

# Professional Indemnity – for the Motor Trade

## Supplementary Proposal Form

This is a supplementary proposal form and should be completed and read in conjunction with the Motor Trade Select/Headlight Proposal Form or Complete Motor Trade/Complete Headlight Proposal Form.

Name

Address

Policy/Quote number

Are you authorised and/or regulated by the Prudential Regulation Authority or the Financial Conduct Authority? Yes  No

Fee income for the last 12 months in the UK from services whilst acting as an intermediary for motor trade financial products

Please confirm that you only sell the following products:

Extended Warranty Cover	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Self Drive Hire Insurance	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Breakdown Cover	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Loan Vehicles Insurance	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Car Insurance	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Gap Insurance	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Drive Away Insurance	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Tyre Insurance	Yes <input type="checkbox"/>	No <input type="checkbox"/>

Please confirm any other types of financial products you sell

Do you or have you ever sold Payment Protection Insurance (PPI)? Yes  No

If 'yes', please provide full details in the box below including the number of PPI policies sold and over what period.

Have there been any cases of PPI mis-selling? If 'yes', please provide full details.

Yes  No

Do you provide any advice on the products you are selling?

Yes  No

Do you sell or intend to sell any products sold by any company owned by the Allianz (UK) group of companies including but not limited to Allianz Insurance plc, Cornhill Direct and Cornhill Solutions Ltd?

Yes  No

If you are selling Allianz products then please provide details and confirm what percentage of the total products sold this equates to?

Cover is only available on a £1.85m Aggregate Limit.

- a Have any Professional Liability claims ever been made against the firm(s) and/or predecessors of the firm(s) and/or your current and/or retired partners, directors or principal, either individually or otherwise for any negligence, errors, omission, breach of professional duty or the like, whether successful or not?
- b After enquiry, are any of the partners, directors or principal aware of any pending claims and/or circumstances existing which may give rise to a Professional Liability claim against the firm(s) and/or predecessors of the firm(s) and/or your current and/or retired partners/directors/principals?

If yes, please give details below, or on a separate sheet if necessary.

# Important Information – Your duty to make a fair presentation of the risk

You must make a fair presentation of the risk to us at inception, renewal and variation of your Policy. This means that you must tell us about all facts and circumstances which may be material to the risks covered by your Policy in a clear and accessible manner or give us sufficient information to alert us of the need to make enquiries about such facts or circumstances.

Material facts are those which are likely to influence us in the acceptance of or assessment of the terms or pricing of your Policy. If you are in any doubt as to whether a fact is material, you should tell us about it.

If you fail to make a fair presentation of the risk, we may avoid your Policy (that is treat it as if it had not existed) and refuse to pay any claims where any failure to make a fair presentation is:

- a deliberate or reckless; or
- b of such other nature that, if you had told us about a material fact or circumstance, we would not have issued, renewed or varied your Policy.

In all other cases, if you fail to make a fair presentation of the risk, we will not avoid your Policy but we may instead:

- a reduce proportionately the amount paid or payable on any claim, the proportion for which we are liable being calculated by comparing the premium actually charged as a percentage of the premium which we would have charged had you made a fair presentation (e.g. if we would have charged you double the premium, we will only pay half the amount of any claims under your Policy); and/or
- b treat your Policy as if it had included such additional terms as we would have imposed had you told us about a material fact or circumstance. Payment of any claim you make will be subject to the application of any such additional terms.

For these reasons it is important that you check all of the facts, statements and information set out in this Risk Details Form or in any other information provided are complete and accurate. You must also make reasonable enquiries to check with anyone you employ in your business that the facts and statements set out in this Risk Details Form or in any other information provided are complete and accurate and that there are no other material facts which you need to disclose.

**If any of the facts, statements and information set out in this proposal are incomplete or inaccurate, you or your Insurance advisor must contact us immediately. Failure to do so could invalidate your policy or lead to a claim not being paid or not being paid in full.**

# Declaration

I/we declare that:

**1** I/We declare that to the best of my/our knowledge and belief:

- A** the above statements and particulars, 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; and
- 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 wish to modify the above statements in the following respects:

- 3** I/We agree that this proposal and declaration and any particulars given separately shall be the basis of the contract between Allianz Insurance plc and myself/ourselves.
- 4** I/We agree to accept the Allianz Insurance plc standard form of policy for this type of insurance.
- 5** I/We understand that Allianz Insurance plc reserve the right to decline any proposal.
- 6** 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.
- 7** I/we have read the Fair Processing Notice and the Consent for Special Categories of Personal Data contained within this proposal and agree to data being used for the purposes specified..

**Signature**

**Date**

**Position/Title**

**Print Name**

# Privacy Notice Summary

Please find below a summary of our Privacy Notice.  
The full notice can be found on the Allianz UK website:  
[allianz.co.uk/privacy-notice.html](https://allianz.co.uk/privacy-notice.html).

If you would like a printed copy of our Privacy Notice, please contact the Data Rights team using the details below.

Allianz Insurance plc is the data controller of any personal information given to us about you or other people named on the policy, quote or claim. It is your responsibility to let any named person know about who we are and how this information will be processed.

Allianz Insurance plc, Allianz Engineering Inspection Services Limited, Petplan Ltd and VetEnvoy are companies within Allianz Holdings.

**Anyone whose personal information we hold has the right to object to us using it.**

**They can do this at any time by telling us and we will consider the request and either stop using their personal information or explain why we are not able to.**

If you wish to exercise any of your data protection rights you can do so by contacting our Data Rights team:

Telephone: **0208 231 3992**  
Email: [datarights@allianz.co.uk](mailto:datarights@allianz.co.uk)  
Address: Allianz,  
57 Ladymead, Guildford,  
Surrey, GU1 1DB

Any queries about how we use personal information should be addressed to our Data Protection Officer:

Telephone: **0330 102 1837**  
Email: [dataprotectionofficer@allianz.co.uk](mailto:dataprotectionofficer@allianz.co.uk)  
Address: Data Protection Officer, Allianz,  
57 Ladymead, Guildford,  
Surrey, GU1 1DB

# Employers' Liability Tracing Office

If your policy provides Employers' Liability cover information relating to your insurance policy will be provided to the Employers' Liability Tracing Office (the "ELTO") and added to an electronic database, (the "Database") in a format set out by the Employers' Liability Insurance: Disclosure by Insurers Instrument 2011.

The Database assists individual consumer claimants who have suffered an employment related injury or disease arising out of their course of employment in the UK whilst working for employers carrying on, or who carried on, business in the UK and as a result are covered by the employers' liability insurance of their employers, (the "Claimants"):

- i** to identify which insurer (or insurers) was (or were) providing employers' liability cover during the relevant periods of employment; and
- ii** to identify the relevant employers' liability insurance policies.

The Database and the data stored on it may be accessed and used by the Claimants, their appointed representatives, insurers with potential liability for UK commercial lines employers' liability insurance cover and any other persons or entities permitted by law.

The Database will be managed by the ELTO and further information can be found on the ELTO website [elto.org.uk](http://elto.org.uk).

# Motor Insurance Database

If your policy provides Motor cover, 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:

- i** Electronic Licensing
- ii** Continuous Insurance Enforcement;
- iii** Law enforcement (prevention, detection, apprehension and or prosecution of offenders)
- iv** 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 [askmid.com](http://askmid.com).