



TFP Truck Proposal

Your Personal Details

Name _____

Trading Name /Company Name _____

Full Address _____

Postcode (Must complete) _____

Occupation _____ Company Type _____

Business Description _____

Drivers

1. Driving Restrictions Required _____

Name	DOB	UK licence obtained	Additional licence held	Date obtained
proposer/main driver				

Please provide copy licence with this form for all drivers detailed

2. Have you or any person who will drive
- a. been convicted of any offences in connection with any motor vehicle YES NO
- b. been involved in an accident or loss regardless of blame in the last three years or had any motor vehicle stolen or suffered any loss by theft including vandalism of or from a motor vehicle in the last three years, whether or not a claim was made? YES NO
- c. ever been refused insurance or quoted an increased premium or had special terms imposed? YES NO
- d. been convicted of or cautioned for any criminal offence of any kind or have any prosecution pending e.g. fraud, theft, acts of violence etc? YES NO
- e. at any time suffered from any heart complaint, diabetes, fits, or any other physical or mental infirmity? YES NO
- f. had any prohibition notices issued or pending during the last 3 years? YES NO
- g. been prosecuted in the last 3 years in connection with any tachograph or driver's hours offence? YES NO

Details of all Claims and Convictions

Question Number	Driver Number	Full date of loss or conviction	Full circumstances of accident, loss, conviction and/or disability including treatment and effective date	Fines, endorsements, disqualifications	Claim Costs	
					Own damage	TP Damage

Use

3. Use of vehicle _____

4. Do you carry hazardous or dangerous goods* and/or do you visit dangerous locations**? YES NO

If 'yes', cover will NOT be available unless specifically agreed by the Company.

If we agree to provide cover, the amount payable to cover your liability for loss or damage to third party property may be limited to £1,000,000 while your vehicle carries certain hazardous goods or is being used or driven in certain areas at hazardous locations.

Please ask your usual insurance broker for further details.

*E.g. Corrosive, toxic, poisonous, radioactive, infectious, explosive or inflammable goods.

**E.g. Chemical/oil/gas/refineries, nuclear installations, power stations, bulk storage or production premises in the explosive, ammunition or pyrotechnic industries, Ministry of Defence premises, military bases, airports/airside or in proximity to aircraft.

Choice of Law The appropriate law as set out below will apply unless you and the insurer agree otherwise.

1. The law applying in that part of the UK, Channel Islands or Isle of Man in which you normally live or (if applicable) the first named policy holder normally lives; or
2. In the case of a business, that law applying in that part of the UK, Channel Islands or Isle of Man where it has its principal place of business; or
3. Should neither of the above be applicable, the law of England and Wales shall apply.

If You Have a Complaint We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please write to us at TFP Schemes, Trevillian House, 40 Cathedral Road, Cardiff CF11 9LL, or telephone us on 029 20 30 10 30.

TFP Schemes and Aviva are covered by the Financial Ombudsman Service for complaints from private individuals, certain small businesses, charities and trusts. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action. Further details of our complaints procedure can be found in your policy booklet.

Important Notice All material facts must be disclosed. Failure to do so could invalidate the policy. A material fact is one that is likely to influence an insurer in the acceptance and assessment of the proposal e.g. a young or inexperienced driver or any offence, (including non motor related offences such as fraud, robbery, theft or handling stolen goods.) or prosecutions pending, or infirmities of any driver. Material facts must be disclosed in relation to yourself and all other persons who are to be insured. If you are in any doubt as to whether a fact is material then it should be disclosed to the insurer. It is an offence under the Road Traffic Acts to make any false statement or withhold any material information for the purpose of obtaining a certificate of motor insurance. If any changes in circumstances arise during the period of insurance cover please provide your insurer with details.

A specimen copy of the policy wording is available on request. We recommend you keep a record (including copies of letters) of all information provided to us for your future reference. A copy of the completed application form will be supplied on request within a period of three months after its completion.

DATA PROTECTION ACT – INFORMATION USES

For the purposes of the Data Protection Act 1998, the Data Controller in relation to any personal data you supply is TFP Schemes and Aviva Insurance Limited

Insurance Administration Your information may be used for the purposes of insurance administration by the insurer, its associated companies and agents by reinsurers and your intermediary. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes. Your information may also be used for offering renewal, research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, we will ensure that anyone to whom we pass your information agrees to treat your information with the same level of protection as if we were dealing with it. If you give us information about another person, in doing so you confirm that they have given you permission to provide it to us and for us to be able to process their personal data (including any sensitive personal data) and also that you have told them who we are and what we will use their data for, as set out in this notice.

In the case of personal data, with limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you.

In assessing any claims made, the insurer or its agents may undertake checks against publicly available information (such as electoral roll, county court judgements, bankruptcy orders or repossessions).

Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators).

Credit Searches and Accounting In assessing your application, to prevent fraud, check your identity and to maintain its policy records, the insurer may search files made available to it by credit reference agencies who may keep a record of that search. The insurer may also pass to credit reference agencies information it holds about you and your payment record.

The information will be used by other credit lenders for making credit decisions about you and the people with whom you are financially associated for fraud prevention, money laundering prevention and for tracing debtors. The insurer may ask credit reference agencies to provide a credit scoring computation. Credit scoring uses a number of factors to work out risks involved in any application. A score is given to each factor and a total score obtained. Where automatic credit scoring computations are used by the insurer, acceptance or rejection of your application will not depend only on the results of the credit scoring process.

Continuous Renewal Payment Authority – e.g. Credit/Debit Cards Where you select or have selected a continuous premium payment method, you will be notified in writing prior to renewal and, unless we hear otherwise, the policy will automatically be renewed. Unless you have advised otherwise, the renewal premiums will again be collected from your specified bank account, or credit/debit card to ensure you are always covered.

Sensitive Data In order to assess the terms of the insurance contract or administer claims that arise, the insurer may need to collect data that the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this application you will signify your consent to such information being processed by the insurer or its agents.

Marketing Aviva, its agents and business partners may use your information to keep you informed by post, telephone, facsimile, e-mail, text messaging or other means about products and services that may be of interest to you. Your information may also be disclosed and used for these purposes after your policy has lapsed. By providing us with your contact details, you consent to being contacted by these methods for these purposes. If you do not wish to receive marketing information, please write to Aviva, FREEPOST, Mailing Exclusion Team, PO Box 6412, Derby, DE1 1SB.

Fraud Prevention and Detection In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police;
- Undertake credit searches and additional fraud searches;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this.

We can supply on request further details of the databases we access or contribute to [(*)] by contacting us...

We and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity.

Claims History

• Under the conditions of your policy you must tell us about any Insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim.

When you tell us about an incident we will pass information relating to it to a database.

• We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

Motor Insurance Database Your policy details will be added to the Motor Insurance Database (MID), run by the Motor Insurers Information Centre (MIIC). MID data may be used by the DVLA and DVLI for the purpose of Electronic Vehicle Licensing and by the Police for the purposes of establishing whether a driver's use of the vehicle is likely to be covered by a motor insurance policy and/or for preventing and detecting crime. If you are involved in an accident (in the UK or abroad), other UK insurers, the Motor Insurers' Bureau and MIIC may search the MID to ascertain relevant policy information.

Persons with a valid claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

You can find out more about this by contacting us at TFP Schemes, or at www.miic.org.uk You should show these notices to anyone insured to drive the vehicle covered under the policy.

Telephone Call Recording For our joint protection telephone calls may be recorded and/or monitored

Declarations I/We understand the contents of this completed application and I/we declare that the information given is, to the best of my/our knowledge and belief correct and complete. I/We agree that the statements in this application shall form the basis of the contract between the insurer and myself/ourselves and if the risk is accepted I/we undertake to pay the premium when called upon to do so. I/We understand that my/our information may also be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes.

Proposer's Signature : _____

Date: _____ **Position in firm:** _____

Underwritten by, Aviva Insurance Limited. Registered in Scotland, No. 2116.

Registered Office: Pitheavlis, Perth, PH2 0NH.

Authorised and regulated by the Financial Services Authority.

Short Period Rates

It is drawn to your attention that short period rates will apply where cancellation is effected by you or on your behalf. Details are available on request.

TFP Schemes
Trevillian House
40 Cathedral Road
Cardiff CF11 9LL

Tel: 029 20 30 10 30

Fax: 029 20 30 10 40

email: enquiries@tfpschemes.co.uk

www.tfpschemes.co.uk



SCHMES