

# HOMEFLEET<sup>TM</sup>

## MOTOR INSURANCE PROPOSAL FORM

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Email [sales@tradex.com](mailto:sales@tradex.com) • [www.tradex.com](http://www.tradex.com)

Proposer's Name

Broker  
(if applicable)

Reference Number  
(if applicable)

### IMPORTANT

- As we wish to process your proposal as quickly as possible, please ensure all questions are fully answered and all required documents are attached.

# HOMEFLEET MOTOR INSURANCE PROPOSAL FORM

Please ensure that all questions are answered in full in the spaces provided. (PLEASE USE BLOCK CAPITALS.)

## I DETAILS OF THE PROPOSER

Title (Mr/Mrs/Miss/Dr/Other)  Forenames  Surname

Home Address

Post Code

How long have you lived at this address?  Years Type of property (eg: house/flat)

Telephone No's Home  Work  Mobile

Email Address  Fax

Full description of your business or profession. If 'retired' give your previous occupation or profession.

If you are the proprietor of a business (or have an interest in one) please give details below, especially if any of the vehicles to be insured are registered in the business name or you wish to use any vehicle in connection with that business or profession.

Nature of business	Name of business
Address	
Postcode	

Are you or the business registered for VAT? YES  NO

Can you recover the VAT element of any claim? YES  NO  (If yes, you will be entitled to a 2½ % discount from your premium).

**Bankruptcy/Insolvency/County Court Judgment** Have you or any proposed named driver had a CCJ registered against you which you were unable to satisfy, or ever been declared bankrupt or insolvent or been a director of a company that went into liquidation, receivership or been the subject of an administration order?

YES  NO  If YES, please give details, including date(s) and name(s) of Limited Company(s) and trading name(s) in additional information box on page 5.

## 2 COVER - Please tick box for cover required

Policy Cover Comprehensive  Third Party Fire & Theft  Third Party Only

Indemnity limit any one vehicle £  (usually the maximum value of any one vehicle)

any one location £  (usually the sum total of all vehicles kept at one address)

### Third Party Property damage (damage to other cars and property)

The present limit under the policy is £5m. For an additional cost this may be increased to: £10m  £20m  Do you require a quotation Yes/No

<b>Windscreen</b>	£1000 indemnity limit. Do you require a higher limit Yes/No Amount £..... £75 excess. Nil excess if repaired and not replaced by a Tradex approved repairer.
<b>Personal effects, luggage handbags</b>	£500 indemnity. Do you wish an increased indemnity Yes/No £100 excess. If yes state limit £1,000 <input type="checkbox"/> £2000 <input type="checkbox"/>
<b>Audio/Satalite Navigation</b>	£500 limit. State make and value of equipment. £100 excess. Make _____ value £ _____ Portable/fixed to car permanently
<b>Luggage racks, trailers, bike carriers</b>	Luggage racks, trailers and bike carriers are covered against Third Party only whilst attached to your vehicle and in the course of a journey. To cover these items on a comprehensive basis, list below those items to be covered and their value. Accessory/Make _____ value £ _____ They will be covered whilst securely attached to your vehicle and whilst at home detached and stored in a secured garage or building. £100 excess.
<b>Emergency expenses/ overnight accomodation</b>	Up to £250 in all
<b>Personal Accident</b>	Named drivers aged 25-70 only. Death/Permanent total disablement/Loss of eye(s) £25,000 At an additional cost, cover maybe increased to: £50,000 <input type="checkbox"/> £100,000 <input type="checkbox"/>
<b>Overseas</b>	60 Days per year. Must give prior notice on certain countries where cover may be restricted to Third Party only. See cover specifications on <a href="http://www.tradex.com">www.tradex.com</a> 'foreign use'.

## VEHICLE DETAILS

	Vehicle 1	Vehicle 2	Vehicle 3
<b>Make</b>			
<b>Model</b>			
<b>Year of Manufacture</b>			
<b>Engine Size cc</b>			
<b>Registration No.</b>			
<b>Registered Keeper</b>			
<b>No. of Seats</b>			
<b>Purchase Date</b>			
<b>Purchase Price</b>	£	£	£
<b>Present Value</b>	£	£	£
<b>Annual mileage</b>			
<b>Immobiliser</b> (Please specify make)			
<b>Tracking Device</b> (Please specify make)			
<b>Where is vehicle parked overnight*</b>			
<b>Detail modifications made to vehicle from manufacturers standard specification</b>			
<b>Indicate if vehicle is left hand drive</b>			
<b>Name of registered owner if not proposer</b>			

	Vehicle 4	Vehicle 5	Vehicle 6
<b>Make</b>			
<b>Model</b>			
<b>Year of Manufacture</b>			
<b>Engine Size cc</b>			
<b>Registration No.</b>			
<b>Registered Keeper</b>			
<b>No. of Seats</b>			
<b>Purchase Date</b>			
<b>Purchase Price</b>	£	£	£
<b>Present Value</b>	£	£	£
<b>Annual mileage</b>			
<b>Immobiliser</b> (Please specify make)			
<b>Tracking Device</b> (Please specify make)			
<b>Where is vehicle parked overnight*</b>			
<b>Detail modifications made to vehicle from manufacturers standard specification</b>			
<b>Indicate if vehicle is left hand drive</b>			
<b>Name of registered owner if not proposer</b>			

\*Please select garage, driveway, roadway, enclosed private car park locked at night, public carpark, multi-storey carpark. If other please state.

## DRIVER DETAILS

Driver	Proposer		Additional Driver		Additional Driver		Additional Driver	
<b>Surname</b>								
<b>First name(s)</b>								
<b>Age/DoB</b>	Age	DoB	Age	DoB	Age	DoB	Age	DoB
<b>Relationship to proposer/ spouse/cohabitee/ family/friend/ employee/colleague</b>	N/A							
<b>Full-time occupation/ Part-time occupation</b>								
<b>Address if different to proposers</b>  (Full postcode is essential)	N/A		Postcode		Postcode		Postcode	
<b>Type of licence/ Years held</b>	Full / Prov /HGV/ PSV Years held.....		Full / Prov /HGV/ PSV Years held.....		Full / Prov /HGV/ PSV Years held.....		Full / Prov /HGV/ PSV Years held.....	
<b>No. of years bonus earned in own right</b>								
<b>Have you been refused motor insurance, or been asked to agree to special terms &amp; conditions?</b>								
<b>Claims history</b> (date and brief details of incident, costs and injuries)								
<b>Convictions/ Prosecution(s) pending/ Date of offences/ amount of fine, suspension or sentence</b>								

Use	Proposer	Additional Driver	Additional Driver	Additional Driver
<b>Social Domestic and Pleasure use only</b> (excluding commuting)	yes/no	yes/no	yes/no	yes/no
<b>Travel to/from a permanent place of work</b>	yes/no	yes/no	yes/no	yes/no
<b>For my own business or profession</b>	yes/no	yes/no	yes/no	yes/no
<b>For use on my employers business</b>	yes/no	yes/no	yes/no	yes/no

## DRIVING OTHER CARS

"DOC" as it is commonly known allows you or a named driver to drive another car not owned by 'you' but loaned to you for a specific journey or reason. It is not intended for your regular use. The vehicle must additionally be registered and taxed by the owner (loaning you the vehicle), insured by him and registered under the 'Motor Insurers Database'. The idea of 'DOC' is to cater for emergencies or infrequent use. You cannot drive a vehicle under this extension that is owned by you or a named driver.

	Proposer	Additional Driver	Additional Driver	Additional Driver
<b>Do you require this extension</b>	yes/no	yes/no	yes/no	yes/no
<b>Cover is available on a Third Party only basis. Is this sufficient</b>	yes/no	yes/no	yes/no	yes/no
<b>If comprehensive cover is required, give reasons for request and detail likely vehicles to be driven, value and frequency of driving.</b>				

## DRIVING OTHER MOTORCYCLES

Provided motorcycles are disclosed as part of the Homefleet™ vehicle collection you may extend the policy to include driving other motorcycles as well.

<b>The cover is for TP only</b>	yes/no	yes/no	yes/no	yes/no
<b>Up to a specified cc limit</b>	cc limit _____cc	cc limit _____cc	cc limit _____cc	cc limit _____cc

## ADDITIONAL INFORMATION that you think may be of assistance to us in assessing your risks and charging you the correct premiums

### PLEASE ENSURE THAT YOU:

- Have given all details correctly and signed the declaration on page 6.
- Attach a photocopy of all the drivers driving licences, either now or when making a claim.
- Details of bonus proof for each vehicle.

## IMPORTANT FACTS: your consumer rights and your obligations

You must provide all material information likely to influence the acceptance and assessment of this insurance. If you are unsure whether or not the information is material you should disclose it anyway. Failure to do so may invalidate your insurance or result in your policy not operating fully. It is an offence to deliberately make false statements or to withhold information in order to obtain a Certificate of Motor Insurance.

We 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 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 in the past (such as an accident or theft) which may have given rise to a claim. When you tell us about an incident, we will pass on information relating it to the Registers.

Your cover details and registration and make of your vehicle will be added to the Motor Insurance Database, run by the Motor Insurance Information Centre (MIIC). This is now a legal requirement and has been set up to help confirm who is insured to drive. The Database is used by insurers, MIIC, Police and the Motor Insurers Bureau to identify policy information. Any person who may drive on your behalf is equally obligated by this notice and you are deemed to have advised them accordingly. Therefore you are advised to keep a copy of this form and show it to anyone insured to drive the vehicle under the policy. We will on request supply a copy of this form.

For our and your protection telephone calls may be recorded and monitored when telephoning the Tradex office.

Where payment of the premium is via a deferred payment scheme arranged by Tradex or some other Third Party Provider, that FAILURE TO PAY any instalments will result in the cancellation of the policy from the date of default – and NOT the date we notify you, but the premium will still be payable until such time as the insurance certificate is received at Tradex.

### Refunds/Cancellation (Short Period Changes)

Subject to our receiving the insurance certificate, should you wish to cancel the policy once cover has commenced, our standard cancellation charges will apply provided there have been no claims. They are:

Annual Policies not exceeding	1 month	2 months	3 months	4 months	5 months	6 months	7 months
Refund % on annual policies	75	62.5	50	37.5	25	12.5	0
Short term insurance	NO REFUND	NO REFUND	NO REFUND	NO REFUND	NO REFUND	NO REFUND	NO REFUND

## DECLARATION – Important: it is essential that you read, sign and date the declaration below

I/we declare that to the best of my/our knowledge and belief the statements made in this proposal are correct and that I/we now invite Tradex Insurance Company Limited to arrange insurance on my/our behalf and accept that this proposal will be the basis of a contract between myself/ourselves and Tradex. I/we accept that the information on this form, or any subsequent documentation, may be supplied to any insurance industry database to allow this information to be made available to other insurers.

I/we understand that any quotation given prior to the completion of this may change due to the information supplied and agree to accept the terms, conditions and limitations of the policy to which this proposal applies.

I/we understand that failure to disclose any material facts which would be likely to influence the acceptance and assessment of the proposal may result in Tradex refusing to provide indemnity or avoiding the policy.

I/we agree to keep permanently owned vehicles' records up to date as required by the EU 4th Directive/Motor Insurers database. Failure to do so may result in the cancellation of my policy and prosecution.

I/we agree to secure all vehicles when left unattended and not leave ignition keys in or around unsecured vehicles or unlocked premises.

PROPOSERS SIGNATURE

PRINT FULL NAME OF PERSON SIGNING

Date

If this form has been completed by anyone other than the person signing, please give the name of the person who has completed the form and their relationship to the proposer – ie Spouse, Agent, Broker, Employee