Any Driver aged 25 and over  4      Any Driver (if driver under 25 see note above)  5

PLEASE GIVE DETAILS OF YOURSELF, MEMBERS OF FAMILY AND ALL OTHER PERSONS WHO MAY DRIVE. (Full information is required, ticks and dashes are **not** acceptable)

Driver (Give full Name)	Sex M/F	Date of Birth	Age	Employment status e.g. Employed, Self Employed, Unemployed, Retired	Nature of Business e.g. Bank, Factory Hospital (give previous if Unemployed)	Precise Occupation e.g. Clerk, Engineer, Nurse
1 YOURSELF →						
2						
3						
4						

Driver	Type of <b>current</b> U.K. car licence: full, provisional or triennial and period held. State country of issue if not U.K. Type      Years      Months	How long resident in U.K.?	Does this driver have use of any other car? YES/NO    If YES give owner or state if company car	Relationship to proposer	Is this driver a Non-Smoker? YES/NO	Is this driver Teetotal? YES/NO	Member of Institute of Advanced Motorists YES/NO
1 YOURSELF							
2 AS ABOVE							
3 AS ABOVE							
4 AS ABOVE							

a Are you the main driver?      YES/NO ▶       If NO who is

b Do you or any person who may drive have any criminal convictions (or been charged with a criminal offence but not yet tried)?      YES/NO ▶

c Have you or any person who may drive had any motoring convictions including fixed penalty offences within the last **5 years** or are there any prosecutions pending or police enquiries outstanding (including fixed penalty offences)?      YES/NO ▶

d Have there been any accidents, thefts or losses (whether covered by insurance or not and regardless of blame) during the past **3 years** in connection with any vehicle owned, driven, or insured by or in the charge of you or any person who to your knowledge may drive?      YES/NO ▶

If 6b, 6c or 6d have been answered YES give the following details

Name	Dates of Convictions	Offence Codes	Fines	Disqualification Periods	Dates of Accidents/ Thefts/Losses	Brief description of circumstances	Cost of claims	Were all costs recovered?

e Do you or does any person who may drive have defective vision or hearing (not corrected by glasses or hearing aid) any physical, mental, alcoholic or nervous disorder, or heart, diabetic or epileptic condition or other complaint, had blackouts or fits or regularly take any prescribed medication?      YES/NO ▶

If YES give details including name(s) of persons, nature of complaints, years stabilised if appropriate and details of medication. Also confirm that DVLA have been informed and advise whether your/their driving licence is restricted as a result. You are reminded that all drivers are required by law to inform the Drivers Medical Branch at DVLA if they have any disability (including any physical or mental condition) which affects or may become likely to affect their fitness as a driver.

## 7 INSURANCE HISTORY

a Has any insurer at any time in respect of motor insurance declined to insure you or any person who may drive, avoided or cancelled your or their policy, or refused to renew?      YES/NO ▶       If YES please give details

b How long have you owned a motor vehicle? ▶

c State name of previous insurer and policy number (No Claim Bonus must not be currently used on another vehicle) ▶

d Was your previous No Claim Bonus protected?      YES/NO ▶

e If you have made a claim since your previous policy was last renewed, advise number of years NCB earned at the last renewal date. ▶

## 8 CREDIT SCHEME

If you are eligible would you like to apply for credit and use our monthly payment scheme?      YES/NO ▶       If YES please read the sections headed PAYMENT BY INSTALMENTS and WARNING overleaf then complete the Direct Debiting Instruction on facing page. **Minimum Premium £100.**

**IMPORTANT NOTE** You are reminded that it is essential you provide all material information likely to influence the acceptance and assessment of this insurance. If you have any doubts as to whether a fact is material it should be disclosed. Failure to disclose any material facts may invalidate your policy or may result in your policy not operating fully. It is an offence under the Road Traffic Acts to make any false statement or withhold any material information for the purpose of obtaining a certificate of motor insurance. Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDS Ltd) and the Motor Insurance Anti-Fraud and Theft Register, run by the Association of British Insurers (ABI). The aim is to help us to 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 policy, you must tell us about any incident (such as an accident or theft) which may or may not give rise to a claim. When you tell us about an incident, we will pass information relating to it to the registers. Your insurance cover details will be added to the Motor Insurance Database, run by the Motor Insurers' Information Centre (MIIC). This has been set up to help identify uninsured drivers, and may be searched by the Police to help confirm who is insured to drive. If there is an accident, the Database may be used by insurers, MIIC and the Motor Insurers' Bureau to identify relevant policy information. You can ask us for more information about this. You should show this notice to anyone insured to drive the vehicle covered under the policy.

I agree that if any answer has been printed or written by any other person, he/she shall be my agent for that purpose.

**DECLARATION** I/We declare that to the best of my/our knowledge and belief the information given in this Form is correct and complete in every detail. I/We understand that you will pass the information on this form and about any incident I/we may give details of to IDS Ltd and ABI so that they can make it available to other insurers. I/We also understand that, in response to any searches you may make in connection with this application or any incident I/we have given details of, IDS Ltd and ABI may pass you information it has received from other insurers about other incidents anyone insured to drive the vehicle covered under the policy have been involved in.

Proposer's Signature

Date

### PREMIUM CALCULATION

Yrs NCB or GB  
or Intro.Disc.

TOTAL £

## CHOICE OF COVER

### Third Party Fire and Theft

You are covered for liability to third parties (including passengers) in respect of compensation for injury or damage, legal costs and emergency treatment **plus** loss of or damage to your car caused by fire, theft, or attempted theft. An excess applies.

### Comprehensive (including Economy)

Cover as Third Party Fire and Theft **plus** loss of or damage to your car. Also included are Windscreen Cover, Personal Accident benefits, Personal Belongings and Medical Expenses. An excess applies.

### Guaranteed Bonus

If eligible you may guarantee your no claim bonus so that it will not be reduced no matter how many claims you make. You will receive free foreign use for one trip up to 30 days per year and dependent on policy cover, enhanced benefits. An excess applies.

### Windscreen Cover

This extension is automatically included on all Comprehensive policies. You will be responsible for the first part of any claim under this section when the windscreen is replaced and not simply repaired. Your No Claim Bonus is not affected by windscreen claims.

### Audio/Telecommunication Equipment

Cover for this equipment is limited dependent on policy cover.

**Please consult your insurance adviser for full details of policy cover, benefits and excesses.**

## CHOICE OF USE

### Social Domestic and Pleasure (excluding commuting)

Covers you and other permitted drivers to use the car for Social, Domestic and Pleasure purposes only, excluding commuting to work.

### Social Domestic and Pleasure (including commuting)

Covers you and other permitted drivers to use the car for Social, Domestic and Pleasure purposes including commuting to a permanent place of work.

### Class One

Covers Social, Domestic and Pleasure use including commuting as well as use by you and your spouse (if entitled to drive), in connection with both of your occupations. Excluding use in connection with the Motor Trade, use for the soliciting of orders, renting out or use of the car for the carriage of goods or passengers for hire or reward.

### Class Two

Covers social, domestic and pleasure use including commuting and use by you and authorised drivers in connection with your occupation. Excluding use in connection with the Motor Trade, use for the soliciting of orders, renting out or use of the car for the carriage of goods or passengers for hire or reward.

### Class Three

Covers Class Two above and also includes the soliciting of orders.

## PAYMENT BY INSTALMENTS

If you qualify for credit facilities we ask for a deposit of 20% of the annual premium and spread the balance plus a small credit charge into 10 equal instalments starting the first month after cover commences. You will be notified by letter of the premium, charge for credit, (please note that any change to the percentage charge will not be effected until renewal of this policy) and repayment details prior to the withdrawal of the first instalment. In the event of there being a delay in collecting the first withdrawal it will include all instalments due up to that date.

For example:

	Annual Premium (incl IPT)	£100.00	<b>Minimum Premium £100</b>
less	<b>Deposit</b>	<b>£20.00</b>	
	Amount of Credit	£80.00	<b>Payable by 10 monthly instalments of £8.80</b>
plus	Credit Charge of 10%	£8.00	
	<b>Total Outstanding</b>	<b>£88.00</b>	<b>Total Amount Payable £108.00 APR = 23.5%</b>

Any changes to the premium during the year will be dealt with by adjusting the monthly instalments. At least 14 days before renewal you will receive a renewal letter with all the financial details, including the new monthly instalments, which will be collected over 12 months. For cover to continue, no action is required by you in connection with payment. However, if you do not wish to renew, please tell your insurance adviser. In this event you should cancel the direct debiting instruction with your bank prior to your renewal date.

Full terms and conditions will be sent to you prior to collection of the first instalment but a summary of the main terms is provided overleaf.

### THE DIRECT DEBIT GUARANTEE

- 1 This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank/Building Society.
- 2 If the amounts to be paid or the payment dates change, Finsure will notify you 7 days in advance of your account being debited or as otherwise agreed.
- 3 If an error is made by Finsure or your Bank/Building Society, you are guaranteed a full and immediate refund of the amount paid from your branch.
- 4 You can cancel a Direct Debit at any time, by writing to your Bank/Building Society. Please also send a copy of your letter to us.

## PLEASE FILL IN THE WHOLE FORM AND SEND IT TO YOUR INSURANCE ADVISER

I wish to pay my insurance premium by instalments

Name in Full (BLOCK CAPS)  Broker/Intermediary use only Agency No   
 Proposer's/Policyholder's Signature  Date  Policy No

### Instruction to your Bank or Building Society to pay Direct Debits.

Originators Identification Number

8 3 0 7 9 6



1 Name(s) of account holder(s)

4 Bank or Building Society account number

5 Finsure Premium Finance reference number (office use only)

To: The Manager   
 \_\_\_\_\_ Bank or Building Society  
 Address   
 \_\_\_\_\_  
 Postcode

6 Instruction to your Bank or Building Society  
 Please pay Finsure Premium Finance Ltd Direct Debits from the account detailed on this Instruction subject to the safeguards assured by The Direct Debit Guarantee.

3 Branch sort code (from the top right hand corner of your cheque)    —    —

Signature(s)   
 \_\_\_\_\_  
 Date

### NO ACKNOWLEDGEMENT REQUIRED

Banks and Buildings Societies may not accept Direct Debit Instructions for some types of account.

I understand that this Instruction may remain with the originator Finsure and details may be passed to my Bank/Building Society electronically.