



## YOUR DETAILS

Broker name:

Your postcode:

Your name:

Telephone nos:

Email address:

Fax nos:

## THE PROPOSER (S)

Proposer / Business Partner / Director Name	Home Address	Postcode	Yrs M/T exp.
Lead Name	<input type="text"/>	<input type="text"/>	<input type="text"/>
2nd	<input type="text"/>	<input type="text"/>	<input type="text"/>
3rd	<input type="text"/>	<input type="text"/>	<input type="text"/>
4th	<input type="text"/>	<input type="text"/>	<input type="text"/>

Trading Name  Sole Trader / Partnership / Ltd Company

Business Address  Date Business Established   
 & Postcode

Telephone No:  Full Time  Part Time

Trading from: Home:  Premises:  Mobile:  If Part Time, state Full Time occupation

## COVER REQUIRED – SECTION 1

### Core Covers

- Road Risks  (Complete sections 2, 3, 4, 5, 6, 7, 12)
- Liability  (Complete sections 3, 4, 5, 8, 9, 10, 12)

### Additional Covers: (available with Road Risks only)

- Combined  (Complete sections 8, 9, 10, 11, 12)
- Accompanied demo use?
- Vehicles at premises?  (Please note that security conditions and maximum limits apply.)
- Vehicles in transit?
- Class One use?  (Please note that Class One Use is not available for certain occupations including couriers, chauffeurs, taxi drivers, delivery drivers, farmers, hauliers and removal drivers / operators.)

Target Premium  £



## ROAD RISKS – SECTION 2

Cover required:	Limit of indemnity required:	Excess required:
Comprehensive <input type="checkbox"/>	£ <input type="text"/> (Comp)	£250 <input type="checkbox"/> £500 <input type="checkbox"/>
TPF&T <input type="checkbox"/>	£ <input type="text"/> (TFP&T)	£750 <input type="checkbox"/> £1000 <input type="checkbox"/>
TPO <input type="checkbox"/>	The minimum indemnity limit is £5000 and the maximum is £100,000 (Maximum £10,000 for TPF&T cover)	<input type="checkbox"/> <input type="checkbox"/>

## PREVIOUS INSURANCE HISTORY – SECTION 3

NCB (Years)  Insurer  Expiry of previous policy

Please indicate the source of NCB: Motor Trade  Private Car  CV

We can offer protected NCB. Would you like us to quote? Yes  No

If no NCB is claimed, please state why in Section 13. We can offer introductory discounts for ex company car drivers, named drivers on employers Motor Trade policies and driving experience on spouse, common law spouse and parent's policies. All introductory discounts are subject to documentary evidence being supplied. If there is a gap in cover from expiry of the previous policy, please provide details in Section 13.

## MOTOR TRADE BUSINESS ACTIVITY – SECTION 4

Auto Electrician <input type="text"/> %	Importing <input type="text"/> %	Tyre Fitter <input type="text"/> %
Accessory fitting – 2nd Hand Parts <input type="text"/> %	LPG Conversions <input type="text"/> %	Valeting <input type="text"/> %
Accessory fitting – New Parts <input type="text"/> %	Mechanical Repair /Servicing <input type="text"/> %	Vehicle Sales <input type="text"/> %
Car Sourcer/Broker <input type="text"/> %	MOT Tester <input type="text"/> %	Vehicle Upholsterer <input type="text"/> %
Crash/Body Repairs <input type="text"/> %	Recovery <input type="text"/> %	Wheel Refurbisher <input type="text"/> %
Delivery Agent <input type="text"/> %	Salvage, Scrap and Dismantling <input type="text"/> %	Windscreen Fitter/Tinter <input type="text"/> %
Exhaust Fitter <input type="text"/> %	Sign Writer <input type="text"/> %	Other – Please specify <input type="text"/> %
Exporting <input type="text"/> %	Smart Repairs <input type="text"/> %	<input type="text"/>

Total must add up to 100%

## TYPES OF VEHICLES WORKED UPON – SECTION 5

Caravanettes/Motorhomes <input type="text"/> %	Kit Vehicles <input type="text"/> %	Tractors/Agriculture/Plant <input type="text"/> %
Caravans/Trailers <input type="text"/> %	Left Hand Drive <input type="text"/> %	Trade Use Motor Cycle <input type="text"/> %
Classic/Veteran/Vintage <input type="text"/> %	Modified <input type="text"/> %	Trikes <input type="text"/> %
CV >3.5t-7.5t <input type="text"/> %	Own Motorcycle <input type="text"/> %	USA/Canadian <input type="text"/> %
CV 7.5t to 11.5t <input type="text"/> %	Q Plates <input type="text"/> %	Vehicles =< 17 passenger seats <input type="text"/> %
CV 11.5t to 17.49t <input type="text"/> %	Quads <input type="text"/> %	Other – Please specify <input type="text"/> %
General Cars & Light Commercial <input type="text"/> %	Sports/High Performance /Prestige <input type="text"/> %	<input type="text"/>
Grey Imports <input type="text"/> %	Three Wheelers <input type="text"/> %	<input type="text"/>

Total must add up to 100%



## DRIVERS – SECTION 6

	Full Name	Date of Birth	Years UK Resident	Type of Licence eg Full UK EU Int.	Yrs Held	Director / Bus. Partner / Employee / Spouse/ CLS	State any other occupation (including trade or industry) and whether employed or self employed in other occupation. If blank, we will assume full time in Motor Trade Business	Use (MT, MT + SDPC or MT + Class 1 /Additional Business Use)
	Proposer						SELF EMP	MT SDPC* ABU
1								<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
2								<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
3								<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
4								<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
5								<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
6								<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
7								<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

\* Our standard policy excludes SDPC for employees. If this is required, please explain why using Section 13.

Has any driver suffered (a) Motoring Convictions in the past 5 years, (b) Accidents, claims or losses in the past 5 years, (c) Bans in the last 11 years (d) Criminal Convictions (e) Medical, Physical or Health conditions, (f) Been declared bankrupt or insolvent, (g) been charged or convicted of arson, fraud or any offence relating to dishonesty? Please state full circumstances, conviction codes, dates, fines imposed, penalty points, disqualification period, costs incurred, conditions, sentences and any other information, and business partners addresses or material fact that could be relevant.

1	
2	
3	
4	
5	
6	
7	

If blank, we will assume none. If more space is required use Section 13.

## VEHICLES OWNED BY THE POLICYHOLDER (OWN USE OR FOR SALE) – SECTION 7

	Make	Model	Year of Make	CC or GVW	Date of Purchase	Estimated Trade Value	Reg. Number
1							
2							
3							
4							
5							



## LIABILITY – SECTION 8

Please indicate cover required:

EL  (£10 million limit)

Public Liability    £1 million   
                               £2 million   
                               £5 million

Sales & Service  (Limit will be as per PL limit)

**Tools extension**

Not required   
 £1500   
 £2500   
 Include cover for tools whilst away from premises?

Please provide details of the previous Liability Insurance:

## EMPLOYEES, WAGES & TURNOVER – SECTION 9

Please provide number of employees and total annual wages for each of the following categories of employees.

	Number	Total Wages
Clerical / administrative	<input type="text"/>	<input type="text"/>
Proprietor / Business Partners / Family members – non-manual	<input type="text"/>	<input type="text"/>
Proprietor / Business Partners / Family members – manual	<input type="text"/>	<input type="text"/>
All other (including sales)	<input type="text"/>	<input type="text"/>
Labour only Sub-Contractors	<input type="text"/>	<input type="text"/>
Bona fide Sub-Contractors	<input type="text"/>	<input type="text"/>

Estimated turnover for the period of insurance proposed:

£

Annual Gross Profit:

£

Employer PAYE Reference

(Mandatory from April 2012)

## WORKING PROCEDURES – SECTION 10

Do you undertake any spray painting?

Yes  No

Do you or any of your employees engage in the application of heat either on or away from the business premises? Yes  No

If yes, what type of heat is used?

Angle Grinders

Yes  No

Blow Lamps / Hot Air Guns

Yes  No

Welding and / or cutting equipment

Yes  No

What percentage is heat work away from the premises?

%



## BUILDINGS AND CONTENTS – SECTION 11

Are the premises protected at a minimum by a bells only intruder alarm and maintained under a 12 month contract? **Yes**  **No**

Are the Premises heated totally or partially by a paraffin, waste oil or LPG (Liquefied Petroleum Gas) appliance or system? \*If yes, please provide full details using section 13. **Yes\***  **No**

### Buildings and Contents cover is provided on the assumption that:

- The buildings are in a good state of repair and occupied solely by the Proposer.
- The building is constructed entirely of incombustible material (including linings and ceilings) with an incombustible pitched roof (standard construction). **Please refer with full details of construction, if property not of standard construction, for terms.**
- Stock and materials in trade and goods for which you have accepted responsibility will not be kept in any basement area(s)
- Records of stock, sales and purchases will be kept and balanced at least once every twelve months

For full theft cover to apply, the following physical security conditions must be adhered to:

- The final exit door must be fitted with a 5 lever mortice deadlock or a rimlock or closed shackle padlock and padbar conforming to BS3621
- All other external doors (unless fitted with above) are fitted with key operated bolts top and bottom to each leaf in addition to any existing locks.
- All accessible windows are fitted with key operated locks.

Page 7 of this document provides a schedule of the covers available for Buildings and Contents. Please indicate which of these levels of cover are required:

**Buildings – Tick Cover Required**      None     Level 1     Level 2     Level 3     Level 4     Level 5     Level 6

**Internal – Tick Cover Required**      Bronze     Silver     Silver Plus     Gold     Gold Plus     Platinum     Platinum Plus

Internal risks can be taken without Buildings cover. Where both sections are required, the covers can be mixed and matched. i.e. Level 1 Buildings cover can be taken with Gold cover Internal risks.

Buildings can be owned or rented.

Please provide details of the previous Insurer:

## PROPERTY & LIABILITY CLAIMS – SECTION 12

Please provide details of all accidents, claims and losses which have occurred in the last 5 years, whether or not claimed for on an insurance policy. (All motoring claims should be noted in Section 6.)

Date	Circumstances	Cost (£)	Settled		Policy Section
			Yes	No	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

Have you included any additional information in Section 13? **Yes**  **No**

I confirm Section 14 has been read and agreed: **Yes**  **No**

## ADDITIONAL INFORMATION – SECTION 13

For quotation purposes, the information provided on this form will form the basis of how we calculate the quotation for the covers requested. Please detail below any additional information you feel relevant or which may affect the quotation in any way. Please detail any material fact not already disclosed, or information which is known to you which could influence the insurer's assessment and acceptance of the risk.

## IMPORTANT INFORMATION – SECTION 14

For all quotations we will assume that the proposer (or proposers) listed above:

- Has a business based solely in the UK (including the Isle of Man but not the Channel Islands);
- Does not deal with rally cars, track or race cars, HGV's, Buses or coaches;
- Is not involved in self drive hire, auctions, vehicle assembly, car jockey, parts delivery, import or exports
- Has never been declared bankrupt or insolvent as a private individual or in connection with any business
- Has never been convicted or charged with but not yet tried for a criminal offence, or been charged or convicted of arson or any offence relating to dishonesty
- Has works, machinery and plant fenced, in good working order and regularly inspected
- Has undertaken risk assessments
- Has a written Health & Safety policy if more than 5 employees and a formal safety training plan
- Has waste disposed of only at Council approved sites
- Has no processes which might cause pollution or contamination
- Does not undertake any hazardous activities i.e. radioactive substances or devices, toxic or hazardous waste / chemicals, explosive substances, asbestos, silica or material containing these substances, any materials giving rise to dust or fumes, processes involving a noise level in excess of 85db. Please attach a separate sheet detailing full exposure and full precautions taken.
- Has not entered into any wider contractual liabilities than they would under common law
- Has not had a previous policy cancelled refused declined or terms &/or conditions imposed.

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### What to do now?

PLEASE FAX THIS PROPOSAL FORM TO US, OR SCAN AND SEND TO US BY EMAIL. IT IS OUR AIM TO PROVIDE YOU WITH A QUOTATION ON THE SAME DAY. WHERE THIS IS NOT POSSIBLE, YOU WILL RECEIVE A QUOTATION WITHIN ONE WORKING DAY.



## Supplementary Information – DO NOT FAX BACK

### Schedule of available covers for RSA Combined (ex Road Risks) Policy

Buildings (£500 excess)	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6	
	Up to £25,000	Up to £50,000	Up to £75,000	Up to £100,000	Up to £150,000	Up to £200,000	
Material Damage (£500 excess)	Bronze	Silver	Silver Plus	Gold	Gold Plus	Platinum	Platinum Plus
	Cover up to the amount shown in total for the period of insurance for machinery, stock, plant, fixtures & fittings, own & customers vehicles and all other contents subject to the sub-limits stated below.						
Total Cover Up To:	£50,000	£75,000	£80,000	£100,000	£115,000	£125,000	£140,000
Sub-limits Per Section:							
Portable Hand Tools (Per Non Clerical Person) away from business premises	£1,500	£1,500	£1,500	£2,500	£2,500	£2,500	£2,500
Stock & Materials	£10,000	£15,000	£15,000	£17,500	£17,500	£20,000	£20,000
Vehicles at Premises	£25,000	£25,000	£40,000	£50,000	£75,000	£75,000	£100,000
Computer Equipment	Not Covered	£1,250	£1,250	£2,000	£2,000	£2,500	£2,500
Reinstatement of computer equipment	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	£1500	£1500
Stock in Transit (ex Vehicles)	£1,000	£1,500	£1,500	£2,000	£2,000	£2,500	£2,500
Vehicles in Transit	£30,000	£45,000	£45,000	£70,000	£70,000	£95,000	£95,000
Employee Personal Possessions	Not Covered	£750	£750	£1,250	£1,250	£1,500	£1,500
Customers Contents of Vehicle	Not Covered	£750	£750	£1,250	£1,250	£1,500	£1,500
Replacement Locks to Premises Only	Not Covered	£750	£750	£1,250	£1,250	£1,500	£1,500
Business Interruption (nil excess)							
Estimated Annual Gross Profit	£50,000	£50,000	£50,000	£50,000	£50,000	£50,000	£50,000
Book Debts	£50,000	£50,000	£50,000	£50,000	£50,000	£50,000	£50,000
Loss of Profits	133.33%	133.33%	133.33%	133.33%	133.33%	133.33%	133.33%
Liability (As Per Policy)	Includes 2 manual			Includes 4 manual			
Employers Liability	£10 million	£10 million	£10 million	£10 million	£10 million	£10 million	£10 million
Public Liability	£1 million	£1 million	£1 million	£2 million	£2 million	£2 million	£2 million
Products Liability	£1 million	£1 million	£1 million	£2 million	£2 million	£2 million	£2 million
Money (nil excess)							
On Premises during working hours	£1,500	£1,500	£1,500	£2,500	£2,500	£2,500	£2,500
On Premises out of hours in a safe	£500	£500	£500	£1,000	£1,000	£1,000	£1,000
On Premises out of hours not in a safe	£250	£250	£250	£250	£250	£250	£250
At employees or partners residence	£250	£250	£250	£250	£250	£250	£250
Crossed Cheques	£250,000	£250,000	£250,000	£250,000	£250,000	£250,000	£250,000
Clothing & PE lost or damaged in robbery	£500	£500	£500	£500	£500	£500	£500
P. A. (Assault) (nil excess)							
	Not Covered	Not Covered	Not Covered	£10,000	£10,000	£10,000	£10,000
<b>Note:</b>	Buildings cannot be taken in isolation, whereas Material Damage can. When taking both options, any level of Buildings cover can be taken with any level of Material Damage cover, i.e. Level 4 Buildings can be purchased with Silver cover Material Damage.						

Policy document available upon request.

All covers are subject to conditions detailed overleaf.

Any risk disclosing previous claims can be referred to us for consideration.

**MTS – THE SPECIALISTS FOR MOTOR TRADE**