Motor Fleet Insurance – Driver Behaviour & Risk Management

Statement of Facts and Proposer Declaration

Please ensure this document is fully completed and returned within 7 days of the inception date of this Insurance.

Name of Proposer:

VAT registered number: 

If partially exempt, the % recoverable: 

MOTOR INSURANCE DATABASE (MID) INFORMATION

It is a condition of your Motor Fleet Insurance policy, and a requirement of the Motor Vehicles (Compulsory Insurance) (Information Centre and Compensation Body) Regulations 2003 that you provide to your insurer details of the vehicles which are covered by your policy for more than 14 days, for inclusion on the Motor Insurance Database.

It is important that you provide us with the following details to ensure MID compliance:

Please provide a contact name and email address for the person who will be responsible for supplying vehicle details for MID purposes:

<table>
<thead>
<tr>
<th>Name:</th>
<th>Email Address:</th>
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Postal address of contact name if different to Proposer’s address: 

Telephone number: 

Fax number: 

The Insurance cover, terms, conditions that apply and the premium payable by the Proposer are based on the information provided to the Insurer prior to the inception date of this Insurance.

The Insurer confirms having received:

a) claims information (in a verified three year claims experience as required by the Association of British Insurers where appropriate);
b) full details of the cover required by the Proposer;
c) full details of the Proposer’s address, business description, activities and operations including details of any associated and subsidiary companies;
d) a full list of vehicles for which Insurance cover is required; a confirmed copy of which will be submitted to the Insurer within 7 days of the inception date of this Insurance for MID purposes;
e) full details of the use and ownership of the vehicles to be insured.

Driver details

It is noted and agreed that any driver who suffers from any physical infirmity, mental illness, heart complaint, diabetes, epilepsy or any condition that could seriously impair the driver’s ability to drive a motor vehicle or has been convicted of manslaughter, causing death by dangerous driving, driving whilst under the influence of drink or drugs or any totting up of convictions resulting in the driving licence being suspended will not drive any vehicle to be covered by this Insurance unless disclosed to the Insurer.

Carriage of Hazardous Goods

It is noted and agreed that the vehicles to be covered by this Insurance will not be used for the carriage of goods which are of an explosive, corrosive or hazardous nature. (Insurers should be notified if any vehicle is required to carry such goods to ensure that insurance cover is provided.)

Airside

It is noted and agreed that the vehicles to be covered by this Insurance will not travel onto any areas of an aerodrome, airfield, airstrip, airport or military installation specifically provided for the movement or parking of aircraft or any other designated airside area. (Insurers should be notified if any vehicle is required to travel onto such areas to ensure that insurance cover is provided.)
DECLARATION
I/We declare that the details provided by my/our Broker and presented to the Insurer to obtain a Motor Fleet Insurance Quotation are to the best of my/our knowledge and belief to be true and that no material information has been withheld by me/us. I/We undertake that all vehicles to be insured will be kept in a roadworthy condition and will not be driven by any person who has been refused any motor vehicle insurance or its continuance thereof and will not be used for purposes other than those permitted in the Certificate of Motor Insurance.

If this statement has been completed by another person on my/our behalf, I/We agree that such person is deemed to be my/our agent and not an agent of the Insurer.

Signature of Proposer: ___________________________ Date: ___________________________

Please print name and position/status: ___________________________

IMPORTANT NOTES FOR THE PROPOSER
The Insurer reserves the right to decline any proposal, change the premium, impose additional terms and request copies of drivers’ licences if required. A copy of this proposal is available to you on request.

The information you have provided to us forms the basis of your insurance policy. It is important that you advise us of all material information, and immediately of any change in the information. Please note if you are in any doubt whether or not any information is material, it should be disclosed. Under the Road Traffic Act, it is an offence to make any false statements or withhold any material information in order to obtain a cover note or a Certificate of Motor Insurance.

Your Motor Fleet Insurance Policy provides full details of our complaints procedure.

Your policy is subject to English law and to the exclusive jurisdiction of the English Courts, unless we have agreed otherwise with you.

The Insurer may store your information on a computer and use it for administration, risk assessment, research and statistical purposes, marketing purposes and for crime prevention and will only disclose your details to third parties, if it is necessary for the performance of your contract.

The Insurer may need to process sensitive data of persons in your employ or of whom you wish to be indemnified by this Insurance. Sensitive data includes such information as physical or mental health, or criminal convictions. By proceeding with this proposal you are deemed to be giving your consent to such information being processed by the Insurer and its agents.

Insurers pass information to the Claims and Underwriting Exchange Register run by the Insurance Database Services Ltd, and the Motor Insurance Anti-Fraud and Theft Register run by the Association of British Insurers. The aim is to help us 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 insurance policy, you must tell us about any incident (such as an accident or theft) whether or not it gives rise to a claim. When you tell us about an incident, we will pass information relating to it to the registers.

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 www.askmid.com

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