

## Motor Fleet Insurance Proposal Form

This proposal for motor fleet insurance forms the basis of the contract between you (the Proposer) and us (the Insurer). Failure to disclose all relevant information or the provision of false or inaccurate information could invalidate your insurance or result in a claim not being paid. It is an offence under the Road Traffic Act to make any false statement or withhold any material information for the purpose of obtaining a Certificate of Motor Insurance. If you are in any doubt as to whether a fact is material you should disclose it.

Please give a definite answer to each question. (Leaving the question blank or answering 'not applicable' is not acceptable).

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### 1. GENERAL INFORMATION

(a) Full name of proposer (including any associated and/or subsidiary companies):

If a limited company, please also state company registered number

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(b) Full business address (with postcode):

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(c) Contact name:

(d) Please state your position in the business (e.g. director/partner/principal, etc.)

(e) Telephone number:

(f) Fax number:

(g) Email address:

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(h) Full description of trade/business:

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(i) How long have you been trading?

(j) How many business locations do you trade from?

(If you trade from other business locations please list them including the post codes)

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(k) Have you ever traded under any other name?

YES/NO

If "yes" please give details:

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(l) Are you registered for VAT?

YES/NO

If "yes" please state the percentage you can recover:

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Collingwood Insurance Company Limited

- Licensed by the Financial Services Commission in Gibraltar under the Financial Services (Insurance Companies) Act to carry on insurance business in Gibraltar
- Registered in Gibraltar (Reg. No. 89988)
- Registered office: Montagu Pavilion, 8-10 Queensway, Gibraltar

## 2. COMMENCEMENT DATE

Period of insurance: 12 months from (date):

Cover does not commence until this proposal form has been accepted by Collingwood Insurance Company Limited and a Certificate of Motor Insurance is issued.

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## 3. VEHICLES AND TRAILERS

- (a) Please state the total number of vehicles owned, hired, leased or lent to you:  
(Please ensure that an up to date schedule of vehicles is attached to this document)
- (b) Do you require cover for trailers? YES/NO  
If "yes",
- (c) Please state the total number of trailers owned, hired, leased or lent to you:
- (d) Is cover required for unspecified trailers? YES/NO
- (e) Is cover required: (i) only whilst attached to the towing vehicle? YES/NO  
(ii) whilst attached or detached? YES/NO
- (f) What is the approximate total vehicle/trailer value at each of your business locations?
- (g) If vehicles/trailers are left at other locations please state the total vehicle/trailer value and postcode at other locations:
- (h) Are vehicles/trailers left in a secure compound when left unattended and at night?  
If "no" please provide full details:  
Has any vehicle or trailer:
- (i) Been modified from the manufacturer's standard specification? YES/NO  
(You must disclose all changes (including cosmetic changes, customisations or the fitting of special equipment) whether the performance of the vehicle is affected or not)
- (j) Originally registered in a country other than the United Kingdom? YES/NO  
If "yes" please provide full details:
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## 4. USE OF VEHICLES

- (a) Are passengers to be carried for hire or reward? YES/NO
- (b) Are goods to be carried for hire or reward? YES/NO
- (c) Will goods of an inflammable, corrosive, explosive or dangerous nature be carried? YES/NO
- (d) Will any vehicle be used "airside" or in close proximity to aircraft? YES/NO
- (e) Will any vehicle be used outside the United Kingdom for business purposes? YES/NO  
If "yes" to any of the above please provide full details:
- (f) Will any vehicle be hired out to other operators? YES/NO  
If "yes" please provide full details:
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## 5. PREVIOUS INSURANCE AND CLAIMS RECORD

(a) State name(s) of previous motor insurers, period of cover and policy numbers:

(An authenticated claims experience from previous insurers for the past three years must be provided - if appropriate)

In respect of your previous motor insurance cover, have your previous insurers ever:

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|---|--------|
| (b) Declined to pay a claim?  | YES/NO |
| (c) Refused to provide you with insurance cover?                          | YES/NO |
| (d) Imposed special terms, refused to renew, or cancelled your insurance? | YES/NO |

If "yes" please provide full details:

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## 6. IMPORTANT: PLEASE READ THESE NOTES CAREFULLY BEFORE SIGNING THE DECLARATION

**THESE NOTES APPLY EQUALLY TO THE PROPOSER (whether a sole trader, principal or partner, and to all directors if a limited company) AND TO ALL DRIVERS UNDER THE POLICY**

Unless such person(s) has been declared by you (the Proposer) and agreed by us (the Insurer) to drive any vehicle I/We undertake that the vehicle(s) will not be driven by any person(s) who:

- (a) has been refused motor vehicle insurance or continuance thereof, or
- (b) has been either convicted of or charged with (but not tried) of any non-motoring offence, or
- (c) has not been continuously resident in the United Kingdom for a minimum period of 3 years, or
- (d) suffers from any disease, physical or mental infirmity which could affect the person's ability to drive, or
- (e) has during the last 5 years been convicted of or has a pending prosecution for any of the following motoring offences:
  - (i) manslaughter
  - (ii) causing death by dangerous driving (Conviction code CD40, CD50, CD60, CD70, CD80, CD90)
  - (iii) dangerous driving (All 'DD' prefixed conviction codes)
  - (iv) driving under the influence of drink/drugs (All 'DR' prefixed conviction codes)
  - (v) failing to stop after an accident (All 'AC' prefixed conviction codes)
  - (vi) theft or unauthorised taking of a motor vehicle (All 'UT' prefixed conviction codes)
  - (vii) miscellaneous offences (Conviction code MS40, MS50, MS60, MS70, MS80)
- (f) has during the last 4 years been convicted of or has a pending prosecution for any offence or combination of offences:
  - (i) which result or may result in more than 6 penalty points being endorsed on his/her driving licence
  - (ii) which result or may result in a loss of licence or suspension/ban from driving.

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## 7. MATERIAL FACTS

You are required to provide us with all material facts when applying for this insurance. Material facts are those facts which an insurer would regard as likely to influence the acceptance and/or assessment of your proposal for insurance. If you are in any doubt as to whether a fact is material you should disclose it.

You should keep a record (including copies of letters) of all information supplied by you for the purpose of entering into this contract of insurance.

A specimen policy wording is available either from your insurance intermediary or via our website at [www.collingwood.gi](http://www.collingwood.gi)

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## 8. STATUTORY NOTE

The parties are free to choose the law applicable to this insurance contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law.

Collingwood Insurance Company Limited reserves the right to decline any proposal for insurance.

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## 9. MOTOR INSURANCE DATABASE

Your vehicle and insurance cover details will be added to the Motor Insurance Database (MID) managed by the Motor Insurers' Bureau (MIB). It is a condition of this insurance that you comply with the requirements of the 4<sup>th</sup> EU Motor Insurance Directive and supply details of all vehicles in your custody or control as soon as these come into your possession. Further information relating to Data Protection and industry databases is shown below.

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## 10. ADDITIONAL INFORMATION

Please use this space to give us any additional information that may be material to your proposal for motor insurance

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## 11. DECLARATION

I/We declare that, after full enquiry, the contents of this proposal are true to the best of my knowledge and belief and that I/we have not misstated, omitted or suppressed any material fact or information. I understand that it is an offence under the Road Traffic Act to make any false statement or withhold any material information for the purpose of obtaining a Certificate of Motor Insurance. I/We agree that this proposal together with any information supplied by Me/Us shall form the basis of any contract of insurance.

**Signed:**

**Print Name in Full:**

**Position:**

**Dated:**

This proposal for insurance will only be considered by Collingwood Insurance Company Limited on the basis that:

- (a) Neither the proposer nor any person who may drive has been declined motor insurance or has had a motor policy cancelled or any special terms imposed, and
- (b) Neither the proposer nor any person who may drive has been convicted of or charged with (but not tried) for any of the motoring offences listed above or any non-motoring offence, and
- (c) Neither the proposer nor any person who may drive suffers from any disability (including any physical or mental condition) which is a notifiable condition and has not been notified to and accepted by the DVLA.

A copy of this proposal form is available on written request within three months of the date of this proposal.

Telephone calls to us and our service providers may be recorded for security and training purposes.

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## Data Protection

We are governed by the Data Protection legislation applicable in both the United Kingdom and Gibraltar. Under this legislation we are required to tell you the following information. It explains how we may use your details and tells you about the systems we have in place that allow us to detect and prevent fraudulent applications and claims. The savings that we make help us to keep premiums and products competitive.

On payment of a small fee you are entitled to receive a copy of the information we hold about you. If you have any questions, or you would like to find out more about this notice you can write to the Compliance Officer at Collingwood Insurance Company Limited.

### Information on products and services

We may use the details you have provided to send you information about our other products and services or to carry out research. We may contact you by letter, telephone or e-mail. Please be reassured that we won't make personal details available to any companies other than those that are contracted by us to provide services relating to your insurance with us. If you would prefer not to receive information from us or those companies who provide services on our behalf, simply tell us when you call us or write to us.

### Motor Insurance Database (MID)

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

- (a) Electronic Licensing;
- (b) Continuous Insurance Enforcement;
- (c) Law enforcement (prevention, detection, apprehension and or prosecution of offenders);
- (d) The provision of government services and or other services aimed at reducing the level and incidence of uninsured driving.

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

It is vital that the MID holds your correct registration number. If it is incorrectly shown on the MID you are at risk of having your vehicle seized by the Police.

You can check that your correct registration number details are shown on the MID at [www.askmid.com](http://www.askmid.com)

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## Fraud Prevention, Detection and Claims History

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this. We and other organisations may also search these agencies and databases to:
  - Help make decisions about the provision and administration of insurance, credit and related services for you;
  - Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
  - Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity;
- Undertake credit searches and additional fraud searches.

We can supply on request further details of the databases we access or contribute to.

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## Claims History

- Under the conditions of your policy you must tell us about any Insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to industry databases.
  - We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.
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## Other Insurers

We may pass information about you and this policy to other insurance companies with which we either reinsure our business or who are dealing with a claim made under this policy. In addition, information may be passed to other insurance related organisations in common with industry practice. These companies may be located in countries outside the UK but within the European Economic Area ("EEA").

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## What to do if you have a complaint

We are dedicated to providing you with the high standard of service you have the right to expect. If we fall below this standard or you are unhappy with any aspect of our service please follow the steps below:

### Step 1 – What you should do first:

- If you have any questions or concerns about the way your policy was sold to you please contact your Insurance intermediary to report your complaint.
- If you have a complaint about a claim, please contact the person handling your claim in the first instance. You will find their name and phone number on any letters they have sent to you.
- If you have a complaint about the cover in this policy document, or our service, please contact our service providers in the United Kingdom, quoting your policy number which is shown on the Schedule:

Compliance Manager, Collingwood Insurance Services (UK) Ltd, Collingwood House, Redburn Court, Earl Grey Way, North Shields, Tyne and Wear, NE29 6AR

### Step 2 - If you are not satisfied with the response you receive you can refer your complaint to:

The Chief Executive Officer, Collingwood Insurance Company Limited, 3/1 Waterport Place, Gibraltar

### Step 3 - In the event that you remain dissatisfied you can contact the Financial Ombudsman Service (FOS):

Telephone: 0845 080 1800 or E-mail: [complaint.info@financial-ombudsman.co.uk](mailto:complaint.info@financial-ombudsman.co.uk)

Whilst we are bound by the decision of the FOS, you are not. Following the complaints procedure does not affect your right to take legal action.

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## FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

All Collingwood Insurance Company Limited policies issued in the UK for individual customers or 'small businesses' are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if your insurer cannot meet its obligations (e.g. if it goes out of business or into liquidation or is unable to trade).

Further information about compensation scheme arrangements is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk) or by telephone: 0207 892 7300).

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