

8 Unless the insurers have been notified and have agreed otherwise, no vehicle(s) will be driven by any person(s) who to the policyholder's knowledge:

- a) has ever suffered from diabetes, fits, heart conditions or any other physical or mental infirmities.
- b) has been convicted during the last 5 years of an offence or has any such prosecution pending for Dangerous Driving (All DD), Drink/Drugs (All DR), Taking/Stealing (All UT), Failing to Stop/Report (All AC), Motor Racing (MS50 or MS60), Careless Driving (All CD), or No Insurance (All IN).
- c) has accumulated 9 or more licence endorsement penalty points.
- d) has any criminal convictions
- e) is under 25 years of age, or over 65 years of age.
- f) has held their licence for less than 2 years.
- g) does not hold a full UK licence.
- h) has had more than one accident in the last 3 years where he or she was to blame.

9 The following will be excluded unless the insurers have agreed to provide cover:

- a) carriage of any inflammable, toxic, corrosive, explosive or otherwise hazardous goods.
- b) cover whilst airside or in close proximity to aircraft.
- c) vehicles valued over £100,000
- d) vehicles registered to individuals.

Risk Management

10 Have you taken any measures in the last 3 years to reduce the risk of accidents or losses?
(eg driver training, discipline or incentive schemes, fitting of immobilisers etc)?

delete as
appropriate

Yes	No
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If 'Yes' please provide details

Is it your practice to examine the driving licence and make enquiries about the driving history or each person before they are first permitted to drive for you and annually thereafter?

Yes	No
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Claims experience

In all cases we require the previous insurer(s) written confirmation of past claims experience in standard market format.

DECLARATION – TO BE READ, SIGNED AND DATED BY THE PROPOSER

I/We declare that I have taken reasonable care to answer all questions on this proposal form honestly and to the best of my knowledge. I understand that if I have not answered all questions honestly and correctly my policy may be cancelled and/or my claim rejected or not paid in full. If an answer has been given by any other person about myself/ourselves or if this proposal form has been completed by any other person on my/our behalf that person shall be my/our agent for that purpose. I/We have read and agreed the answers to all questions on this form, whether in handwriting or not and agree to accept a policy subject to the terms and conditions and exceptions contained therein.

I/We consent to the information on this form and on any claim I/we may make being supplied to Insurance Database Services Limited (IDS) and the Association of British Insurers (ABI) so that it can be made available to other insurers. I/We also agree that, in response to any search you may make in connection with this application or any claim, IDS or the ABI may supply information it has received from other insurers about claims I/We have made. I/We agree that you may hold and process by computer, information on this proposal form (whether or not the proposal proceeds) and information about any policy I/We take out.

I/We understand that you will pass the information on this form and about any incident I/We may give details of to the 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, the 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. I/We have read and agreed the answers to all questions on this form whether in handwriting or not.

I can confirm that before entering into this contract, my insurance advisor explained the procedure to be followed in the event of any complaint I may have and I am aware and agree that the contract shall be subject to English Law.

Proposer's signature	
Printed name	
Position in company	
Date of proposal	

NOTES RELATING TO THIS PROPOSAL FOR INSURANCE

- No liability is undertaken (except for the period stated on our official cover note) until the application is accepted by us and the premium is paid.
- We reserve the right to ask for special terms or to decline this application. If we decline this application a premium will be payable by you for the period in the official cover note.
- You should keep a record (including copies of letters) of all information supplied for the purpose of entering into this insurance.
- Please note we operate a 'Key exclusion' clause. This means that we will not be liable for any theft claim if the keys are left in or on the vehicle.
- For our joint protection, telephone calls may be recorded and/or monitored.
- A Specimen copy of the policy is available on request.
- The cancellation procedure, complaints procedure and a summary of the policy terms and conditions are contained in the separate Policy Summary document, a copy of which is available from your insurance intermediary.
- You and Zenith are free to agree the law applicable to this policy. Zenith proposes that the policy will be subject to English law. By signing this proposal, you agree with our proposal, and the contract will be subject to English law.

IMPORTANT NOTICE - DATA PROTECTION - you should show this notice to any other party related to this insurance.

We are governed by the Data Protection legislation applicable both in 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.

For the purpose of the relevant legislation, the Data Controller in relation to any personal data you supply is Zenith Marque Insurance Services Limited on behalf of Zenith Insurance Plc. We may store your information on a computer and in certain circumstances we may have to transfer your information to another country but we will not pass information to any country outside of the EEA (European Economic Area). By proceeding with your insurance application we will assume you agree to this.

INSURANCE ADMINISTRATION

Information you supply may be used for the purposes of insurance administration by the insurer and its agent, by reinsurers and your intermediary. In assessing any claims made, insurers may undertake checks against publicly available information such as the electoral roll, county court judgments, bankruptcy or repossessions. Information may also be shared with other insurers either directly or via those acting for the insurer such as loss adjusters or investigators.

We may also provide your (or any person included on the proposal) driving licence number (DLN) to the DVLA to confirm licence status, entitlement and relevant restriction information and endorsement/conviction data.

Searches may be carried out prior to and at any point during your insurance policy including any mid-term adjustment and renewal stage. For details relating to information held about you by the DVLA please visit www.dvla.gov.uk.

The DLN may also be used to search your (or any person included on the proposal) no claims discount (NCD) details against a no claims discount database to obtain information in relation to your NCD entitlement. Such searches may be carried out against driving licence number, name, date of birth, Vehicle Registration Mark (VRM) and postcode.

A search of these databases should not show a footprint against the driving licence.

We may pass details of your no claims discount to certain organisations to be recorded on a NCD database. This will occur if information requires updating or correcting at any stage and also at the renewal stage of your policy and upon or after the cancellation of your policy prior to the expiry date.

INFORMATION ON PRODUCTS & SERVICES

Zenith Insurance Plc is a member company of the Markerstudy Group of Companies. We may use your details to send you information about other products and services from companies within our Group of Companies or to carry out research. We may contact you by letter, telephone or email. Please be reassured that we won't make your personal details available to any companies outside our Group of Companies to use for their own marketing purposes. If you would prefer not to receive information from companies within the group or participate in research, simply write to Data Protection Officer, Zenith Marque Insurance Services Limited, Prospect House, Thanet Way, Whitstable, Kent CT5 3FD.

EXCHANGING INFORMATION WITH OTHER INSURERS

Insurers pass information to the Claims and Underwriting Exchange register, run by Insurance Database Services Ltd (IDS Ltd). 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 the register. When you tell us about an incident (such as a fire, water damage or theft) which may or may not give rise to a claim, we will pass information relating to it to the register.

You can ask us for more information about this.

MOTOR INSURANCE DATABASE

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:

- Electronic Licensing
- Continuous Insurance Enforcement
- Law enforcement (prevention, detection, apprehension and or prosecution of offenders)
- 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.

FRAUD PREVENTION & DETECTION

To detect and prevent fraudulent claims and/or activities we may undertake searches against your (or any person included on the proposal) DLN against details held by the DVLA to confirm your licence status, entitlement and restriction information and endorsement/conviction data. This helps insurers check information to prevent fraud and reduce incidences of negligent misrepresentation and non-disclosure. A search of the DLN with the DVLA should not show a footprint against your (or another relevant person included on the proposal) driving licence.

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

Share information about you with the police, 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 and members of your household;
- 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 additional fraud searches which may include requests for copy driving licences, utility bills and other documentation to establish the identity of any person applying for insurance.

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 a database.
- 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.

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'd like to find out more about this notice you can write to the Data Protection Officer at Zenith Marque Insurance Services Limited, Prospect House, Thanet Way, Whitstable, Kent CT5 3FD.

CREDIT SEARCHES AND ACCOUNTING

In assessing your application/renewal, we may search files made available to us by credit reference agencies. They keep a record of that search. Credit reference agencies share information with other organisations, enabling applications for financial products to be assessed or to assist the tracing of debtors, or to prevent fraud. We may ask credit reference agencies to provide a credit scoring computation. Credit scoring uses a number of factors to work out risks involved in any application. A score is given to each factor and a total score obtained. Where automatic credit scoring computations are used by us, acceptance or rejection of your application will not depend only on the results of the credit scoring process.

SENSITIVE DATA

In order to access 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 insurer or its agents.

HOW DO I MAKE A COMPLAINT ABOUT MY POLICY?

We are dedicated to delivering a first class level of service to all policyholders. However, we accept that things can occasionally go wrong and would rather be told about any concerns you have so that we can take steps to make sure the service you receive meets your expectations in the future. If a dispute regarding your policy or claim does arise, and it cannot be resolved by reference to your insurance intermediary/broker please contact: Zenith Marque Insurance Services Limited, Prospect House, Thanet Way, Whitstable, CT5 3FD.

We will always confirm receipt of your complaint within five working days and do our best to resolve the problem within four weeks. If we are unable to do so, we will let you know when the answer may be expected. If we have not resolved the matter within eight weeks, you can refer the matter to the Financial Ombudsman Service.

FULL DETAILS OF COVER AND A SPECIMEN POLICY BOOKLET CAN BE OBTAINED FROM YOUR INSURANCE ADVISOR.