# MOTOR TRADE ROAD RISKS ANNUAL DECLARATION





## **Motor Trade Road Risks**

## **Important Note**

You are under a duty to make a fair presentation of the risk to us before the inception, renewal and alteration of your policy.

This means that you must tell us about and/or provide to us all material information or tell us and/or provide to us sufficient information to alert us of the need to make further enquiries to reveal such material information. This information needs to be provided in a clear and accessible manner.

Material facts are those which are likely to influence us in the acceptance of the terms or pricing of your policy. If you have any doubts as to whether any information is material you should provide it to us.

Failure to disclose any material fact may invalidate your policy in its entirety or may result in your policy not responding to all or part of an individual claim or class or claims.

In order to comply with your duty to make a fair presentation you must also have conducted reasonable searches for all relevant information held:

- within your business (including that held by your senior management and anyone who is responsible for your insurance); and
- by any other person (such as your broker, intermediary or agent or a person for whom cover is provided by this insurance)

GE	ENERAL QUESTIONS		
Nar	me P	Policy No	Renewal Date
1	State addressess, including post codes, of all locations from which	vou operate	
		jou operate	
2	Company Registration Number		
3	Company Website address		
4	Do you or any of the directors or partners engage in any other busin	ness or occupation?	Yes No
	If ' <b>yes</b> ' give details		
5	Have you or any director or partner in the Business to be insured be with a criminal offence (not motoring)?	een convicted or charged (but not ye	t tried) Yes No
	If ' <b>yes</b> ' give details		
6	Have you or any director or partner ever had a County Court Judge declared bankrupt or insolvent ?	ment registered against any of you c	Yes No
	If ' <b>yes</b> ' give details including date and for County Court Judgemer	its also the amount	
7	Have there been any changes to your Business or are any proposed	which are likely to offect this income	wrae? Ves Ne
7	If ' <b>yes</b> ' give details	which are likely to affect this lisura	ance? Yes No
8	Do you require any alterations to the cover provided by this insuran	nce?	Yes No
	If ' <b>yes</b> ' give details		

GE	NE	RAL QUESTIONS -	- continued							
9	Do y	you hold a policy for Interna	al Motor Trade Risks	\$?					Yes	No
	If <b>'y</b>	<b>ves</b> ' please advise Name of I	Insurer(s), Policy Nu	mber(s) and E	piry Date					
	L									
10		se state annual turnover of t	he business and sho		-				£	%
		sale of new vehicles		f recovery w		k	sale of parts			
		sale of used vehicles	%	g self drive		1	commodities			%
		petrol sales 24 hrs	%	<b>h</b> private hir			mechanical			%
	d	petrol sales normal busines		l body repai		n	vehicle brea			%
	е	touch up spraying	%	j full sprayi	ng 🥠	0	all other wo	rk (describe	below)	%
	Give	e details of all other work								
11	Indi	cate the maximum value of	any one vehicle whi	ch you may hav	e in your custod	y or c	ontrol		£	
12	How	w many trade plates do you l	nold? Re	egistration Deta	ls					
13	Indi	cate the maximum number of	of vehicles at any on	e time which a	e					
	а	held for sale but not license	ed for road use							
	b	held for sale which are lice	nsed for road use							
	с	held for repair or servicing								
	d	parked on the road in the vi	icinity of the garage	premises durin	g working hours					
	е	parked on the road in the vi	icinity of the garage	premises overn	ght					
14	Doy	you own or lease in vehicles	5							
	а	for recovery work or delive	ery?						Yes	No 🗌
		If ' <b>yes</b> ' provide the followi	ing details							
		Make	Mode	l	Туре		g.v.w.	Value	Registra	tion No
	b	Goods carrying vehicles us	ad for hire or reward	19			1		Yes	No
		If ' <b>yes</b> ' provide the followi		11						
		Make	Mode	l	Туре		g.v.w.	Value	Registra	tion No

GE	NE	RAL QUESTIONS -	- continued				
		Vehicles for loan or hire to If ' <b>yes</b> ' provide the followi	customers whose vehicles are in yo ng details	ur custody for repair	or servicing?		Yes No
		Make	Model	Туре	g.v.w.	Value	Registration No
	d	Vehicle used for other busir	ness use?				Yes No
		If ' <b>yes</b> ' provide the followi	ng details				
		Make	Model	Туре	g.v.w.	Value	Registration No
	е	In respect of all other vehic including purpose for which	les owned or leased in, including th n vehicle held, make, model, type o	ose for sale which ar f vehicle, c.c. or g.v.v	e licencesed fo v. and value?	or road use,	provide full details,
		Make	Model	Туре	g.v.w.	Value	Registration No
		Purpose Held:					
		Make	Model	Туре	g.v.w.	Value	Registration No
		Purpose Held:					
		Make	Model	Туре	g.v.w.	Value	Registration No
		Purpose Held:					
		Make	Model	Туре	g.v.w.	Value	Registration No
		Purpose Held:					
		mentioned above which are If ' <b>yes</b> ' give details	covered by any other insurance?				Yes No
15	Allo	wing for peak times and oth	er special circumstances, state:				
	а	number of drivers for busin	ess use				
			rs/Employees for pleasure use				
		number of Non-Employees	for pleasure use				
16		ou employ casual drivers? es' give numbers and freque	-				Yes No
		es give numbers and freque	ency				

G	ENI	ERAL QUESTIONS – continued		
17	Wi	ill any vehicle be driven by any person who		
	а	has any physical or mental defect or infirmity or who suffers from diabetes, epilepsy or any heart complaint?	Yes	No
	b	has been convicted of any motoring offence during the past 5 years or has any prosecution pending?	Yes	No
	с	been disqualified from driving in the last 10 years?	Yes	No
	If	<b>'yes'</b> to any of the above give details		

**18** Provide details of persons in the following categories:

## a Principals / Partners / Directors (details required in respect of all Partners or Directors whether driving or not)

Full Name	Age	State Principal Partner or Director	Is business use required YES/NO	Is pleasure use required YES/NO	Registration (No(s) of vehicles to be used	Full licence state YES/NO

### ${\bf b} \quad {\rm All \ other \ persons \ who \ will \ drive \ for \ business \ purposes \ including \ those \ who \ are \ part \ time}$

		a :: :	x 1	Division ()	G	F 11 11
Full Name	Age	Capacity in	Is pleasure use	Registration (No(s) of	State	Full licence
		which employed YES/NO	required YES/NO	vehicles to be used	Full or Part Time	state YES/NO
		I ES/NO	IES/NO	venicles to be used	Time	IES/NO

GEN	NERAL QUESTIONS -	- continue	d			
19	If any Part Time drivers dee	clared above, pl	ease provide the following detai	lls:		
	Full Name		Hours Worked	Hours Worked Provide details of ot		
20	Non-Employees requiring p	leasure use				
	Full Name	Age	Occupation	]	Registration (No(s) of	Full licence state
					vehicles to be used	YES/NO
	If ' <b>yes'</b> provide the followi	ng details				
	Name		Address		Occupatio	n
EMF	PLOYERS' LIABILITY	TRACING	OFFICE (ELTO)			
				NT 1 1		
			& Customs Employers Reference			
(1	including labour only sub-confi	ractors, trainees	and apprentices) are paid below	the PAYE thresh	nold? Yes	No
	including labour only sub-contr f ' <b>no</b> ' please enter your Employ			the PAYE thresh	nold? Yes	No
				the PAYE thresh	nold? Yes	No
I [ A b	f ' <b>no</b> ' please enter your Employ An Employer Reference Numbe	yer Reference N r is also known Revenue & Cu		ce number and is	given to every	No
1 4 5 2 1 1 1 1 1 1 1 1 1 1 1 1 1	f ' <b>no</b> ' please enter your Employ An Employer Reference Numbe pusiness that registers with HM correct format is: 913/WZ51258 Do you have a Companies Hous	yer Reference N r is also known Revenue & Cu se Registered O	Jumber as an Employer PAYE Reference stoms as an employer. An examp ffice Address?	ce number and is	given to every	No No
I [ ] A b c c 2	f ' <b>no</b> ' please enter your Employ An Employer Reference Numbe pusiness that registers with HM correct format is: 913/WZ51258	yer Reference N r is also known Revenue & Cu se Registered O	Jumber as an Employer PAYE Reference stoms as an employer. An examp ffice Address?	ce number and is	given to every ference in the	
I [ ] A b c c 2	f ' <b>no</b> ' please enter your Employ An Employer Reference Numbe pusiness that registers with HM correct format is: 913/WZ51258 Do you have a Companies Hous	yer Reference N r is also known Revenue & Cu se Registered O	Jumber as an Employer PAYE Reference stoms as an employer. An examp ffice Address?	ce number and is	given to every ference in the	
1 4 5 2 1 1 1 1 1 1 1 1 1 1 1 1 1	f ' <b>no</b> ' please enter your Employ An Employer Reference Numbe pusiness that registers with HM correct format is: 913/WZ51258 Do you have a Companies Hous	yer Reference N r is also known Revenue & Cu se Registered O	Jumber as an Employer PAYE Reference stoms as an employer. An examp ffice Address?	ce number and is ple of a PAYE ref	given to every ference in the	

PLOYERS' LIABILITY TRACING OFFICE (ELTO) – continued		
Are there any subsidiary companies to be included in this insurance? If ' <b>yes</b> ' please provide full details Name of first subsidiary company to be included	Yes	No 🗌
Registered Office Address of this subsidiary (Postcode must be shown)		
Post Code		
Is this subsidiary company exempt from holding a HM Revenue & Customs Employers Reference Number, because either all Employees (including labour only sub-contractors, trainees and apprentices) are paid below the PAYE threshold, or because the subsidiary is not UK based?	Yes	No
If 'no' enter the Employers' Reference Number for this subsidiary		
Name of second subsidiary company to be included		
Registered Office Address of this subsidiary (Postcode must be shown)		
Post Code		
Is this subsidiary company exempt from holding a HM Revenue & Customs Employers Reference Number, because either all Employees (including labour only sub-contractors, trainees and apprentices) are paid below the PAYE threshold, or because the subsidiary is not UK based?	Yes	No
Name of third subsidiary company to be included		
Registered Office Address of this subsidiary (Postcode must be shown)		
Post Code		
because either all Employees (including labour only sub-contractors, trainees and apprentices) are paid below the PAYE threshold, or because the subsidiary is not UK based? If ' <b>no</b> ' enter the Employers' Reference Number for this subsidiary	Yes	No
Are there any subsidiary companies to be excluded from this insurance? If ' <b>yes</b> ' please provide full details Name of first subsidiary company to be excluded	Yes	No
Name of second subsidiary company to be excluded		
Name of third subsidiary company to be excluded		

#### DATA PROTECTION AND DECLARATION

At NIG we are aware of the trust you place in us when you buy our products and our responsibility to protect your information.

Please ensure you have read our Privacy Statement, which is provided under separate cover and describes who we are, why we need to collect your information and how we will use it. We will also tell you who we share our information with and how we use it to improve the service we provide to our customers.

#### Motor Insurance Database (MID)

Information relating to your 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 authorized 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:

- Electronic Licensing;
- Continuous Insurance Enforcement;
- Law enforcement (prevention, detection, apprehension and or prosecution of offenders);
- 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 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 MID.

It is vital that the MID holds your correct registration number. It is our responsibility to update your policy to the MID. We fully comply with the agreements in place with the MIB to update your details within seven days, however it is important that you check your policy documents, ensuring that the registration number is recorded correctly.

If it is incorrectly shown on the MID you are at risk having your car seized by the Police. You can check that your correct registration number is shown in the MID at www.askMID.com. If the registration number is not shown correctly on your policy documents, or you cannot find your car on the MID, please contact us immediately.

#### **Choice of Law**

Under European Law, you and we may choose which law will apply to this contract. English Law will apply unless both parties agree otherwise. We have supplied this Agreement and other information to you in English and we will continue to communicate with you in English.

#### Declaration

I/We declare that:

- a if any answer has been printed or written by any other person, he/she shall be my agent for that purpose. I also confirm that any data which I have supplied in this form about other persons is given with their knowledge and authorisation
- **b** to the best of my/our knowledge and belief the information given in this form is correct and complete in every detail
- c I/we accept and conform to the terms, conditions and exceptions of the policy (a specimen of which is available on request) in the standard form issued by the Company for the Insurance now proposed and I will pay the premiums thereon.
- d I/we consent for my appointed broker or agency to discuss my personal information with NIG on my/our behalf.

Proposer's Sig	gnature
----------------	---------

Status

Date



NIG policies are underwritten by U K Insurance Limited, Registered office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England and Wales No 1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Calls may be recorded.