

Additional Information

- 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 been banned from driving for any period during the last five years.
 - d) has accumulated 9 or more licence endorsement penalty points.
 - e) has any criminal convictions.
 - f) is under 25 years of age, or over 65 years of age.
 - g) has held their licence **in respect of the class of vehicle being driven** for less than 2 years.
 - h) does not hold a full UK licence **in respect of the class of vehicle being driven**.
 - i) 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 explicitly 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? (e.g. driver training, discipline or incentive schemes, fitting of trackers 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 of 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 written confirmation of claims experience (in standard market format) from the previous insurer(s).

Notice – data protection

We are required to provide you with this information to comply with current Data Protection Legislation. In order to prevent and detect fraudulent applications and claims, and/or in order to pursue a claim in respect of a road traffic accident (including those occurring in other countries) we may share and receive information about you with other organisations and public bodies including the police. The savings we make help us to keep premiums and products competitive.

Information on products and services

We may use your details to send you information about other products and services from companies within the Lima Agency Limited Group or to carry out research. We may contact you by letter, telephone or e-mail. Please be reassured that we will not make your personal details available to any companies outside the Lima Agency Limited Group to use for their own marketing purposes. If you would prefer not to receive information from companies within the group or participate in research please write to us at the address below.

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 would like to find out more about this notice, you can write to the Data Protection Officer at Lima Agency Ltd at the address below or telephone 029 2044 4600

Notice – exchanging information with other insurers

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 the information provided and also to prevent fraudulent claims. When we deal with your proposal for insurance, we may search these registers. Under the conditions of your insurance, 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 policy details will be added to the Motor Insurance Database (MID), run by the Motor Insurers' Information Centre (MIIC). MID data may be used by the DVLA and DVLNI for the purpose of Electronic Vehicle Licensing and by the Police for the purposes of establishing whether a driver's use of the vehicle is likely to be covered by a motor insurance policy and/or for preventing and detecting crime. 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 obtain relevant policy information.

Persons 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.

You can find out more about this from us, or at www.mib.org.uk

You should show this notice to anyone insured to drive the vehicle covered under this insurance.

Important

Before signing this proposal form please read the questions and answers again to ensure the information provided by You provides us with a fair presentation of the risk. You are responsible for the information given.

It is an offence under the Road Traffic Acts to make a false statement or withhold any material fact for the purpose of obtaining a Certificate of Motor Insurance. Making a false statement or withholding a material fact could result in your insurance being void from inception leaving you without insurance cover. A material fact is one that is likely to influence the acceptance and/or assessment of your proposal for insurance. If you are in any doubt as to whether a particular item of information is material, you should disclose it.

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering.

Further details explaining how the information held by fraud prevention agencies may be used can be obtained by writing to the Data Protection Officer at Lima Agency Ltd at the address below or telephone 029 2044 4600.

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

A copy of this completed proposal will be supplied on request within a period of three months after its completion.

The parties to this insurance are free to choose the legal system that will apply to it. Unless we have agreed otherwise with you, this insurance is governed by the law applying in the particular country in the United Kingdom.

Declaration

I/we declare that

- to the best of my knowledge and belief all the particulars on this proposal either completed by me or on my behalf are true and complete and I have taken all reasonable steps to ensure their accuracy.
- the vehicle will not be driven by any person (other than as disclosed above) who to my knowledge has been refused motor vehicle insurance or renewal or had a motor vehicle insurance cancelled.
- the vehicle is my property unless indicated differently above and is in a roadworthy condition.
- I have not withheld or concealed anything that might influence the acceptance and/or assessment of this proposal for insurance and have provided a fair presentation of the risk.
- I will accept the terms of your insurance booklet applicable to fleet insurance.
- I understand that you will pass the information on this proposal and about any incident I may give details of to IDS Ltd and the ABI so that they can make it available to other insurers.
- I understand that, in response to any searches you make in connection with this proposal for insurance or any incident I have given details of, IDS Ltd and the ABI may pass you information it has received from other insurers about other incidents anyone insured to drive the vehicle covered under this insurance has been involved in.
- I understand and agree that the statements made or information revealed in the course of this application for insurance (whether contained in this proposal or not) and any future statements and/or declarations that may be made in relation to this insurance, may be held at the offices of my insurance adviser and will, at the insurer's request, be passed to the insurer without further reference to me.

Proposer's signature	
(Printed) Name	
Position in company	
Date	/ /

No insurance is in force until acceptance of this proposal for insurance has been notified and/or a cover note issued, the required premium having been paid. We reserve the right to decline any proposal or apply additional terms.

Any complaint concerning this insurance should in the first instance be addressed to your insurance adviser. If you are not satisfied with the manner in which your complaint has been dealt with you may contact The Chief Executive Officer, Lima Agency Limited, One Caspian Point, Pierhead Street, Cardiff Bay, CF10 4DQ.