

Statement of Fact

Date of Issue:

Important Notice

This Statement of Facts is a record of the information and Material Facts advised to Direct Fleet Insurance who are acting on behalf of the insurer upon which the acceptance of the proposal for insurance and the calculation of the premium are based and which form the basis of the contract of insurance between the Insured and the Insurance Company named in the policy schedule. Please read the following information carefully. It is a record of statements made and information given by you and your insurance policy will be based on the information you have given us.

WARNING: In entering into this Contract of Insurance you must take all reasonable care in answering all questions in relation to this Insurance honestly and to the best of your knowledge. Your failure to take reasonable care in avoiding misrepresentation in relation to the information provided could result in your policy being cancelled or your claim being rejected or not fully paid. You should keep a complete record (including copies of all letters) of all information supplied to the Company for the purpose of entering into this contract of Insurance.

If any of the following details appear to be incomplete or incorrect, please contact your Broker within the next seven days. Failure to do so could invalidate your insurance.

Quotation Number

Policy Wording As per the DFI Schedule

Name of Insured

Address

Primary Trade or Business

Vehicles covered.

1. As declared to us by you.
2. All vehicles owned or hired and registered in the company name and permanently based within the United Kingdom unless otherwise declared by you to us.
3. Your vehicles are not used to carry goods or passengers for hire or reward unless otherwise declared by you to us.
4. Any vehicle modification resulting in a change in value and/or performance must be notified to us.

5. Your vehicles do not operate airside or in close proximity to aircraft (unless agreed by underwriters), nor do they visit the following hazardous locations:

Chemical/Oil/Gas works and or factories

Power Stations

Nuclear Installations

M.O.D. premises/bases

6. Your vehicles do not carry explosive, inflammable, corrosive or toxic goods other than those required in the course of trade or business.

Direct Fleet Insurance Services Ltd (DFI) is Authorised and regulated by the Financial Conduct Authority and their reference number is 788712. DFI's offices are at 34 Lime Street, London EC3M 7AT (Co Reg No 05816268). These details can be verified by visiting the Financial Conduct Authority (FCA) website at <https://register.fca.org.uk> or by contacting the FCA on 0800 111 6768.

Statement of Fact (Continued)

Assumptions

Inception of this policy has been undertaken utilising the following assumptions:

You the Policyholder &/or Directors &/or Shareholders have:

1. No convictions or criminal offences or pending prosecutions or C.C.Js., other than motoring offences.
2. Never been declared bankrupt/insolvent or the subject to bankruptcy proceedings or equivalent if risk based in Scotland.
3. Never had a proposal refused or declined or had an insurance cancelled, renewal refused or had special terms imposed.
4. All vehicles are owned or hired and registered in the company name.
5. Not been reported to MIIC for non-compliance with the Motor Vehicles (Compulsory insurance) (Information centre and compensation body) regulations 2003.
6. Complied (and continue to comply) fully with the rules and regulations which relate to Financial Sanctions.

The following are also deemed to be true:

Drivers:

1. Driving licenses are routinely checked for conditions and validity.
2. All drivers hold a valid driving licence for the vehicle they are driving.
3. You fully understand the terms and conditions of the policy setting out the age, experience and licence requirements of each driver.

Confirmed Claims Experience

This policy is subject to a confirmed claims experience from your previous insurer(s), unless your current insurer has agreed to proceed with cover without this document.

Data Protection

For Data Protection Act purposes your data will be held and processed for insurance administration. For this purpose, the information may also be passed to selected third parties including other insurers, credit reference agencies and reinsurers. By entering into this contract of insurance we or your insurance advisor

who arranged this contract of insurance on your behalf have confirmed your authority to disclose your personal data and to consent on your behalf to the processing of that data by Insurance Company.

You have a right to access (subject to limited exceptions) and if necessary, rectify the information that we hold.

Insurers pass information to the Claims and Underwriting Exchange register, the Motor Insurance Anti-Fraud and Theft register and the Motor Insurance Database. These registers have been established to help check the information provided and also to reduce fraudulent claims. These registers may be searched when dealing with any request for insurance. Under the conditions of the policy all Incidents must be declared whether or not they result in a claim along with all amendments to vehicle schedule. This information will be passed on the appropriate registers as appropriate.

Demands and Needs

Since the introduction of the Insurance Distribution Directive in October 2018, firms selling insurance products have been required to assess their client's demands and needs, and only present products that are compatible with those needs.

To match the customer with a product(s) which meets their needs, a fact find must be undertaken by you the broker. When proposing the contract certain quotation to the customer please ensure it is consistent with the customer's insurance demands and needs. If a customer does not obtain a product which meets those needs, they will not be obtaining fair value or a good outcome.

Please note it is your responsibility as the broker to ensure that the policyholder/customer has read and acknowledged what is contained within the Statement of Fact included within the contract certain quotation.