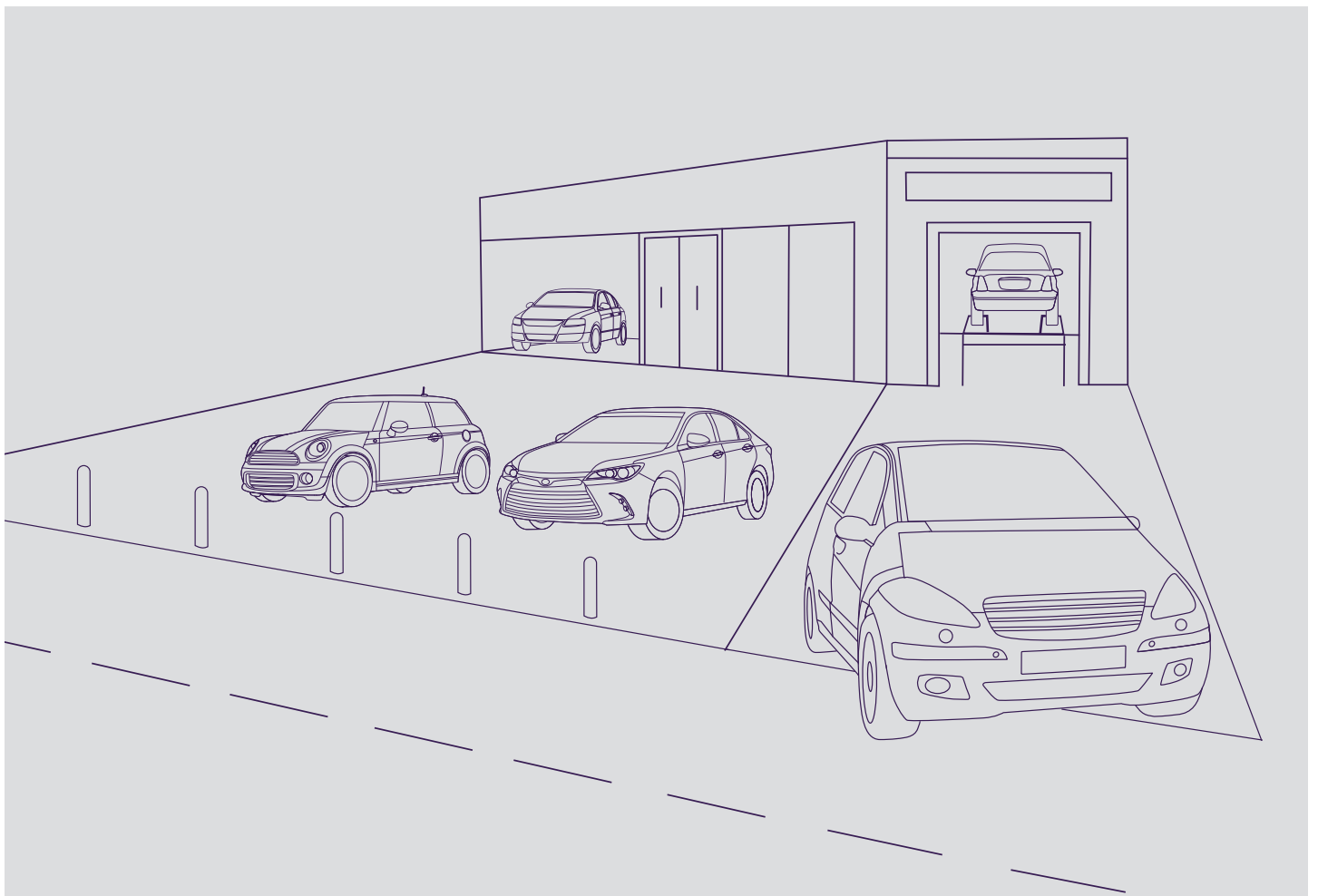


# MOTOR TRADE ONE RENEWAL DECLARATION



COVER  
DESIGNED FOR THE  
PROFESSIONAL MOTOR TRADER

# Motor Trade One

## Renewal Declaration

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 of 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)

You (or the broker, intermediary or agent completing the declaration on your behalf) confirms that any data that has been supplied in the declaration about other persons has been provided with their knowledge and authorisation and they have been informed of how their personal information will be used.

You consent to the information given, any information we obtain from the Fraud Prevention agencies or Motor Insurance Database or information received with any subsequent claim you make, being used in the manner set out under "Data Protection" in this form.

The Road Traffic Acts state that it is an offence to make a false statement, or to withhold information, to obtain a Certificate of Motor Insurance.

**If you require a further copy of this Declaration, please contact your broker, intermediary or agent.**

**Please note – when filling out this form please use the tab and arrow keys to move between the relevant fields. Ensure you do not use the return or enter keys. Please complete in BLOCK CAPITALS.**

Please use the blank boxes and additional information pages below to input the risk information or changes to your Policy since the last renewal or transaction.

### **A** General Questions

Policyholder	<input type="text"/>
Policy Number	<input type="text"/>
Company Registration Number	<input type="text"/>
Business Description	<input type="text"/>
Total Turnover	<input type="text"/>

Please list the trade activities below and the turnover attributed to each trade:

Please state the addresses, including postcodes of all locations from which you operate:

## B Declarations

1 Either personally or in any business capacity, have you or any director or partner in the business:

a engaged in any other business or occupation?

Yes

No

If 'yes' please give details below

b ever been the subject of a County Court Judgement and/or ever been cited in any unsatisfied court judgements (or the Scottish equivalent)?

Yes

No

If 'yes' please give details below

c ever been declared bankrupt or insolvent?

Yes

No

If 'yes' please give details below

d ever been a director or partner in any business which has been the subject of an Individual Voluntary Arrangement with creditors, voluntary liquidation, a winding up or administrative order of administration proceeding?

Yes

No

If 'yes' please give details below

e ever had a proposal refused or declined, a renewal refused or insurance cancelled or special terms imposed?

Yes

No

If 'yes' please give details below

f ever been convicted or charged (but not yet tried) with a criminal offence (not motoring)?

Yes

No

If 'yes' please give details below

## C Material Damage Risk Details

Please provide any alterations to the sums insured since the last renewal or transaction of your Policy.

Day One Uplift (if applicable)		
Description	Declared Value	Sum Insured

Please note: Where the following contents items are insured under your Policy, as part of your Migration to our Motor Trade One product we require the following additional information:

- Portable Hand Tools
- Customers Goods
- Contents of Customer's Vehicles

Description	Declared Value	Sum Insured
Insured's Portable Hand Tools		
Employees Portable Hand Tools		
Customers Goods		
Contents of Customers Vehicles		

- Stock of Tyres
- Stock in Trade
- Insured's Vehicles
- Customer's Vehicles

Description	Total Sum Insured	Sum Insured within Buildings	Sum Insured in Compounds	Sum Insured in the Open
Stock of Tyres				
Stock in Trade				
Insured's Vehicles				
Customer's Vehicles				

**C** Material Damage Risk Details *continued*

If your Policy is underwritten on a Floating Cover basis, please provide any alterations to the sums insured since the last renewal or transaction of your Policy.

Description	Total Sum Insured at all Premises	Which Premises?	Maximum Sum Insured at this Premises

Please confirm the answers to the following additional questions:

Do you carry out any paint spraying? Yes  No

Do you have a Spray Booth? Yes  No

Number of Spray Booths

Are all spray booths LPC compliant? Yes  No

Is paint spraying limited to less than one hour each working day, and solely in respect of minor "smart repair" type work on the premises? Yes  No

Is there an Intruder alarm present and in operation? Yes  No

What is the accreditation of the intruder alarm?

Does the alarm have a Maintenance contract?

Is the intruder alarm under your sole control? Yes  No

What is the alarm type?

What is the police response?

Does the alarm incorporate confirmable technology? (Two separate points must be triggered before the system sounds) Yes  No

**D Business Interruption Risk Details**

Please provide any alterations to the sums insured since the last renewal or transaction of your Policy.

Description	Declared Value	Sum Insured

If your Policy is underwritten on a Floating Cover basis, please provide any alterations to the sums insured since the last renewal or transaction of your Policy.

Description	Total Sum Insured at all Premises	Maximum Sum Insured at this Premises

**E Business Money & Personal Accident (Assault) Risk Details**

Please provide any alterations to risk information since the last renewal or transaction of your Policy:

**F Wrongful Conversion Risk Details**

Please provide any alterations to the sums insured since the last renewal or transaction of your Policy:

**G Employers' Liability Risk Details**

Please provide any alterations to the risk information since the last renewal or transaction of your Policy:

**G** Employers' Liability Risk Details *continued*

Employee Type	Number	Wageroll	Percentage of Wageroll for Work Away?	Does the business use heat equipment away from the premises?	Percentage of Heat Work Away?
Directors – Clerical & Sales					
Directors – Manual					
Directors – Pump Attendants/Cashiers					
Directors – Work Away					
Employees – Clerical & Sales					
Employees – Manual					
Employees – Pump Attendants/Cashiers					
Employees – Work Away					
Partners/Principles/Proprietors – Clerical & Sales					
Partners/Principles/Proprietors – Manual					
Partners/Principles/Proprietors – Pump Attendants/Cashiers					
Partners/Principles/Proprietors – Work Away					
Bona Fide Sub-Contractors					

**H** Public Liability Risk Details

Please provide any alterations to the sums insured since the last renewal or transaction of your Policy:

**I** Defective Workmanship Risk Details

Please provide any alterations to the sums insured since the last renewal or transaction of your Policy:

## I Defective Workmanship Risk Details *continued*

What is the Wageroll in respect of Service & Repair (if applicable)?	
What is the UK Turnover for the business?	
What is the Turnover for Exports to Europe?	
What is the Turnover for Exports to USA and/or Canada?	
What is the Turnover for Exports to the Rest of the World?	

## J Engineering Inspection Risk Details

Is Engineering Inspection Cover still required?

Yes  No

If 'yes' what cover is required?

Statutory Plant

All Other Plant

## K Goods in Transit Risk Details

<b>Insured's Vehicles</b>	
UK Estimated Annual Carryings	
Number of vehicles	
Single Load Limit	
<b>Customer's Vehicles</b>	
UK Annual Carryings	
Number of vehicles	
Single Load Limit	
<b>Components, Tools &amp; Stock in Trade</b>	
UK Annual Carryings	
Number of vehicles carrying tools	
Single Load Limit	
<b>Third Party Carryings</b>	
UK Annual Carryings	



## L Fidelity Guarantee Risk Details

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Please indicate if you wish to add this cover to your Policy

Yes  No

## M Personal Accident Risk Details

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Please indicate if you wish to add this cover to your Policy

Yes  No

## N Terrorism Risk Details

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Please provide any alterations to the sums insured since the last renewal or transaction of your Policy:

Do you have any other properties in England, Wales or Scotland not included in this policy?

Yes  No

## O Road Risks Risk Details

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Indicate the maximum value of any one vehicle which you may have in your custody or control:

£

Total Number of Drivers for the following:

- a Business Use
- b Directors/Partners/Employees for Social, Domestic & Pleasure use
- c Non-Employees for Pleasure use

**O Road Risks Risk Details** *continued*

Please provide updated driver details using the box below:

Full Name	Age	Type of Driver (Director/Partner/ Employee/Non-Employee)	Class of Use (Bus, SDP or Other)	Full Licence (Yes/No)

<b>Total Number of Vehicles</b>	
Recovery & Other Commercial Vehicles 3.5t	
Recovery & Other Commercial Vehicles 5t	
Recovery & Other Commercial Vehicles 7.5t	
Recovery & Other Commercial Vehicles 10t	
Recovery & Other Commercial Vehicles 15t	
Recovery & Other Commercial Vehicles 25t	
Recovery & Other Commercial Vehicles 25t +	
Are any of these vehicles modified? If so please provide details.	
Do you have any Trade Plates? If so, please provide details of the Registration Numbers.	

**O Road Risks Risk Details** *continued*

Please provide details of any vehicles owned or leased by the business which are licensed for road use, including the purpose for which the vehicle is held:

Make/Model	Registration No.	Use of Vehicle	Value	Purpose Held

**Will any vehicle be driven by any person who:**

- Has any notifiable medical condition that must be advised to the DVLA? Yes  No
- Has been convicted of any motoring offence during the past 5 years or has any prosecutions pending? Yes  No
- Has been disqualified from driving in the last 10 years? Yes  No

If 'yes' to any of the above, please provide details:

**P** Road Risks Further Details

- Do you have any vehicles which carry corrosive, toxic, explosive or flammable goods or substances? Yes  No
- Is there any Vehicle Use Airside or in Hazardous Locations? Yes  No
- Are any of your vehicles fitted with telematics? Yes  No
- Do any of your vehicles have Dash Cams? Yes  No
- Do all drivers undertake a Driver Training Program? Yes  No
- Do any of your vehicles have Autonomous Vehicle Technology? Yes  No
- Are driving licences checked for new drivers and for all drivers at least annually thereafter? Yes  No

If 'yes' to any of the above, please provide details:

**Q** Additional Amendments

**Q** Additional Amendments *continued*

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Blank area for additional amendments.

## **R** Important Information

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### Important Information for you to know once the contract is in place

#### Data Protection

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

Information relating to your policy will be added to the Motor Insurance Database (MID) managed by the Motor Insurers' Bureau (MIB). The 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 including but not limited to:

- 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 the MID.

It is vital that the MID holds your correct registration number. It is your 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](http://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.

