

MOTOR TRADE INSURANCE PROPOSAL FORM

(ROAD RISKS AND BUSINESS COMBINED)

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www.tradex.com • Office Hours: Monday - Friday 8.00am - 6.00pm, Saturday 9.00am - 1.00pm

Proposer's Name

Company/Trading Name

Policy No. (cover note if applicable)

Broker/Agent (if applicable)

IMPORTANT

- As we wish to process your proposal as quickly as possible, please ensure all questions are fully answered and all required documents are attached.
- For more specialised trades visit our website at www.tradex.com

This page must be completed by all proposers

PROPOSAL FORM: MOTOR TRADERS' INSURANCE

Please answer all questions completely. Where 'YES' or 'NO' answer is required, do NOT leave blank.

Name of Proposer	<input type="text"/>	Company Registration No (if any)	<input type="text"/>
Company/Trading Name (if different)	<input type="text"/>	State whether Sole Trader/Partnership/Private Limited Company/PLC	<input type="text"/>
Business address	<input type="text"/>	Business Tel No	<input type="text"/>
	<input type="text"/>	Fax No	<input type="text"/>
	<input type="text"/>	Email address	<input type="text"/>
	<input type="text"/>	Mobile No	<input type="text"/>
	<input type="text"/>	Are you registered for VAT	YES <input type="checkbox"/> NO <input type="checkbox"/>
	Post Code <input type="text"/>	VAT No	<input type="text"/>
Correspondence	<input type="text"/>	Name and address of partners (if partnership)	<input type="text"/>
address	<input type="text"/>		<input type="text"/>
	<input type="text"/>		<input type="text"/>
	Post Code <input type="text"/>		Post Code <input type="text"/>
Have you or your partners ever been known by another name, if so, please state	<input type="text"/>		

YOUR BUSINESS

Indicate your speciality and as a percentage of your total turnover

Buying / selling / wholesaling	YES <input type="checkbox"/>	NO <input type="checkbox"/>	<input type="text"/>	%
Importing / exporting	YES <input type="checkbox"/>	NO <input type="checkbox"/>	<input type="text"/>	%
Sale or repair of salvaged / damaged repairable vehicles	YES <input type="checkbox"/>	NO <input type="checkbox"/>	<input type="text"/>	%
Mechanical / servicing / overhauls	YES <input type="checkbox"/>	NO <input type="checkbox"/>	<input type="text"/>	%
Crash body repairs / spraying	YES <input type="checkbox"/>	NO <input type="checkbox"/>	<input type="text"/>	%
Car breaking / sale of second hand parts	YES <input type="checkbox"/>	NO <input type="checkbox"/>	<input type="text"/>	%
Dealer in Commercial vehicles / HGV's / Coaches	YES <input type="checkbox"/>	NO <input type="checkbox"/>	<input type="text"/>	%
Sale / fitting of motor accessories	YES <input type="checkbox"/>	NO <input type="checkbox"/>	<input type="text"/>	%
Valeting / steam cleaning	YES <input type="checkbox"/>	NO <input type="checkbox"/>	<input type="text"/>	%
Vehicle leasing / Liquidators / Auctioneers / Repossessions	YES <input type="checkbox"/>	NO <input type="checkbox"/>	<input type="text"/>	%
Vehicle deliveries	YES <input type="checkbox"/>	NO <input type="checkbox"/>	<input type="text"/>	%
Car Jockey / Car Parks	YES <input type="checkbox"/>	NO <input type="checkbox"/>	<input type="text"/>	%
Self-drive hire	YES <input type="checkbox"/>	NO <input type="checkbox"/>	<input type="text"/>	%
Skip Hire	YES <input type="checkbox"/>	NO <input type="checkbox"/>	<input type="text"/>	%
Hauliers/Couriers	YES <input type="checkbox"/>	NO <input type="checkbox"/>	<input type="text"/>	%
Other activities, please specify below	YES <input type="checkbox"/>	NO <input type="checkbox"/>	<input type="text"/>	%

TOTAL 100 %

Your Business

Approximate number of vehicles sold / repaired / handled in any one year	<input type="text"/>
Estimated turnover for the coming year	£ <input type="text"/>
Do you employ anyone either full-time or casual	YES <input type="checkbox"/> NO <input type="checkbox"/>
If YES, how many	<input type="text"/>

What type of Premises do you trade from

Home Address	<input type="checkbox"/>	Yard away from home	<input type="checkbox"/>	Workshop	<input type="checkbox"/>
Warehouse	<input type="checkbox"/>	Open Car Lot	<input type="checkbox"/>	Shared Premises	<input type="checkbox"/>
Showroom	<input type="checkbox"/>	Mobile	<input type="checkbox"/>	Other	<input type="text"/>

Is the property

Owned by you	<input type="checkbox"/>	Leased	<input type="checkbox"/>	Shared	<input type="checkbox"/>	Rented on short term basis	<input type="checkbox"/>
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Skips & Usage

No's of skips	<input type="text"/>	<input type="text"/>	% on public highway
Domestic	<input type="checkbox"/>	Commercial Waste	<input type="checkbox"/>
On the road	<input type="checkbox"/>	At Commercial Premises	<input type="checkbox"/>

Hauliers

Type of goods carried	<input type="text"/>
Condition of carriage	<input type="text"/>

Maximum number of vehicles which can be parked at your business/trading address	<input type="text"/>
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SECTION 1 – Road Risks

TYPES OF VEHICLES TO BE COVERED

Private cars with a trade value not exceeding £15,000 for any one vehicle	YES <input type="checkbox"/> NO <input type="checkbox"/>	if higher / lower limit required, state amount £ <input type="text"/>
Motor cycles	YES <input type="checkbox"/> NO <input type="checkbox"/>	if YES, please state largest cc <input type="text"/> value £ <input type="text"/>
Sports or high performance vehicles / vintage / classic cars	YES <input type="checkbox"/> NO <input type="checkbox"/>	if you specialise, please state make(s) <input type="text"/>
American / Canadian vehicles	YES <input type="checkbox"/> NO <input type="checkbox"/>	are covered Third Party only. Do you require extra cover Comp <input type="checkbox"/> TPF & T <input type="checkbox"/>
Light commercial vehicles up to 3.5 tonnes GVW	YES <input type="checkbox"/> NO <input type="checkbox"/>	or do you wish to exclude all commercial vehicles at a discount YES <input type="checkbox"/> NO <input type="checkbox"/>
Vehicles over 3.5 tonnes GVW	YES <input type="checkbox"/> NO <input type="checkbox"/>	please state highest GVW required <input type="text"/> tonnes
Motorised horse boxes / agricultural vehicles	YES <input type="checkbox"/> NO <input type="checkbox"/>	please state highest GVW required <input type="text"/> tonnes
Coaches / mini buses	YES <input type="checkbox"/> NO <input type="checkbox"/>	State if sales / maintenance / re-delivery empty / repair <input type="text"/>
Skip / tipping vehicles for scrap metal / waste collection	YES <input type="checkbox"/> NO <input type="checkbox"/>	commercial / domestic waste / on road / on commercial premises only
Rally / track / kit cars / quad bikes	YES <input type="checkbox"/> NO <input type="checkbox"/>	are covered for Third Party only, excluding off-road use
Agricultural / contractors' plant and equipment	YES <input type="checkbox"/> NO <input type="checkbox"/>	are covered for Third Party only, excluding off-road use / and use as tools of the trade
Imported vehicles	YES <input type="checkbox"/> NO <input type="checkbox"/>	cover commences when driven on your trade plate in UK or displaying UK registration number

Note: Trailers and caravans are excluded other than Third Party only WHILST attached to an insured vehicle. For wider cover please complete 'Goods in Transit' section.

Please state how you protect the vehicles against theft or malicious damage

DETAILS OF 'PASSING THROUGH' VEHICLES

Do you keep records of all vehicle purchases, sales and work done on customers vehicle	YES <input type="checkbox"/> NO <input type="checkbox"/>	Total Value
Customers' vehicles Indemnity value Limit any one vehicle £ <input type="text"/>	Choose cover level (£25,000 - £500,000)	£ <input type="text"/>
Your stock vehicles Indemnity value Limit any one vehicle £ <input type="text"/>	Choose cover level (£5,000 - £250,000)	£ <input type="text"/>
Total value of all vehicles held by you at any one time (which will be the limit for any 'one claim' in any one period)		£ <input type="text"/>
Specified vehicles covered for business and personal use need not be included within the sum insured		

Note: It is a requirement of this policy and your responsibility to keep records of all transactions and to conduct your business affairs in accordance with Best Business Practices

COVER DETAILS

Please indicate cover required (Tick Box)	Own Specified Vehicles	Stock Vehicles	Customers' Vehicles	Indemnity Level (£2,500 - £10,000)
Third Party ONLY (see below for TP limits)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	£ <input type="text"/>
Or Third Party Fire and Theft (see below for TP limits)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	£ <input type="text"/>
Or Comprehensive (see below for TP limits) (third party fire / theft, accidental and malicious damage)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	£ <input type="text"/>

Note: You may mix cover (ie own vehicles Third Party, customers vehicles Comprehensive)

Third Party Limits

Third Party cover provides indemnity, unlimited in amount, in respect of bodily injury to other drivers, their passengers, members of the public and your passengers. It also provides indemnity for Third Party Property Damage (ie other vehicles or buildings and the consequential losses therefrom) up to a £2m* indemnity.

Do you require an increase on this Indemnity Limit for Third Party Property Damage YES NO If YES, select £5m £10m

*The Road Traffic Act requires that you insure for Third Party Property Damage for only £250,000 indemnity.

WHAT IS THE MOTOR INSURANCE DATA BASE?

Since 20th January 2003, you were required to advise us of ALL changes of vehicles (additions and deletions) under certain categories of vehicles. This is so that **YOU** can comply with the EU 4th Directive. Failure to do so will result in prosecution and or a fine and the possibility of being refused Motor Trade Insurance by any insurer.

It is important that you read and understand your obligations and if in doubt, check with your broker or direct with us. There are two categories of vehicles:-

(1) Passing through stock and customer vehicles, (2) Permanently owned vehicles for your Business and Pleasure.

Passing through vehicles (there is no need for you to disclose such vehicles)

- 1 These comprise of customer vehicles in your custody for a specific reason ie repair / cleaning / servicing / sale or return / storage. The ownership remains with the customer and since he will be able to comply with the 4th Directive by identifying the dates the vehicle was in your custody or control, there is no need to disclose.
- 2 Your own stock vehicles for the purpose of sale or resale. This is a more difficult area to define as there is no need to disclose those vehicles which are in your possession for resale or demonstration purposes under trade plates. But, should you decide to use any of these vehicles for your motor trade use without trade plates or for any personal use, then such vehicles must be disclosed.
- 3 Vehicles driven under Trade Plate Regulations. But you **MUST** have disclosed all Trade Plate numbers to us as we are required to lodge these registration numbers with the 'MID'.

Business and personal use (vehicles which must be disclosed)

You are required to disclose all permanently owned vehicles to us. But having done so, you will be able to obtain additional levels of cover. Under the old arrangements, vehicles were covered on a Road Risks policy only when in the course of a journey and not whilst kept parked anywhere other than at your home address. You were not allowed to add family or employee vehicles to a Road Risks policy. Now you can do so under this section. We can also split covers. For example you can add specified vehicles for Comprehensive or Third Party Fire & Theft cover even if your underlying Road Risks policy is Third Party only.

HOW TO COMPLETE THIS FORM

- 1 Complete your contact details.
- 2 List all vehicles owned by you, to be used or kept on the public highway. If you have more than 4 vehicles, please continue on the page overleaf.
- 3 Complete any Trade plates and the Disclosure sections if applicable.
- 4 Sign and date the declaration.
- 5 Return to your Broker, or direct to our office.
- 6 We recommend that you keep a copy for your records, however we will send you updates of our records periodically.

HOW YOU CAN ADVISE US OF CHANGES

All changes must reach us within 5 days of amendments. You can advise us of changes in the following ways:-

- 1 Email to mid@tradex.com
- 2 Web at www.tradex.com
- 3 Telephone to your agent/broker

Note: Failure to declare permanently owned vehicles will prejudice a claim and may result in cover being reduced or the policy cancelled.

PERMANENTLY OWNED BUSINESS & PERSONAL USE VEHICLES

Please list all vehicles owned by you to be used or kept on the public highway. If NONE complete declaration on reverse.

	Vehicle 1	Vehicle 2	Vehicle 3	Vehicle 4
Registration Number	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Vehicle Make	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Vehicle Model	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
cc or gvw	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Name of Vehicle Owner	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Price paid / Value	£ <input style="width: 40%;" type="text"/> £ <input style="width: 40%;" type="text"/>	£ <input style="width: 40%;" type="text"/> £ <input style="width: 40%;" type="text"/>	£ <input style="width: 40%;" type="text"/> £ <input style="width: 40%;" type="text"/>	£ <input style="width: 40%;" type="text"/> £ <input style="width: 40%;" type="text"/>
Any Vehicle modifications?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Security Alarm	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Tracking Device	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Post code where kept	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Night Security	Garaged <input type="checkbox"/> In Open <input type="checkbox"/>	Garaged <input type="checkbox"/> In Open <input type="checkbox"/>	Garaged <input type="checkbox"/> In Open <input type="checkbox"/>	Garaged <input type="checkbox"/> In Open <input type="checkbox"/>

	Vehicle 5	Vehicle 6	Vehicle 7	Vehicle 8
Registration Number	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Vehicle Make	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Vehicle Model	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
cc or gvw	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Name of Vehicle Owner	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Price paid / Value	£ <input style="width: 40%;" type="text"/> £ <input style="width: 40%;" type="text"/>	£ <input style="width: 40%;" type="text"/> £ <input style="width: 40%;" type="text"/>	£ <input style="width: 40%;" type="text"/> £ <input style="width: 40%;" type="text"/>	£ <input style="width: 40%;" type="text"/> £ <input style="width: 40%;" type="text"/>
Any Vehicle modifications?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Security Alarm	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Tracking Device	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Post code where kept	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Night Security	Garaged <input type="checkbox"/> In Open <input type="checkbox"/>	Garaged <input type="checkbox"/> In Open <input type="checkbox"/>	Garaged <input type="checkbox"/> In Open <input type="checkbox"/>	Garaged <input type="checkbox"/> In Open <input type="checkbox"/>

Note: These vehicles will be covered on a 24 hour basis whether at home or at any trade premises or parked in the course of a journey.

TRADE PLATES

If you have trade plates these must be registered with the Motor Insurers Database

<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
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NO PERMANENTLY OWNED VEHICLES TO DISCLOSE ?

Answer only if NO PERMANENTLY OWNED VEHICLES (i.e. customers vehicles only)

If you do not have any business or permanently owned vehicles or insure these with another insurer as your privately owned vehicles you can claim a discount in your premium for 'customers only cover'.

If you opted for this discount it would exclude all social domestic & pleasure use from your policy

Do you wish to claim this rebate? Yes No

DRIVERS' DETAILS

	Name	Age	Date of Birth	Status* P/S/E/O	Home Post Code	Types of Licence Full / Prov / HGV / PSV	Years Held	Use** (please tick)		
								MT	SD+P	OTHER
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										

* **STATUS** **P** Principal / Partner / Director **S** Spouse / Cohabitee **E** Employee **C** Child

O Other Person assisting in Business ie. Casual Employee / Driver or Self-Employed Worker

** **USE** **MT** Motor Trade **SD+P** Social Domestic and Pleasure **Other Use** please complete box below.

NOTE : If Motor Trade is NOT the full time occupation of the proposer or any listed driver then this must be disclosed below. This includes use of a vehicle insured under the 'PERMANENTLY OWNED' section and which is used to commute to / from a place of employment.

	Name	Occupation	Additional Use Required	Mileage per week for this use
1				
2				
3				
4				
5				

HEALTH

Have you or any person any physical defect of infirmity, if NONE state NONE

	Driver Name	Medical Condition	Date Diagnosed	Restricted Licence
1				YES / NO
2				YES / NO
3				YES / NO
4				YES / NO
5				YES / NO

NOTE: Include defective vision or hearing, heart disease, diabetes, epilepsy, loss of/or restricted limb movement.

CONVICTIONS, OFFENCES & PROSECUTIONS (show both motoring & non motoring offences)

Have you or any person who may drive ever been convicted or have a prosecution pending or enquiries pending for any offence

If NONE, state NONE

	Driver Name	Date of Offence	Conviction Code	Amount of Fine	Length of Sentence or Suspension
1					
2					
3					
4					
5					

Note: Spent convictions as defined in the 1974 Rehabilitation of Offenders Act (England and Wales) need not be disclosed. A conviction is NEVER spent if the sentence was over 30 months.

BANKRUPTCY / INSOLVENCY / COUNTY COURT JUDGMENT

Have you or any proposed named driver or your business partners, had a CCJ registered against you or, ever been declared bankrupt or insolvent or been a director of a company which went into liquidation, receivership or been the subject of an administration order

YES NO If YES, please give details below, including date(s) and name(s) of Limited Company(s) and trading name(s)

PREVIOUS MOTOR INSURANCE / NO CLAIMS BONUS

Previous Motor Insurers Policy Number Expiry Date

Indicate type of policy held Private Car Commercial Vehicle Motor Trade Self-Drive Hire Number of Years No Claims Bonus

Note: Proof of No Claims Bonus will be required. A £2500 all sections excess will be applied retrospectively if proof is not received within sixty days of commencement of cover. Proof of No Claims Bonus is acceptable from a policy which has been cancelled for less than six months.

Have you or any other person proposing for this insurance:

If YES, give details

- 1) Been refused insurance YES NO
- 2) Been refused renewal of an insurance policy YES NO
- 3) Had a policy cancelled YES NO
- 4) Been asked to agree to special terms or premium YES NO
- 5) Had a claim repudiated / refused YES NO
- 6) Had a policy cancelled due to default of payment of premium YES NO

PREVIOUS CLAIMS OR ACCIDENTS ON MOTOR VEHICLES

Please give details below of any claims or accidents (including malicious damage) in the last five years in respect of yourself and any person who is requesting to be covered whether such accidents or claims were insured or not. If NONE, please state NONE

Date of Incident	Driver Name	Vehicle Make	Brief Description of Incident / Claims / Injuries	Claim Costs £

OPTIONAL ADDITIONS TO ROAD RISKS COVER

LOSS OF USE OF CUSTOMERS' VEHICLES

Where a customer's vehicle is lost or damaged through your negligence, you may wish to provide alternative transport or be obliged to pay your customer for his inconvenience or hire of a another vehicle. Indemnity is provided up to 10% of the 'customer's vehicle' indemnity selected.

Is this additional cover required YES NO

WINDSCREEN

Do you require Windscreen Cover YES NO

For customer vehicles / stock vehicles YES NO

Standard Indemnity Limit of £1,000 for any one period of insurance. Excess £75. State if a higher limit is required £

For permanently owned YES NO Standard Indemnity Limit of £350 per declared vehicle. Excess £75.

SUB CONTRACTOR'S PREMISES AND AUCTION HOUSES

Are 'stock / customer's vehicles' vehicles taken to / kept at subcontractors premises YES NO

If YES, do you require cover on these vehicles whilst in their custody YES NO

Please give details of subcontractors below

Name of Subcontractor /Auction House	Post Code	Total Value of vehicles entrusted to them £	Usual reason for leaving vehicles there*

* Examples being: Sale or return / Repair / Body Shop & Spraying / Storage or Parking / Trimming / Valeting / PD Checks / Export / Import

continued overleaf...

OPTIONAL ADDITIONS TO ROAD RISKS COVER (continued...)

TOWING AND RECOVERY

Do you undertake towing / recovery for hire and reward YES NO

Locally only YES NO Please state range of operation Miles

Nationally YES NO

Continental Recovery YES NO If so, please state countries

Do you act as a sub-contractor for any National Breakdown Company YES NO

If YES, please supply details of your contract as the Breakdown Company will wish to ensure that your cover is identical to their contractual obligations. Also see 'Goods in Transit' section for cover on vehicles conveyed.

DEMONSTRATION COVER

Do you demonstrate stock vehicles YES NO Do you require cover to allow your customers to drive YES NO

Third party only cover Comprehensive cover (only available if Road Risks cover is also Comprehensive)

Note: Remember you are responsible for ensuring that you have control over the vehicle and keys at all times. You must travel in the front seat during a demonstration when the prospective purchaser is driving. Do not leave the customer(s) in the vehicle alone and ensure that he/she has a valid driving licence.

CUSTOMER LOAN VEHICLES

Do you loan any of your 'permanently owned' vehicles to customers YES NO If YES, do you require cover YES NO

Third party only cover Comprehensive cover (only available if Road Risks cover is also Comprehensive)

Policy will be warranted that you have custody of the customer's vehicle for the duration of the loan. Your vehicles used must be disclosed under the 'Permanently owned' section.

VEHICLES AT YOUR HOME (answer only if proposing for COMPREHENSIVE or TPF&T)

Include addresses of named drivers if they will be parking vehicles at their home address

Owner of Property	Addresses of Property	Post Code	Parking Details*	Max number of vehicles kept there	Total value of vehicles
					£
					£
					£
					£

* Parking Details G Garaged R Runway Off Road O On Road C Private Car Park P Public Car Park

MATERIAL FACTS

Are there any other facts not covered by the questions in this proposal form which you may consider to be material to the risk you are proposing YES NO

If YES, please state below

Section 1 is now completed. If you require Road Risks ONLY then please go to the back page to read and sign the declaration. Please carry on for Business Combined.

SECTION 2 – for Business Combined

PUBLIC LIABILITY / SERVICE & SALES INDEMNITY

This covers your legal liability to customers and members of the public for injury to them or damage to their property arising from your declared activities as a motor trader at your premises or whilst working away.

Do you require cover for:

Public Liability YES NO Standard indemnity is £1,000,000. Do you require £2m £3m £5m

Products YES NO Standard indemnity is £1,000,000. Do you require £2m £3m £5m

Service Indemnity YES NO Standard indemnity is £1,000,000. Do you require £2m £3m £5m

What is your projected annual turnover £

What is your projected annual wage roll £

Have you previously been insured for liability risks YES NO

If YES, state name of Insurer and period of cover

a) How many skilled persons are employed

b) How many unskilled assistants and apprentices are employed

c) Is every aspect of work performed by unskilled persons checked by a skilled person before a vehicle is returned to a customer YES NO

d) Do you keep job sheets and invoices on all work carried out on customer / stock vehicles YES NO

If NO to any question, what level of work is allowed to go unchecked / unrecorded

WELDING / CUTTING / SPRAYING

Do you weld, cut or spray on your own premises YES NO Away from your premises YES NO

(If you state NO to the above, then welding, cutting and spraying will be excluded)

Have your premises been approved for spraying by the local authority YES NO N/A

Do you store paint / thinners in approved receptacles YES NO N/A

Note: Certain warranties will apply to welding / cutting & spraying. Principally these refer to having adequate fire extinguishing appliances to hand and there being at least 2 operatives on hand at all times and remaining at the site for at least one hour after the work has been completed.

Would you be able to comply with these warranties YES NO If NO, please state reason

You may be required to supply further information. See final page 'Important Facts'

Note: After 01/01/03, Terrorism is excluded totally from this section. See page 16 for full details on Terrorism.

EMPLOYERS' LIABILITY

Do you require cover for Employers' Liability YES NO Standard indemnity is £10,000,000 - reducing to £5,000,000 for Terrorism

If you employ anyone on a full time, casual or even self employed labour only basis you are required by law to arrange cover in respect of your legal liability for death or bodily injury including industrial diseases to employees.

How many people do you employ

What is your weekly wage bill for:

PAYE Employees

PAYE Employees £

Self Employed Persons

Self Employed Labour only/casual £

Casual

Your own weekly drawings £

Family

Family Employees £

Does any member of your family assist you in your business YES NO

If YES, is their remuneration shown in the categories above YES NO

It is not a requirement to provide Employers' Liability Insurance when employing your family and claims for 'injury' would be excluded unless you request separate Personal Accident cover, especially if it is a partnership.

Do you require separate Personal Accident cover YES NO If YES, a separate Proposal Form will be supplied.

If a Partnership, the liability of one partner to another in respect of an injury is not compulsory, but prudent to arrange.

Do you require this extension at an additional premium YES NO

Have you ever been prosecuted under the Factories Act, the Health & Safety at Work Acts or other Statutory Regulations YES NO

If YES, give details

Have you previously been insured for Employers' Liability cover YES NO

If YES, state name of Insurer and period of cover

CLAIMS HISTORY PUBLIC LIABILITY / SERVICE INDEMNITY / EMPLOYERS' LIABILITY

Have there been any losses in the past 5 years YES NO If YES, please give details of any claims below, whether insured or not:

Date of Claim	Details	Approx cost of claim £

TRADE PREMISES COVER For Showrooms / Workshops / Yards / Warehouses / Car Lots etc

Do you operate from any trade premises YES NO If YES, is this extension required YES NO

Note: The road risks policy excludes customer and stock vehicles whilst on or about any trade premises owned or occupied or used by you. Your policy needs to be extended if you keep vehicles at a trade premises other than your declared home address (or a sub-contractors premises as declared in this form under 'OPTIONAL ADDITIONS' section of Road Risks only).

If you do not request cover but you have trade premises, cover will exclude any stock or customer's vehicle parked within a 1/4 mile radius or metric equivalent of the trade premises whether parked temporarily in the course of a journey or parked for storage reasons.

Address of property to be insured (Post Code is essential)	Type of Premises	Average Number of Vehicles	Average Value any one vehicle	Maximum Value of all vehicles
Postcode		Customers' Vehicles	£	£
		Stock Vehicles	£	£

OTHER PROPERTY AND CONTENTS COVER

Address of premises to be covered is as stated above YES NO If NO, give additional address

Post Code

	Sum Insured
Buildings / Outbuildings / Walls / Gates / Fences	£ <input type="text"/>
Tenants improvements (if you have rented the property, the cost of your improvements and decorations)	£ <input type="text"/>
Loss of Rent (Payable / Receivable) 12 months' rent	£ <input type="text"/>
General stock (excluding vehicles and 'high risk' theft stock such as audio / TV, communication equipment, wines & spirits, tobacco, cigarettes, leather goods and clothing)	£ <input type="text"/>
Other stock including 'High Risk' (please specify) <input type="text"/>	£ <input type="text"/>
Fixed plant and equipment	£ <input type="text"/>
Portable tools and portable equipment (Any items over £2,500 describe below)	£ <input type="text"/>
Office contents <u>excluding</u> computers and diagnostic equipment	£ <input type="text"/>
Computers and diagnostic equipment	£ <input type="text"/>
Employees own tools (any items over £2,500 show below) Number of employees <input type="text"/>	£ <input type="text"/>
Detail items of value over £2500 from above <input type="text"/>	
<input type="text"/>	
<input type="text"/>	
<input type="text"/>	

Note: It is a requirement of the Policy that you are able to substantiate any claim with receipts or evidence of purchase / ownership.

In respect of plant, tools and equipment, could you supply this information if requested YES NO If NO, how were the sums insured calculated

GLASS BREAKAGE

Is this extension required

YES NO

On external glass / doors / frames / frontages

£ include cost of frames / sliding gear if they are to be covered

On external signs

£

Signwriting on glass

£

On internal signs / mirrors

£

On toilets and wash hand basins

£

TOTAL £

CONSTRUCTION OF PROPERTY

What is the approximate age of the property years

Is the property

a) Built entirely of brick, stone or concrete and roofed with slates, tiles or concrete YES NO

If you answered NO to a - e, please give details below

b) Centrally heated by fixed gas, electricity or oil appliances YES NO

c) Solely occupied by you for the purposes of your declared motor trade activity YES NO

d) In good state of repair with all machinery properly fenced or guarded YES NO

e) Approved by the Local Authority for your particular Motor Trade Activities YES NO

If you answered YES to f or g, please give details below

f) In an area liable to flooding, if YES, give details of flood history YES NO

g) Do you use LPG Heaters or equipment, if YES, state if fixed or mobile YES NO

h) Do you allow smoking in the premises YES NO

If YES, is it in ALL areas or Restricted areas

If restricted, please state areas

Note: The policy will prohibit smoking for the last hour of any working day.

i) Are your ways, works, machinery and plant properly fenced and otherwise in good order and regularly inspected to comply with statutory requirements YES NO

Do you have

j) A formal written health and safety policy (if more than 5 employees) YES NO

k) A formal safety training plan for employees (if EL is required) YES NO

l) A documented procedure for high risk activities (if applicable) YES NO

m) A formal documented accident investigation plan YES NO

If NO to any of the above, please supply full details

When was the electrical wiring last inspected by competent electrical engineer Year

Note: Electrical wiring requires inspecting every FIVE years.

TRADE PREMISES HISTORY

How long have you been at your premises years months

Have there been any losses at these trade premises whether insured or not YES NO If YES, give full details

What type of businesses or property about your property

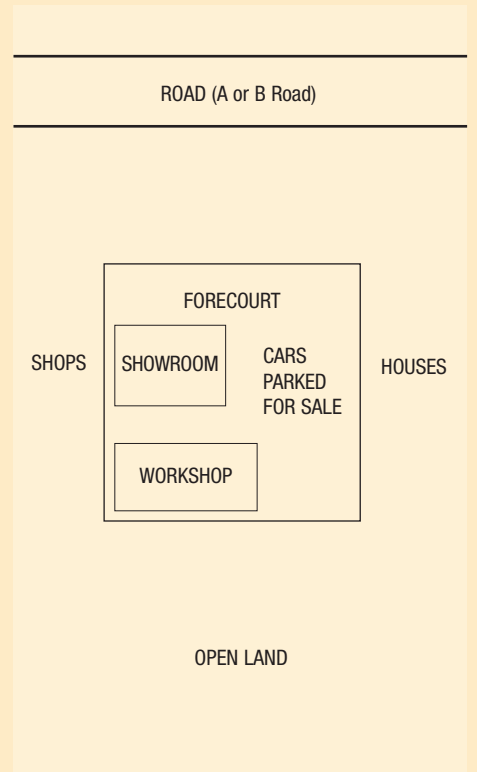
What best describes your area ie Residential / Rural / Industrial Estate / Town / City

continued overleaf...

CONSTRUCTION OF PROPERTY (continued...)

Show sketch of property

(Example of Sketch of Property))



Capacity of vehicles in open aspect

In open, but enclosed in locked yard

In buildings

Approximate area of buildings

 (sq ft/sq m)

Approximate area of open yard / land

 (sq ft/sq m)

SECURITY OF PREMISES

Please give brief details of the physical and perimeter security of your premises - eg walls, gates plus physical protection to exit doors, windows and skylights.

Are all portable tools secured in a locked tool cage or metal tool box which in turn is secured to the fabric of the building

YES NO

Note: This is a requirement if the sum insured is above £3000.

If NO, please give details of how you secure all portable tools and mobile equipment - ie powerwashers, diagnostic equipment.

Intruder Alarm - If you have a copy of the alarm specification please submit. An alarm warranty will apply to the policy.

Is an alarm fitted

YES NO

If YES, name of installer

Do they service/maintain

YES NO

Type of alarm

Bell only

Digital Communicator

Red Care

Other

Does the alarm provide a complete perimeter protection

YES NO

Is trap or space protection provided by 'passives'

YES NO

Is there any part of the premises which is not protected by the alarm

YES NO

If YES give details and reasons (ie no stock held there)

Do you have a security area for high value goods, equipment, tools and the like. If so give details

Is the alarm always set at night or when the premises are left unattended

YES NO

If NO give reasons

BUSINESS INTERRUPTION / BOOK DEBTS following loss, damage or destruction to your trade premises

Are these sections required

Business Interruption YES NO If YES, state the gross profit sum insured £

The indemnity period is normally 12 months unless a longer period is requested. Indicate if a longer period is required 24 months 36 months

Book Debts YES NO

If YES, state the outstanding debit balances of customers' accounts following loss or destruction of records £

Name and address of your auditors

Post Code

MONEY

Is this extension required YES NO

Estimated Annual Cash Carryings £ Limit in premises during business hours contained in safe £

Limit on anyone person out on business - ie at auction £ Limit in safe* out of hours at business address £

Limit any one carrying to / from the bank £ At home of Insured in safe* £

Limit in premises during business hours not contained in safe
(ie in till or petty cash box) £

Cash Carrying conditions:

Cash in transit, other than by a specialist security organisation must be escorted by at least one able bodied adult employee for each £2,500 of money carried and be equally divided between each person. Amounts in excess of £7,500 must be escorted by a specialist security organisation approved by us. This condition does not apply to crossed cheques, crossed giro cheques, crossed money and postal orders, crossed warrants, dividend warrants, credit and debit card vouchers and VAT purchase invoices.

*Safe details

Make	Model	Approximate Year of Manufacture

Do you require cover for unassigned MOT Certificates YES NO Do you require cover for unassigned pre-purchased Tax Discs YES NO

Do you require cover for wrongful conversion YES NO

Estimated annual amount paid by you for second hand vehicles.
(This includes purchases from auctions - DO NOT deduct part-exchange allowances from this figure) £

Average number of transactions in any one year

Limit of Indemnity £10,000 £20,000 £30,000 £40,000 £50,000

Do you keep records of all purchase transactions for second hand vehicles YES NO Are all payments made by cheque YES NO

Which HP ownership checking system do you use HPI On-line Other

Fidelity Guarantee (Employee Theft)

Is this extension required YES NO If YES, a further confidential questionnaire will be sent to you for completion.

TERRORISM

From 1st January 2003, Terrorism is excluded totally from all our policies except for certain compulsory insurances, we are obliged to offer such as:

Motor Third Party Only	We are required to offer
Bodily Injury	Unlimited indemnity
Third Party Property Damage	£250,000 indemnity
Employers' Liability	£5,000,000
Vehicle coverage ie accidental damage	NIL
Buildings / Business	NIL
Contents	NIL
Public Liability	NIL

Do you require us to obtain quotations for you for cover from certain Lloyd's underwriters or Government Schemes YES NO

GOODS / VEHICLES IN TRANSIT

The road risks policy does not provide cover for motor vehicles / caravans / trailers / equipment whilst being conveyed on breakdown trucks, trailers or whilst being towed.

Is this cover required YES NO

Your Stock Vehicles Maximum value on any one vehicle £ Maximum value on any one load £

Customer Vehicles Maximum value on any one vehicle £ Maximum value on any one load £

Towed Caravans / Trailers Maximum value on any one caravan / trailer £ Maximum value on any one load £

Construction Plant / farming equipment or similar Maximum value of equipment £ Maximum value on any one load £

Cover can also be extended to include goods carried within your own vehicles. Do you require cover for:

Stock and Parts in transit YES NO Sum assured £

Portable Tools and equipment NOT permanently fixed to the vehicle YES NO Sum assured £

Plant / Equipment / Lifting Gear fixed to the vehicle YES NO Sum assured £

Give brief details of equipment to be insured if value is over £2,500

Vehicle Security:

Are all vehicles alarmed YES NO If YES, state make

Are all vehicles fitted with an immobiliser YES NO If YES, state make

Are all vehicles fitted with a tracking device YES NO If YES, state make

Are there additional locks fitted to the vehicle YES NO If YES, state make

At night or when not in use, are all vehicles kept within a locked building or secured yard YES NO If YES, please give full Post Code

If NO, then please give full details of where they are parked (please include Post Code)

Post Code

Note: The Policy will be subject to 'Vehicle Security Warranties'. We also expect that in the event of a claim, you will be able to substantiate the value and existence of tools and equipment with purchase receipts or good book keeping.

CLAIMS LOSS HISTORY TRADE Premises / Contents / Glass / Money / Business Interruption & Goods in Transit

If you have only just taken possession of these premises, are you aware of any previous losses there in respect of Fire / Arson / Malicious Damage / Theft / Flood YES NO

Have there been any losses in the past 5 years YES NO

If YES, please give details of any losses or claims, whether insured or not in the past 5 years, involving cases at Trade Premises even if you have just taken possession.

Date of Claim	Details	Approx cost of claim £

Have there been any incidents for which you were not covered or did not make a claim. If YES, give details

ENGINEERING

You are obliged to have the following items inspected by a qualified engineer who can issue the necessary certificates.

If you do not already have your own engineers to carry this out for you, would you like us to arrange this YES NO If YES, please complete this section below

Site address of where plant is situated

Post Code

Item Description	Quantity	Inspection Status	Insurance Req.	Item Description	Quantity	Inspection Status	Insurance Req.
Air / Oil Receiver and Vessels		Required	YES / NO	Breakdown Cranes		Required	YES / NO
Steam / Hot Water Cleaners		Required	YES / NO	Trolley Jacks		Required	YES / NO
Steam Boilers		Required	YES / NO	Runways		Required	YES / NO
Heating Installations		Required	YES / NO	Manual Chain Blocks		Required	YES / NO
Motor & Compressor		N/A	YES / NO	Motorcycle Lifting Platforms		Required	YES / NO
Gas / Oil Burners		N/A	YES / NO	Portable Cranes		Required	YES / NO
Battery Chargers		N/A	YES / NO	Fork Lift Trucks		Required	YES / NO
Space Heaters		N/A	YES / NO	Lifting Tackle ie Slings, Eyebolts etc		N/A	YES / NO
Welding Transformers		N/A	YES / NO	Gantries		N/A	YES / NO
Vehicle Lifting Platforms		Required	YES / NO	Electric Hoist Blocks		Required	YES / NO
Passenger/ Goods / Car Lifts		Required	YES / NO				

a) Has any insurer requested repairs or alteration to any of the plant or restricted the operating or safe working load YES NO

b) Do you know of any defect in any of the plant YES NO

c) Has any accident, breakdown or explosion occurred to the plant in the last FIVE years YES NO

If YES to any of the above, give full details

IMPORTANT FACTS: your consumer rights and your obligations

Proposers must be aware that they are applying for insurance under a Motor Trade Policy and as such all settlements will be made at TRADE value.

You must provide all material information likely to influence the acceptance and assessment of this insurance. If you are unsure whether or not information is material you should disclose it. Failure to do so may invalidate your insurance or result in your policy not operating fully. It is an offence to deliberately make false statements or to withhold information in order to obtain a Certificate of Motor Insurance.

It is a requirement of this insurance that you are able to provide sufficient documentation to substantiate any claim, that you conduct your business affairs in accordance with best business practices and that you record all vehicle transactions/purchases/sales and keep documented receipts of all purchases. Failure to do so may delay or prejudice any claim.

Depending on the information you supply, we may need you to complete an additional supplementary proposal, self survey form, or have a survey by our surveyor.

We pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDS Ltd) and the Motor Insurance Anti fraud and Theft register, run by the Association of British Insurers (ABI). 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 policy, you must tell us about any incident (such as an accident or theft) which may or may not give rise to claim. When you tell us about an incident, we will pass on information relating to it to the Registers.

Your cover details and permanently owned vehicle registrations will be added to the Motor Insurance Database, run by the Motor Insurance Information Centre (MIIC). This is now a legal requirement and has been set up to help confirm who is insured to drive. If there is an accident, the Database may be used by insurers, MIIC, Police and the Motor Insurers Bureau to identify relevant policy information. Any person who may drive on your behalf is equally obligated by this notice and you are deemed to have advised them accordingly. Therefore you are advised to keep a copy of this form and show it to anyone insured to drive the vehicle under the policy. We will on request supply a copy of this form within 3 months of the date of this proposal.

You are advised that where payment of the premium is via a deferred payment scheme arranged by Tradex or some other Third Party Provider, FAILURE TO PAY any instalment will result in the cancellation of the policy from the date of default - and NOT the date we notify you, but the premium will still be payable until such time as the insurance certificate is received at Tradex.

Refunds / Cancellation (Short Period Charges)

Subject to our receiving the insurance certificate, should you wish to cancel the policy once cover has commenced, our standard cancellation charges will apply provided there have been no claims. They are:

Annual Policies not exceeding	1 month	2 months	3 months	4 months	5 months	6 months	7 months
Refund % on annual policies	75	62.5	50	37.5	25	12.5	0
Short Term Insurance	NO REFUND	NO REFUND	NO REFUND	NO REFUND	NO REFUND	NO REFUND	NO REFUND

DECLARATION - Important: it is essential that you read, sign and date the declaration below

I/we declare that to the best of my/our knowledge and belief the statements made in this proposal are true and complete and that I/we now invite Tradex Insurance Company Limited to arrange insurance on my/our behalf and accept that this proposal will be the basis of a contract between myself/ourselves and Tradex. I/we accept that the information on this form, or any subsequent documentation, may be supplied to any insurance industry database to allow this information to be made available to other insurers.

I/we understand that any quotation given prior to the completion of this may change due to the information supplied.

I/we understand that you will pass the information on this form to IDS Ltd and the ABI so that they can make it available to other insurers. I/we also understand that, in response to any searches you may make in connection with this application, IDS Ltd and ABI may pass to you information it has received from other insurers about other incidents anyone insured to drive the vehicle has been involved in.

I/we agree to accept the terms, conditions and limitations of the policy to which this proposal applies.

I/we have not suppressed, misrepresented any material fact (see page 9) and have fairly estimated our wages and salaries expenditure and turnover.

I/we understand that failure to disclose any material facts which would be likely to influence the acceptance and assessment of the proposal may result in Tradex refusing to provide indemnity or avoiding the policy.

I/we agree to keep permanently owned vehicles' records up to date as required by the EU 4th Directive/Motor Insurers data base. Failure to do so may result in the cancellation of my policy and prosecution.

Signed as a sole trader or on behalf of a firm or company

Print full name of person signing

Position in company (if signing on behalf of a firm or company)

Date

If this form has been completed by anyone other than the person signing, please give the name of the person who has completed the form and their relationship to the proposer - ie Spouse, Agent, Broker, Employee

Please detach and keep for your records

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You must provide all material information likely to influence the acceptance and assessment of this insurance. If you are unsure whether or not information is material you should disclose it. Failure to do so may invalidate your insurance or result in your policy not operating fully. It is an offence to deliberately make false statements or to withhold information in order to obtain a Certificate of Motor Insurance.

It is a requirement of this insurance that you are able to provide sufficient documentation to substantiate any claim, that you conduct your business affairs in accordance with best business practices and that you record all vehicle transactions/purchases/sales and keep documented receipts of all purchases. Failure to do so may delay or prejudice any claim.

Depending on the information you supply, we may need you to complete an additional supplementary proposal, self survey form, or have a survey by our surveyor.

We pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDS Ltd) and the Motor Insurance Anti fraud and Theft register, run by the Association of British Insurers (ABI). 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 policy, you must tell us about any incident (such as an accident or theft) which may or may not give rise to claim. When you tell us about an incident, we will pass on information relating to it to the Registers.

Your cover details and permanently owned vehicle registrations will be added to the Motor Insurance Database, run by the Motor Insurance Information Centre (MIIC). This is now a legal requirement and has been set up to help confirm who is insured to drive. If there is an accident, the Database may be used by insurers, MIIC, Police and the Motor Insurers Bureau to identify relevant policy information. Any person who may drive on your behalf is equally obligated by this notice and you are deemed to have advised them accordingly. Therefore you are advised to keep a copy of this form and show it to anyone insured to drive the vehicle under the policy. We will on request supply a copy of this form within 3 months of the date of this proposal.

You are advised that where payment of the premium is via a deferred payment scheme arranged by Tradex or some other Third Party Provider, FAILURE TO PAY any instalment will result in the cancellation of the policy from the date of default - and NOT the date we notify you, but the premium will still be payable until such time as the insurance certificate is received at Tradex.

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I/we understand that any quotation given prior to the completion of this may change due to the information supplied.

I/we understand that you will pass the information on this form to IDS Ltd and the ABI so that they can make it available to other insurers. I/we also understand that, in response to any searches you may make in connection with this application, IDS Ltd and ABI may pass to you information it has received from other insurers about other incidents anyone insured to drive the vehicle has been involved in.

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I/we have not suppressed, misrepresented any material fact (see page 9) and have fairly estimated our wages and salaries expenditure and turnover.

I/we understand that failure to disclose any material facts which would be likely to influence the acceptance and assessment of the proposal may result in Tradex refusing to provide indemnity or avoiding the policy.

I/we agree to keep permanently owned vehicles' records up to date as required by the EU 4th Directive/Motor Insurers data base. Failure to do so may result in the cancellation of my policy and prosecution.

WHAT IS THE MOTOR INSURANCE DATA BASE?

Since 20th January 2003, you were required to advise us of ALL changes of vehicles (additions and deletions) under certain categories of vehicles. This is so that **YOU** can comply with the EU 4th Directive. Failure to do so will result in prosecution and or a fine and the possibility of being refused Motor Trade Insurance by any insurer.

It is important that you read and understand your obligations and if in doubt, check with your broker or direct with us. There are two categories of vehicles:-

(1) Passing through stock and customer vehicles, (2) Permanently owned vehicles for your Business and Pleasure.

Passing through vehicles (there is no need for you to disclose such vehicles)

- 1 These comprise of customer vehicles in your custody for a specific reason ie repair / cleaning / servicing / sale or return / storage. The ownership remains with the customer and since he will be able to comply with the 4th Directive by identifying the dates the vehicle was in your custody or control, there is no need to disclose.
- 2 Your own stock vehicles for the purpose of sale or resale. This is a more difficult area to define as there is no need to disclose those vehicles which are in your possession for resale or demonstration purposes under trade plates. But, should you decide to use any of these vehicles for your motor trade use without trade plates or for any personal use, then such vehicles must be disclosed.
- 3 Vehicles driven under Trade Plate Regulations. But you **MUST** have disclosed all Trade Plate numbers to us as we are required to lodge these registration numbers with the 'MID'.

Business and personal use (vehicles which must be disclosed)

You are required to disclose all permanently owned vehicles to us. But having done so, you will be able to obtain additional levels of cover. Under the old arrangements, vehicles were covered on a Road Risks policy only when in the course of a journey and not whilst kept parked anywhere other than at your home address. You were not allowed to add family or employee vehicles to a Road Risks policy. Now you can do so under this section. We can also split covers. For example you can add specified vehicles for Comprehensive or Third Party Fire & Theft cover even if your underlying Road Risks policy is Third Party only.

HOW TO COMPLETE THIS FORM

- 1 Complete your contact details.
- 2 List all vehicles owned by you, to be used or kept on the public highway. If you have more than 4 vehicles, please continue on the page overleaf.
- 3 Complete any Trade plates and the Disclosure sections if applicable.
- 4 Sign and date the declaration.
- 5 Return to your Broker, or direct to our office.
- 6 We recommend that you keep a copy for your records, however we will send you updates of our records periodically.

HOW YOU CAN ADVISE US OF CHANGES

All changes must reach us within 5 days of amendments. You can advise us of changes in the following ways:-

- 1 Email to mid@tradex.com
- 2 Web at www.tradex.com
- 3 Telephone to your agent/broker

Note: Failure to declare permanently owned vehicles will prejudice a claim and may result in cover being reduced or the policy cancelled.