



Complete

Motor Trade and Headlight for Members of the RMIF

Proposal

Allianz Insurance plc | Commercial

Allianz 

Business Details

Please use block letters

Full name *

Address

 Postcode

Telephone Number

Details of risk address if different from above

Premises (a) Address

 Postcode

Telephone Number

Premises (b) Address

 Postcode

Telephone Number

Please note, (a) and (b) will be used to refer to each of your premises throughout this proposal form

If you have more than 2 premises, please complete an additional proposal form

Company Registration Number

***If not a limited company show the full names and addresses of all principals and partners and any trading name. Show any subsidiary companies to be insured**

Are you a member of the RMIF? Yes No

If Yes

State membership number

Number of years established

Number of years at risk address (a) (b)

Full description of business or trade in detail (include all aspects e.g. body repairs, spraying etc.)

Business Details

continued

Business Speciality

Indicate the extent of your specialisation in the types of vehicles referred to under the categories **a** to **e** below and vehicles you specify under category **f** by reference to the key: **A = your normal area of trade** **B = several times per quarter** **C = rarely, if at all**

- | | (A, B, or C) |
|---|--------------------------|
| a motor cars and light goods vehicles | <input type="checkbox"/> |
| b heavy goods vehicles | <input type="checkbox"/> |
| c motorcycles | <input type="checkbox"/> |
| d buses, coaches and other vehicles designed to carry more than 8 people | <input type="checkbox"/> |
| e agricultural machinery or mobile plant | <input type="checkbox"/> |
| f other - specify: <input type="text"/> | <input type="checkbox"/> |

Are vehicles sold? Yes No

If Yes

State any dealerships held (If none, state "NONE")

Give details of the main makes and models and types of vehicles sold and/or worked upon:

Does the value of any motor car owned or used by the business exceed £100,000? Yes No

If Yes

Give details on Page 10 (Question 7c)

Do you import or sell vehicles that have not been type approved to British or European standards (Grey Imports)? Yes No

If Yes - Please provide details below

Do you carry out work away from your premises other than vehicle recovery or delivery? Yes No

If Yes - Please provide details below

Material Damage (Please complete pages 5–7 if you require this cover)

Summary of Cover

- Cover is on an “All Risks basis”.
- Inflation Protection
Reinstatement ‘Day One’ cover of 115% for property other than vehicles, stock and money.
- Excess
The standard excess of £250 on Material Damage cover applies. Higher excesses are available for premium discounts. (See question 5)
Your choice of excess will apply for both the Material Damage and Motor Vehicle Road Risks sections.
- Property is covered on a U.K. basis, subject to normal policy limits. Property in transit is covered up to a limit of £1,500.

Additional Features include

- Option to include Commercial Loads - legal liability cover for commercial loads in customer’s vehicles whilst in transit and at your premises following recovery by you up to a limit of £50,000.
- Assault and Victim care cover which pays the fees for professional counselling following assault allied to theft of money.
- New for Old (Vehicles). A new vehicle may replace a used one owned by you since new, if within 12 months of first registration, it is damaged by more than 50% or stolen and not recovered within 28 days of notification to us.
- Terrorism cover - buy back facility (See question 7)

Special Features for RMIF members

- New for Old cover - extended to goods carrying vehicles up to 7.5 tonnes gross vehicle weight, less than 12 months old, registered in the name of the customer.
- Option to include rectification cover for faulty or defective materials used or workmanship undertaken by you if they cause an insured vehicle to be damaged in an accident. This extension is subject to a £250 excess.
Your choice to include this cover will apply for the Material Damage, Motor Vehicle Road Risks and Public/Products Liability sections. (See question 8).
- Standard Personal Accident Assault and Victim Care benefits are doubled. Cover is also extended to include all work related assaults.

Material Damage

continued

- 1 Are your premises built only of brick, stone, concrete, concrete block or uninsulated metal cladding with slate or tile supported by timber framing, metal, asbestos or concrete roof? Premises (a) Premises (b)
- Yes No Yes No

If No - Please provide details below

- 2 Are you the sole occupant of your premises? Yes No Yes No

If No - Please provide details of the other occupants' trades

- 3 Are any parts of the premises unoccupied? Yes No Yes No

If Yes - Please provide details below

- 4 Do you use portable gas/oil heaters at your premises? Yes No Yes No

If Yes - Please state number and type of heaters used

Requirements

- 5 Do you want an increased excess? Yes No

If Yes - Please indicate which option you wish to take

£500 £1000

- 6 Do you require subsidence cover? Yes No Yes No

If Yes - Please complete the following questions

- a** Do the buildings at the premises or neighbouring buildings show any evidence of damage by these perils (such as cracking or bulging of walls)? Yes No Yes No

- b** Have the buildings been erected on made up ground (such as filled pits, rubbish tips and the like)? Yes No Yes No

- c** Is there a history of subsidence or ground heave or landslip in the area? Yes No Yes No

- 7 Do you want us to quote for Terrorism Cover? Yes No

- 8 Only complete if you are a RMIF member
Do you require rectification cover? Yes No

Material Damage

continued

Sums Insured

1 Basis of cover

Buildings, tenants improvements and contents are insured on a reinstatement basis. Stock and vehicles are insured on an indemnity basis.

Sums Insured

The Sum Insured selected must represent the full cost of reinstatement of the property to be insured at the commencement of the period of insurance without adjustment for the effects of any subsequent inflation upon such cost.

Allowance should be made for Architect's, Surveyors' and Consultants' fees and other additional costs involved in reinstatement as a result of the need to comply with Public Authority requirements and the cost of Debris Removal.

2 Property Insured

Premises (a)

Premises (b)

a Buildings (Declared Value)

£

£

Buildings: Include Landlord's fixtures and fittings, outbuildings, fixed glass, kiosks, canopies, fixed signs, walls, gates, fences, and artificially created ground surfaces and any main services for which you are responsible.

b Tenants Improvements

£

£

c Loss of Rent receivable/payable

£

£

Number of months

3 Stock (excluding vehicles)

£

£

Include spare parts, fuel and oil stocks and materials in trade belonging to you or for which you are responsible.

4 All other Property

£

£

Include fuel pumps, underground tanks and associated pipes and cables, machinery, plant and tools, office furniture, equipment and records.

5 Vehicles

£

£

a What is the percentage value of vehicles on your premises overnight

i Inside the buildings

%

%

ii In an enclosed and secure area outside the buildings

%

%

iii Elsewhere in the open

%

%

b What seasonal increases are required in connection with your vehicle sum insured?

month(s)

%

%

month(s)

%

%

6 Property Limits

These are inner limits within the sums insured specified by questions 3, 4 and 5 and the value of the property specified under the property limits must be included within those sums insured.

e.g. If the portable hand tools are valued at £8,000 and the remaining contents are valued at £20,000 then the All other Property is £28,000 and the £10,000 portable hand tools limit is adequate. If alternatively the portable hand tools are valued at £15,000 then the All other Property sum insured would be £35,000 and the portable hand tools limit requires increasing from £10,000 to £15,000.

State the limits you require if the amounts stated against the property defined below are insufficient:

a £10,000 portable hand tools

£

£

b Nil for any stock of in vehicle entertainment equipment

£

£

(whether or not contained in vehicles), MP3 players and mobile phones

c £1,500 for any property whilst in transit

£

£

d Nil exhibition cover

£

£

e Nil for any stock of cigarettes, tobacco, CDs, DVDs, wines & spirits & clothing

£

£

f £1,000 for the contents of customers vehicles and personal

£

£

property in any other vehicle, whilst in your custody or control

Motor Vehicle Road Risks (Please complete pages 9–12 if you require this cover)

Summary of Cover

- Choice of cover between Comprehensive, Third Party Fire and Theft, Third Party only or Partial Comprehensive
Partial Comprehensive is most suitable for policyholders who have a bodyshop and can repair their own accident damaged vehicles. In the event of a damage claim Allianz will pay for parts and sundries and the policyholder will provide or pay for the labour. In return the policyholder will receive a discount when this cover is selected. Full comprehensive cover applies to customers vehicles.
- Cover is on an any driver basis (with your permission) for business use. Cover can be extended to include social, domestic and pleasure use on a named driver basis up to a maximum of 5 persons.
- If on a comprehensive basis the standard excess is £250. Higher excesses are available for premium discounts. Your choice of excess will apply for both the Material Damage and Motor Vehicle Road Risks sections. See question 5 under the Material Damage Section - Page 5
- New for Old (Vehicles)
Provided cover is on a Comprehensive or Third Party Fire and Theft basis, we will pay the value of a new vehicle if within 12 months of first registration, it is damaged by more than 50% or stolen and not recovered within 28 days of notification to us.
- No Claims Discount
A discount of up to 40% may be earned.
- Third Party Property Damage
Cover for legal liability for accidental damage to property is limited to £10,000,000 any one occurrence or series of occurrences arising from one cause.
- Loan or Hire Vehicles
When customers insurers provide cover, cover will be limited to that of contingency.
When no such vehicles are declared cover will be specifically excluded.
- Motor Legal Expenses
Cover for legal expenses up to a maximum of £100,000 for any one claim to enable you to:
 - i Take legal action against your opponent as a result of any road accident which causes your death or bodily injury or damage to the insured vehicle; or
 - ii Defend yourself if you are prosecuted for an offence relating to you owning or using the insured vehicle; or
 - iii Defend yourself at a hearing about withdrawing, restricting or suspending your goods vehicle, public service vehicle, hackney carriage or private hire licence or any licence granted by the Department of Transport.The cover applies to you, any partner director or employee plus any person authorised by you to drive or be a passenger in or on an insured vehicle.

Terrorism

- In respect of any accidental damage to any third party property by an act of Terrorism, the indemnity limit is limited to £5,000,000.

Special Features for RMIF members

- New for Old cover - extended to goods carrying vehicles up to 7.5 tonnes gross vehicle weight, less than 12 months old, registered in the name of the customer.
- Option to include rectification cover for faulty or defective materials used or workmanship undertaken by you if they cause an insured vehicle to be damaged in an accident. This extension is subject to a £250 excess. See question 8 under the Material Damage Section - Page 5.
- No Claims Discount unaffected by claims caused by faulty or defective materials or workmanship.

Explanatory Notes

The Fourth EU Motor Directive - Supply of Vehicle Data

The Fourth EU Motor Directive is designed to improve the claims process of EU citizens who are involved in a motor accident in another EU member state. One of its requirements is that a claimant should be able to identify the relevant insurer from the vehicle registration number.

To facilitate this you will be asked to record vehicle information and supply this on an ongoing basis as required by the relevant legislation.

Motor Vehicle Road Risks

continued

Basis of Cover

1 Indicate the basis of cover required: Comprehensive TPF&T TPO Partial Comprehensive

Premises

2 State the licence numbers of all trade plates

Premises (a)

Premises (b)

Business Use Vehicles

3 State the number and (where indicated) carrying capacity of the following types of vehicle owned by the business and licensed for road use

a Recovery Vehicles

- i capable of transporting 1 vehicle
- ii capable of transporting 2 vehicles
- iii capable of transporting more than 2 vehicles -
state the number of vehicles which each can transport

b Passenger carriers with more than 8 seats

c All other vehicles

Loan or Hire

4 What is the maximum number of vehicles that may be used for loan or hire to customers leaving their own vehicle for warranty work, service or repair -

a Where customers' Insurers provide cover?

b To be insured under this policy?

Drivers

5 State the maximum number of persons who may drive on business

--	--

Unaccompanied Demonstration

6 Do you wish to include Unaccompanied Demonstration (subject to acceptance criteria) Yes No

Private Use

7 Do you require cover to be extended to include social, domestic and pleasure use? Yes No

If Yes

a How many of the following types of vehicle may be used for this purpose?

i Motor cars

state the makes of motor cars normally used

ii Commercial vehicles up to 2 tonnes plated weight

iii Commercial vehicles over 2 tonnes but not exceeding 7.5 tonnes plated weight

iv Motorcycles

v Any other

Give details of any other

Motor Vehicle Road Risks

continued

Private Use (continued)

b state the maximum number of persons who may be permitted to drive for pleasure use?

i Aged 17 to 20

ii Aged 21 to 24

iii Aged 17 to 20 driving a motorcycle

iv Aged 21 to 24 driving a motorcycle

c Do you have any motorcycles over 500 cc or motor car(s) Group 14 or over, or are valued in excess of £50,000?

Yes

No

Yes

No

If Yes

Provide make, model, age and value of each vehicle

If you are unsure as to the group rating of a vehicle, your Broker or Allianz will provide assistance as necessary.

Vehicle

Vehicle

Vehicle

8 Do you wish to insure any vehicles not owned or registered in your company name, for use other than in connection with the business?

Yes

No

If Yes – Provide Make, Model, Registration Number and Value of each Vehicle

Modification to Vehicles

9 Has any vehicle been tuned or modified to increase its performance?

Yes

No

If Yes – Give details

Road Traffic Offences/Health

10 In respect of any person likely to drive vehicles with your authority;

a Has any person in the past 5 years been convicted of any motor offences coded AC, BA, DD, UT, XX, IN, DR, CD40-71, MS50, TT99 (Disqualification), NE99 (Disqualification) or any offences or combination of offences resulting in a disqualification from driving or has a prosecution pending in respect of any of these offences or where their points accumulation exceeds 6.

Convictions spent under the terms of the Rehabilitation of Offenders Act 1974 or any subsequent amendments, should not be disclosed.

Name	Age	Date	Penalty	Circumstances
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Motor Vehicle Road Risks

continued

Road Traffic Offences/Health (continued)

b give details of adverse health

Details to be provided are:

eyesight or hearing defect (not corrected by spectacles contact lenses or hearing aid) or any heart complaint, epilepsy or diabetes or any other physical or mental defect or disease suffered. Give details including terms or restrictions imposed on licence by DVLA.

Name	Age	Details

Named Driver Basis

11 Do you wish driving or cover to be restricted to named persons for business use? Yes No

If Yes, please state the names of the persons concerned

A discount will be offered if driving or cover is restricted to named persons for business use.

This discount is available for a maximum of 5 drivers and only when a driving restriction is not a compulsory feature.

Person A	<input type="text"/>
Person B	<input type="text"/>
Person C	<input type="text"/>
Person D	<input type="text"/>
Person E	<input type="text"/>

12 Indicate the number of motor certificates required

The Fourth EU Motor Insurance Directive

The Fourth EU Motor Insurance Directive is designed to improve the claims process for EU citizens who are involved in motor accidents in other EU member countries.

The principle requirement is that a claimant should be able to identify the relevant insurer from the Vehicle Registration Mark. This may also help to combat uninsured driving.

In the UK this legislative requirement is met by the 'Motor Insurance Database' (MID) which has been designed to provide a record of all insured motor vehicles registered for use on the road.

Do you currently comply with the present UK legislative requirements in respect of supplying vehicle data? Yes No

If No, please provide details

We require any additions or vehicle alterations to be notified within five working days of any changes taking place. Various notification methods are available. Please indicate your preferred method from the choices below:

Submission of vehicle details to Allianz (either directly or via your broker)

- | | | | |
|--|--------------------------|-------------------------------------|--------------------------|
| a Allianz website (this is the preferred method) | <input type="checkbox"/> | b Fax | <input type="checkbox"/> |
| c Post | <input type="checkbox"/> | d Email | <input type="checkbox"/> |
| Or, submission of vehicle information directly to the MID by | | e Manual entry | <input type="checkbox"/> |
| f Attended File Transfer Protocol | <input type="checkbox"/> | g Unattended File Transfer Protocol | <input type="checkbox"/> |

If you would like any clarification about the above mentioned transmission methods contact our Helpline on 0845 0731118 (open 8am–6pm Monday to Friday)

Please also provide:

Contact Name:

Contact Tel. No:

Contact Email Address:

MOT – Loss of Licence Cover (Please complete page13 if you require this cover)

Summary of Cover

- Cover up to £1,000,000 to replace loss of profit from MOT testing and associated repair and servicing work following suspension or withdrawal of your licence.
- A free appeal and consultancy service for both Authorised Examiners and Nominated testers, giving you the best chance of retaining your Authorisation.
- Telephone helpline for free advice on any MOT disciplinary matter or query involving your MOT testing station.

	Premises (a)	Premises (b)
1 Vehicle Testing Station Number:	<input type="text"/>	<input type="text"/>
2 What was your MOT test fee income over the past 12 months?	£ <input type="text"/>	£ <input type="text"/>
3 What do you anticipate your MOT test fee income will be over the next 12 months?	£ <input type="text"/>	£ <input type="text"/>
4 State the number of MOT bays you operate at the premises	<input type="text"/>	<input type="text"/>
5 Approximately how many MOT tests do you carry out annually?		
a for Private Customers?	<input type="text"/>	<input type="text"/>
b for Motor Trade Customers?	<input type="text"/>	<input type="text"/>
6 Have you ever had, or are you currently under threat of, suspension or withdrawal of your MOT Testing Station Licence?		Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes – Give dates and details.		
<input type="text"/>		
<input type="text"/>		
7 Other than covered by question 6, have you or any of your Nominated Testers received during the last five years any Warnings issued under the old Vehicle and Operators Services Agency disciplinary system?		Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes – Give dates and details of all such warnings.		
<input type="text"/>		
<input type="text"/>		
8 Other than covered by question 6, have you or any of your Nominated Testers received any Penalty Points issued under the new Vehicle and Operators Services Agency disciplinary system?		Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes – Give dates and details of all such warnings.		
<input type="text"/>		
<input type="text"/>		
9 Other than covered by question 6, have you or any of your Nominated Testers received any Formal Warnings issued under the new Vehicle and Operators Services Agency disciplinary system?		Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes – Give dates and details of all such warnings .		
<input type="text"/>		
<input type="text"/>		
10 Have you or any of your Nominated Testers voluntarily attended Vehicle and Operators Services Agency Training Courses during the last five years?		Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes – Give dates and details.		
<input type="text"/>		
<input type="text"/>		
11 How long have you been conducting MOT tests?	<input type="text"/>	
12 What are your normal business hours during which MOT tests are carried out?	<input type="text"/>	
<input type="text"/>		
13 What indemnity period is required?	12 months <input type="checkbox"/>	24 months <input type="checkbox"/>

Engineering (Please complete page14 if you require this cover)

Summary of Cover

The services and cover under this Section are provided by Allianz Engineering, a UKAS accredited fully independent examination authority meeting the requirements of BS EN 45004 Quality Standard.

- Periodic examinations of all types of pressure, electrical, mechanical, lifting and similar plant can be provided in line with SAFed (Safety Assessment Federation Limited) guidelines.
- Cover also includes damage to your property caused by Fragmentation of any part of any plant included at your request.
- Cover can be extended, for most items of plant, to include:
 - provision for the cost of repairs to plant following its electrical or mechanical breakdown.
 - provision for the hire of a replacement machine or other additional costs incurred in order to complete work normally undertaken by the plant following breakdown if the plant cannot be repaired immediately.

1 Fragmentation

- a Specify all plant to be inspected indicating the category of inspection required by reference to the key below:

For any Passenger Goods/Car Lifts specified, please indicate the number of floors served.

Examination services will be based on the list or schedules of plant provided. The periodicity of examinations will be in accordance with SAFed guidelines unless risk evaluation by clients or a competent authority stipulate another periodicity.

If you require more specific examinations, indicate your requirements by adding the number of examinations required to the "Key" code, for example CR3.

P = Pressure

EM = Electrical / Mechanical

CR = Cranes / Lifting

Schedule of Plant (excluding Fuel Pumps)	Power/Load (kw/tons)	P, EM or CR	Premises A Number	Premises B Number

2 Breakdown

Is cover required against the risk of breakdown of plant?

Yes

No

3 Cost of Hiring / Increased Costs

Is cover required against the need to hire replacement plant or otherwise complete work, at increased costs following the breakdown of plant?

Yes

No

This cover is only available if cover extends to include Breakdown (question 2).

COSHH Regulations

The Control of Substances Hazardous to Health Regulations 1988 extend the scope of examination and the range of ventilating plant requiring inspection. Spray booths and similar extraction plant may require inspection under COSHH.

Do you require further information?

Yes

No

PUWER 98 & LOLER

These regulations place strict requirements on employers to consider the hazards and reduce risks connected with use of work and lifting equipment. They also introduce additional examination requirements that may not be covered under existing examination programmes.

If you would like a copy of our "Solutions for Compliance PUWER 98 & LOLER" booklet, please indicate

Yes

No

Liability (Please complete page16 if you require this cover)

Summary of Cover

Public/Products Liability

- The standard limit of Indemnity is £2,000,000. Option to increase to £5,000,000
- Standard cover includes
 - Motor Contingency
 - Leased or Rented Premises
 - Health and Safety at Work Act legal defence costs
 - Court attendance compensation
 - Consumer Protection and Food Safety Acts legal defence costs up to £25,000 (Products Liability only)
 - Data Protection Act
 - Defective Premises Act
 - Overseas Personal Liability
- Option to include Products Financial loss at a limit of your choice up to £250,000.
- £250 Property Damage excess.

Terrorism

- In respect of any act of Terrorism, the limit of indemnity shall not exceed the limit of indemnity shown in the schedule or £5,000,000 (whichever is the lesser).

Special Features for RMIF members

- Option to include rectification cover for faulty or defective materials used or workmanship undertaken by you if they cause an insured vehicle to be damaged in an accident. This extension is subject to a £250 excess. See question 8 under the Material Damage Section - Page 5.
- No inner limit to liability for customers' consequential loss or loss of use claims.
- No excess is applicable under this section, in respect of vehicles sold.

Employers Liability

- The standard limit of Indemnity is £10,000,000
- Standard cover includes
 - Health & Safety at Work Act legal defence costs
 - Unsatisfied court judgements
 - Court attendance compensation

Terrorism

- In respect of any act of Terrorism, the limit of indemnity shall not exceed £5,000,000.

Public/Products Liability

1 The standard limit of indemnity is £2 million

Please indicate if an alternative limit is required

£5 million

2 Please state estimated annual turnover for the coming year from

Note

Payments mean total gross remuneration for work done for you including gross wages, salaries and all other earnings and allowances (before deduction)

- | | | | |
|---|---|---|----------------------|
| a | Vehicle sales (including trailers and the like) | £ | <input type="text"/> |
| b | Fuel/oil and sundries | £ | <input type="text"/> |
| c | Work involving heat application away from your premises | £ | <input type="text"/> |
| d | Breakdown and recovery operations | £ | <input type="text"/> |
| e | All other business | £ | <input type="text"/> |
| 3 | If you wish to include Products Financial Loss please state the limit of indemnity required | £ | <input type="text"/> |

4 Do you:

- | | | | | | |
|---|---|-----|--------------------------|----|--------------------------|
| a | Design or manufacture any goods? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| b | Export any goods? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| c | Undertake manual work in foreign countries? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| If Yes – Supplementary information will be requested. | | | | | |
| d | Import any goods (including grey imports)? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| If Yes – to grey imports, will all such imports have Single Vehicle Approval (SVA)? | | | | | |
| | | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| If No – Please provide full details: | | | | | |

Employers Liability

Only complete the following questions if you require Employers Liability cover

5 The standard limit of indemnity is £10 million

Please indicate if a higher limit is required

£

6 Please give estimated total payments to employees including labour only sub-contractors for the next 12 months for:

- | | | | |
|---|--|---|----------------------|
| a | Clerical staff, commercial travellers and managerial employees who do not engage in manual labour. | £ | <input type="text"/> |
| b | Woodworking, power press, guillotine and sheet metal machinery operators and their helpers | £ | <input type="text"/> |
| c | Breakdown and recovery operations | £ | <input type="text"/> |
| d | All other manual employees | £ | <input type="text"/> |

7 Total number of employees

Note

Employees are defined as:

Persons under a contract of service or apprenticeship

Self-employed or labour only sub-contractors and persons supplied by them

Persons undergoing work experience

Persons hired or borrowed

Business Interruption (Please complete page 17 if you require this cover)

Summary of Cover

- This insurance is for financial loss following loss or damage to your premises and other property insured under Material Damage.
- Cover is provided on a no sum insured basis.
- No annual declarations are necessary as cover is based on the Gross Profit declared at the inception of each period of insurance.
- Choice of Indemnity period.
- Standard cover includes:
 - Damage to Public Utilities - full extension
 - Denial of Access
 - 15% suppliers extension for UK parts suppliers
 - Transit.
- Book Debts included automatically up to £25,000.

1 The standard Indemnity Period is 12 months, please indicate if you wish to extend the period to:

18 months

24 months

36 months

2 What is the total Gross profit of the business (across all locations)

£

Gross Profit is defined as the Turnover (adjusted for the difference in values of stock and work in progress held at the beginning and end of the financial year) less Specified Working Expenses.

Specified working expenses are: Purchases, Carriage, freight and packing, Discounts allowed and Bad debts.

WARNING:

The amount of Gross Profit determined using this definition may be different from that shown in the Profit and Loss Accounts of your business

3 The standard limit of indemnity for outstanding debit balances is £25,000, please indicate if you wish to increase this amount

£

4 Do you want us to quote for Terrorism Cover?

Yes

No

Conversion/Fidelity Guarantee (Please complete page 18 if you require this cover)

Summary of Cover

Conversion

- Cover is provided for loss following purchase of a vehicle from a person who does not legally own it.
- Choice of Limit of Indemnity.
- Cover only provided if you are a subscriber to HPI Ltd or Experian Ltd.
- Standard excess of £250.
- Cover is only provided for payments for vehicles made by cheque, part exchange or credit, and not cash.

Fidelity Guarantee

- Cover provided for loss arising from acts of fraud and dishonesty by your employees.
- Loss must be discovered within 18 months of the act of fraud or dishonesty.
- Choice of Limit of Indemnity.

Conversion/Fidelity Guarantee

continued

Conversion

1 Indicate the Limit of Indemnity required

£10,000

£15,000

£20,000

£25,000

Specify

2 State the estimated turnover during the next 12 months for sales of all vehicles

£

3 Are you a subscriber to HPI Ltd or Experian Ltd?

Yes

No

4 Will all payments for vehicles not taken in part exchange be made by cheque or credit?

Yes

No

5 Do you keep accurate records of all purchase transactions for second hand vehicles?

Yes

No

Fidelity Guarantee

A Motor Trade Supplementary Proposal Form must be Completed. Cover does not attach until the Supplementary Proposal Form has been accepted by Allianz.

1 Indicate the guarantee Limit of Indemnity required

£5,000

£10,000

Specify

2 State the total number of persons employed

persons

Personal Accident (Please complete page 18 if you require this cover)

Summary of Cover

- This cover is for partners, directors and employees against accidents and any subsequent first aid expenses incurred.
- Choice of operative time for Proprietors, Directors and Partners.
- Choice of levels of cover up to 10 units for Directors and Partners and 4 units for employees.
- Scale of compensation for
 - Death
 - Loss of limb(s) and/or Loss of Sight and/or Loss of Hearing
 - Permanent Total Disablement
 - Temporary Total Disablement (weekly)
 - Temporary Partial Disablement (weekly)

Units of cover for **a, b & c** above in multiples of £10,000 per unit

Units of cover for **d** above in multiples of £100 per unit

Units of cover for **e** above in multiples of £50 per unit

1 Is Personal Accident cover required

Yes

No

2 Category of Insured Person

Cover required

Total Number of Staff

Proprietors, Directors & Partners

Yes

No

Employees

Yes

No

Clerical staff, commercial travellers and managerial employees who do not engage in manual labour

All other employees

3 Please insert the benefits required

Proprietors, Directors and Partners

Maximum of 10 units

Employees

Maximum of 4 units

4 In respect of Proprietors, Directors and Partners, is cover required on a 24 hour basis?

Yes

No

Personal Accident RMIF Benefits

£20,000 Capital benefits for occupational accidents for all Proprietors, Directors and Partners.

Commercial Legal Expenses

Summary of Cover

The cover and handling of claims under this Section are provided by Allianz Legal Protection, part of Allianz Insurance plc.

- Cover for legal expenses up to a maximum of £100,000 for any one claim (unless otherwise specified below) and totalling no more than £500,000 for all claims occurring during the period of insurance to enable you to:
 - (i) take legal action or defend yourself in a dispute with a manufacturer or supplier or customer in respect of a contract for the sale, purchase, hire, service, supply or repair of goods or the supply or purchase of a service. Legal Expenses are paid up to a maximum of £50,000 per claim and there is a £1,750 excess per claim.
 - (ii) defend yourself at an employment tribunal in respect of a dispute with a previous, present or prospective employee arising from or relating to a contract of employment, or a breach of employment or discrimination legislation. An excess of £1,750 per claim applies.
 - (iii) have professional representation at a full enquiry by HM Revenue & Customs into your business tax affairs, a PAYE investigation by HM Revenue & Customs or a VAT Tribunal. You have professional representation at an appeal against a decision of the HM Revenue & Customs Commissioners' or VAT Tribunal. An excess of £250 per claim applies.
 - (iv) defend yourself if you are prosecuted for an offence arising out of your business activities. An excess of £250 per claim applies.
 - (v) take legal action in respect of a dispute relating to actual physical damage to your premises, stock and all other property at your premises caused by another individual or organisation and which results in a proven financial loss to you. Cover is also provided in respect of a dispute relating to your tenancy agreement. An excess of £250 per claim applies.
 - (vi) take legal action following an event which causes your death or bodily injury which arises from your business activities.
 - (vii) Recover a daily allowance of up to £100, subject to a maximum of £5,000 per claim, in respect of the salary of an employee being absent from work as a result of attendance as a witness for you in respect of the insured events described above, in so far as this is not otherwise recoverable from the relevant court.
 - (viii) Recover a daily allowance of up to £100, subject to a maximum of £5,000 per claim, in respect of the salary of a proprietor, partner, director or employee being absent from work as a result of attendance for jury service in so far as this is not otherwise recoverable from the relevant court.
- The cover applies to you, any partner, director or employee acting in the normal course of their employment with you.

Please indicate if Commercial Legal Expenses is **not** required

General Questions

1 Have you ever previously been insured in respect of the risks proposed? Yes No

If Yes – Please provide the name of your last Insurer and policy number(s)

2 Has any insurer ever

a Declined to insure you? No Yes

b Cancelled or declined to renew any of your insurances? No Yes

c Imposed special terms? No Yes

If Yes – Please provide details

3 Have you or any director or partner ever been

a Convicted of or charged (but not yet tried) with any criminal offence other than motor driving offences? NOTE: Convictions spent under the terms of the Rehabilitation of Offenders Act 1974 or any subsequent amendments thereto, should not be disclosed. No Yes

b Declared bankrupt or insolvent? No Yes

c A director or partner of a company that went into liquidation or was dissolved? No Yes

d Prosecuted for a breach of any Statute relating to health or safety of employees or others? No Yes

e Served with a Prohibition Notice under the Health and Safety at Work Act? No Yes

If Yes – Please provide details

Loss/Claim Experience

4 Please detail any losses or claims incurred by you within the last 3 years. A 3 year authenticated experience will be required from your previous insurer(s).

Important: It is imperative all losses or claims (including losses where you did not make a claim) are detailed, even if subsequently declined by your insurer(s). If insufficient space please attach details on a separate sheet or use the additional information space overleaf.

Year	Details of loss	Cost	
		Paid	Outstanding

Period of cover

From to noon

Cover will not commence until we have accepted this proposal or agreed to hold covered

Covers Required

Please indicate if cover required

Please complete all questions of the relevant sections on the following pages.

Pages 2, 3 and 20 must be completed in all circumstances

Material Damage

Yes No

(see pages 4–7)

Motor Vehicle Road Risks

Yes No

(see pages 8–12)

MOT – Loss of Licence Cover

Yes No

(see page 13)

Engineering

Yes No

(see page 14)

A copy of the policy is available on request

Agent

Public and Products Liability

Yes No

(see pages 15–16)

Employers Liability

Yes No

(see pages 15–16)

Business Interruption

Yes No

(see page 17)

Fidelity Guarantee

Yes No

(see pages 17–18)

Conversion

Yes No

(see pages 17–18)

Personal Accident

Yes No

(see page 18)

Commercial Legal Expenses

(see page 19)

Other covers such as Group Personal Accident and Sickness and Annual Business Travel are also available to you. Please contact your broker/agent for further details.

Declaration

- 1 I/We declare that to the best of my/our knowledge and belief
 - a the statements and particulars above and in the attached proposals, whether written by me/us or by others on my/our behalf, are true and complete
 - b any statement or particulars which have been given separately by me/us or by others on my/our behalf are true and complete
 - c I/we have not withheld any **material fact**.
Material facts are those facts which are likely to influence us in the acceptance or assessment of this proposal and it is essential that you disclose them. If you are in doubt about whether a fact is material, you should disclose it, since failure to do so could invalidate your policy.
- 2 I/We agree that this client proposal, declaration, the attached proposal(s) and any particulars given separately shall be the basis of the contract between Allianz Insurance plc and myself/ourselves.
- 3 I/We agree to accept Allianz's standard form of policy for this/these class/classes of insurance. A specimen copy of the policy is available on request.
- 4 I/We understand that Allianz reserve the right to decline any proposal.
- 5 I/We understand that Insurers share information with each other, credit reference agencies and other information agencies with regard to credit agreements, policies and claims, primarily to help assess risks, handle claims and prevent fraud. I/We consent to this.

Authorised Signature

Position/Title

Date

Important

Your Records

You should keep a record (including copies of letters) of all information supplied to Allianz which relates to this proposal. A copy of this proposal will be supplied on a request made within a period of 3 months after its completion.

Data Protection Act

We may use the personal and business details you have given us, or which are supplied by third parties, including any details of directors, officers, partners and employees whose consent you must obtain to allow us to provide you with a quotation; deal with your policy; to search credit reference agencies who may keep a record of the search; to share with other insurance organisations to help offset risks, to help administer your policy and to handle claims and prevent fraud; to support the development of our business by including your details in customer surveys, and for market research and compliance business reviews which may be carried out by third parties acting on our behalf. You must ensure that your directors, officers, partners, and employees consent to our using their details in this way or you must notify us of any objections. All motor policy details will be added to the Motor Insurance Database (MID), run by the Motor Insurers' Information Centre (MIIC). This may be consulted by the Police in order to establish who is insured to drive the vehicle. 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 ascertain relevant policy information.

We may need to collect data relating to Insured Persons, which under the Data Protection Act is defined as sensitive (such as medical history of Insured Persons) for the purpose of evaluating the risk or administering claims which may occur. By signing this form you consent to such information being processed by us. You must also ensure that you make this fact known to the Insured Persons and obtain their explicit prior consent to pass this information to us for these purposes.

We may share your details with other companies within the Allianz group of companies or pass them to third parties so that we may tell you by telephone, email or post of products and services which we think may be of interest to you. If you do not want to know about these products and services, please write to: Customer Satisfaction Manager, Allianz Insurance plc, 57 Ladymead, Guildford, Surrey, GU1 1DB to let us know. Your details will not be kept for longer than is necessary.

Under the Data Protection Act 1998 individuals are entitled to a copy of all the personal information Allianz Insurance plc holds about them. Please contact the Customer Satisfaction Manager at the address above. Persons with a valid claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

Personal details provided may be transferred to countries outside the EEA. They will at all times be held securely and handled with the utmost care in accordance with all principles of English law.

www.allianz.co.uk

Allianz Insurance plc. Registered in England number 84638
Registered office. 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom.

Allianz Insurance plc is a member of the Association of British Insurers and the Financial Ombudsman Service.
Allianz Insurance is authorised and regulated by the Financial Services Authority. Our registration number is 121849.
This can be checked by visiting the FSA website at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234