



motor trade

road risks cover

proposal



SCHMES

Important

This proposal has been completed in conjunction with the risk presentation provided by your insurance intermediary. The information contained in this proposal has been used to calculate the premium, terms and conditions for your risk, and will be incorporated into the insurance contract between You and Aviva. It is therefore important that you read this proposal before you sign it and confirm the accuracy of the information provided, as failure to provide complete and accurate information could invalidate or reduce your insurance protection.

Policyholder Details

Business Type _____

Name/Company Name _____

Home Address _____

_____ Postcode _____

Type of Residence _____ Date Established _____

Business Address _____

_____ Postcode _____

Type of Motor Trade Business _____ Turnover _____

Further Motor Trade Business _____

VAT Registered _____ VAT Number _____

Drivers

Name	DOB	UK Residency	Postcode	UK Licence Held	Relation to Driver 1	Use Required	Full or Part Time
1.							
2.							
3.							

Please provide DVLA summary and photo card licence with this form for all drivers detailed

1 Additional Occupation Details

Name	Additional Occupation Outside the Motor Trade	Self Employed/ Employed	Use of Commercial Vehicle	Insure Additional Business Use
1.				
2.				
3.				

All Directors Not Named as Drivers

Name	DOB
1.	
2.	
3.	
4.	

- 2 Have you or any person who will drive
- a. ever been refused insurance or had a policy voided or cancelled by an insurer? YES NO
If 'yes', please provide details
-
- b. 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? *If 'yes', please give details* YES NO
-
- 3 Are you involved with any of the following: *If 'yes', please provide details*
- The repossessing of vehicles or the dismantling, scrap or salvage of vehicles? YES NO
-
- The collection, delivery, parking or breakdown recovery of vehicles for a fee? YES NO
-
- The mobile fitting of exhausts, windscreens or tyres? YES NO
-
- The import of vehicles or any USA, Canadian, left hand drive, Q plated, kit built or customised vehicles? YES NO
-
- 4 Has the proposer or any partner or director involved with the business:
- Imported or exported vehicles, parts or accessories in the last 10 years? YES NO
-
- Manufactured or remanufactured vehicle parts or accessories? YES NO
-
- Made any claims for public products liability or employer's liability in the last 3 years, or are there any circumstances which may give rise to a claim? YES NO
-
- 5 Has the proposer or any partner or director involved with the business ever been subject to any prosecution, prohibition or improvement order under Health & Safety legislation? YES NO
-
- 6 Are there more than 10 vehicles to be covered under this policy? YES NO
-
- 7 Have you, any director, named driver or individual related to your business or any associated business, been declared bankrupt, insolvent or been disqualified from being a company director, or been involved in any company within 6 months of it going into receivership or insolvency, or been the subject of any County Court Judgement, Sheriff Court Decree or similar? YES NO
-
- 8 Are you or any additional drivers involved in any of the following occupations? YES NO
Airline crew, Amusement caterers, Bailiff, Bookmaker, Builders merchants, Bus/coach operators, Courier/mail/parcel/newspaper delivery, Debt Collector, Demolition contractors, Disco operator, Driving tutor, Entertainment Film, stage, radio or TV - Professional / semi-professional, Fairground / Circus Owners or Employees, Fast Food Caterer, Fur traders, Groundwork Contractors, Hauliers, HM Forces, Journalists, Landscape Gardeners, Market Traders / itinerant workers, Models, Offshore workers, Professional and Amateur Sports people, Publicans, Quarry owners, Scrap or General Dealers, Security or Doormen, Students, Taxi Drivers.

Cover Details

Cover Type	Own/Sale Vehicle Indemnity Limit	Customer Vehicle Indemnity Limit	No Claims Discount	Excess

Extensions to Cover

Accompanied Demonstration Cover _____ Windscreen Cover Extension _____

Public & Products Liability _____ Limit of Indemnity _____

- Number of people engaged in the business (including proprietors) _____
- Is there any work involving the use or application of heat away from the business trading address? _____

Employers Liability _____ Number of Employees engaged in the business _____

- Employer Reference Number _____ Are any subsidiary companies owned? YES NO
- Name of companies (if Yes) _____

Business Tools _____ Limit Required _____

- Has there been any claim for loss or damage to tools in the last 3 years, or is any claim outstanding? YES NO

Details of all Claims and Convictions

Claim/Conviction Details	Date	Ban (length)	Cost (£)	Driver

9 Terms and Conditions

- This Policy can cover up to 4 owned vehicles
- Policyholders must register with the TFP Schemes Motor Insurance Database (MID) website provided and then immediately update all future vehicle changes.
- Vehicles declared in ABI car groups 46, 47 and 48 are subject to an additional premium. These will need to be referred to TFP Schemes prior to acceptance
- Satisfactory proof of trading in the motor trade, evidence of Motor Trade no claims discount and copies of all driving licences must be provided within 30 days of policy commencement.
- No vehicles are used as part of a self drive hire, accident management, taxi or courier business.
- Vehicles listed in the Unacceptable Vehicle Types and Cars on the Summary of Cover are excluded - unless specifically included on the policy Schedule.

Material Circumstances

Please remember that you must make a fair presentation of the risk to us. This means that you must:

- (1) disclose to us every material circumstance which you know or ought to know or, failing that, sufficient information to alert us that we need to make further enquiries; and
- (2) make such disclosure in a reasonably clear and accessible manner; and
- (3) ensure that, in such disclosure, any material representation as to a: (a) matter of fact is substantially correct; and (b) matter of expectation or belief is made in good faith.

A material circumstance is one that is likely to influence an insurer in the acceptance and assessment of the application.

You must also make a fair presentation to us in connection with any variations, e.g. changes you wish to make to your policy. If you fail to make a fair presentation of the risk then this could affect the extent of cover provided or could invalidate your policy, so if you are in any doubt as to whether a circumstance is material then it should be disclosed to us.

Disclosures should be specific and made in a reasonably clear and accessible manner. We will not be deemed to have knowledge of any information generally referred to (for example the contents of company websites listed in the risk presentation) or any matter not expressly drawn to our attention.

Each renewal invitation is made on the basis of the information we have at the time it is issued. We may revise or withdraw it if, before the date your renewal takes effect, any event occurs that gives rise to a claim or alters the material circumstances under this insurance, even if we are notified after your renewal date.

A specimen copy of the policy wording is available on request. You should keep a record (including copies of letters) of all information supplied to us for the purposes of the renewal of this insurance. A copy of the completed application will be supplied on request within a period of three months after its completion.

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, 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. If you have complained to us and we have been unable to resolve your complaint, you may refer it to this independent body if you are eligible to do so (see <http://www.financial-ombudsman.org.uk> for further details). Following the complaints procedure does not affect your right to take legal action.

Data Protection – Privacy Notice

Personal Information

We collect and use personal information about you so that we can provide you with a policy that suits your insurance needs. This notice explains the most important aspects of how we use your information but you can get more information about the terms we use and view our full privacy policy at: www.aviva.co.uk/privacypolicy or request a copy by writing to us at Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester LE7 1PD.

The data controller responsible for this personal information is Aviva Insurance Limited as the insurer of the product. Additional controllers include TFP Schemes, who are responsible for the sale and distribution of the product, and any applicable insurers, reinsurers or brokers we use.

Personal information we collect and how we use it

We will use personal information collected from you and obtained from other sources:

- to provide you with insurance: we need this to decide if we can offer insurance to you and if so on what terms and also to administer your policy, handle any claims and manage any renewal,
- to support legitimate interests that we have as a business. We need this to:
 - manage arrangements we have with our insurers, reinsurers and brokers we use, and for the detection and prevention of fraud,
 - help us better understand our customers and improve our customer engagement. This includes profiling and customer analytics which allows us to make certain predictions and assumptions about your interests, make correlations about our customers to improve our products and to suggest other products which may be relevant or of interest to customers,
- to meet any applicable legal or regulatory obligations: we need this to meet compliance requirements with our regulators (e.g. Financial Conduct Authority), to comply with law enforcement and to manage legal claims, and
- to carry out other activities that are in the public interest: for example we may need to use personal information to carry out anti-money laundering checks.

We may also use personal information about other people, for example family members you wish to insure on a policy. If you are providing information about another person we expect you to ensure that they know you are doing so. You might find it helpful to show them this privacy notice.

The personal information we collect and use will include name, address and date of birth, financial information and details of your business and property and vehicle(s). If a claim is made we will also collect personal information about the claim from you and any relevant third parties. We may also need to ask for details relating to the health or any unspent offences or criminal convictions of you or somebody else covered under your policy. We recognise that information about health and offences or criminal convictions is particularly sensitive information. We'll ensure that we only use that information where we need to for our insurance purposes (including assessing the terms of your insurance contract, dealing with changes to your policy and/or dealing with claims).

There may be times when we need consent to use personal information for a specific reason. If this happens we will make this clear to you at the time. If you give us consent to using personal information, you are free to withdraw this at any time by contacting us – refer to the “Contacting us” details below. Please note that if consent to use this information is withdrawn we will not be able to continue to process the information you gave us for this/these purpose(s). This would not affect our use of the information where consent is not required.

Of course, you don't have to provide us with any personal information, but if you don't provide the information we need we may not be able to proceed with your application or any claim you make.

Some of the information we use as part of this application may be provided to us by a third party. This may include information already held about you and your business, property and vehicle(s) within the Aviva group, including details from previous quotes and claims, information we obtain from publicly available records, our trusted third parties and from industry databases, including fraud prevention agencies and databases.

Databases we use for Underwriting and Fraud Prevention and Detection purposes

We may use your information to allow us to detect and prevent fraudulent applications and claims. For details relating to information held about you on the Claims Underwriting and Exchange Register and Motor Insurance Anti-Fraud and Theft Register please visit www.insurancedatabases.co.uk.

For details relating to information held about you by the Driver and Vehicle Licensing Agency (DVLA) please visit www.dvla.gov.uk

How your data is used and shared by Insurers and Databases in relation to motor insurance

The data you provide will be used by us and shared with other insurers as well as certain statutory and other authorised bodies for:

- Insurance underwriting purposes i.e. to examine the potential risk in relation to your (and/or a third party's) prospective policy so that we can:
 - Consider whether to accept the relevant risk,
 - Make decisions about the provision and administration of insurance and related services for you (and members of your household),
 - Validate your (or any person or property likely to be involved in the policy or claim) claims history (at any time including upon application for insurance, in the event of an accident or a claim, or at a time of renewal).
- Management Information purposes. To analyse insurance and other markets for the purposes of:
 - Portfolio assessment,
 - Risk assessment,
 - Performance reporting,
 - Management reporting.
- Anti-fraud purposes.

To detect and prevent fraudulent claims and/or activities by:

- Sharing information about you with other organisations and public bodies including the police,
- Tracing debtors or beneficiaries, recovering debt, managing your accounts and/or insurance policies,
- Undertaking fraud searches. Insurers pass information to fraud prevention agencies and databases including the Claims Underwriting and Exchange Register and where appropriate the Motor Insurance anti-Fraud and Theft Register by Motor Insurers' Bureau (MIB). This helps insurers check information and prevent fraudulent claims. When we deal with your request for insurance we may search these registers.
- Compliance with legal obligations and responsibilities.
 - Claims management - In the event of a claim we may need to disclose information with any other party involved in that claim such as third parties involved in the incident, their insurer, solicitor or representative and medical teams, the police or other investigators. We also may have to investigate your claims and conviction history.
 - Complaints management - If you make a complaint about the service we have provided, we may be obliged to forward details about your complaints, including your personal information, to the relevant ombudsman.
 - Information about 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 DVLN, the Insurance Fraud Bureau and other bodies permitted by law. This information may be used for purposes permitted by law, which include but are 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 European Economic Area or certain other territories), insurers and/or the MIB may search the MID to obtain relevant information. Persons (including his or her appointed representative) 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 current 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 current registration number details are shown on the MID at www.askmid.com.

How your data will be processed

- Information which is supplied to fraud prevention agencies and databases such as MIB and MID can include details such as your name, address and date of birth together with details of any injury arising from a claim.
- Your data may be supplied to databases in order to facilitate automatic no claim discount validation checks.
- Your data may be transferred to any country, including countries outside of the European Economic Area, for any of the purposes mentioned above.
- Under your policy you must tell us about any incident (such as an accident or theft) which may or may not give rise to a

claim. When you tell us about an incident, we will pass information relating to it to the fraud prevention agencies and databases such as MIB.

You can ask for more information about this. If you require such information, please contact Aviva Insurance Limited.

How we use your data - Driving Licence Number

Insurance underwriting purposes i.e. to examine the potential risk in relation to your (and/or a third party's) prospective policy so that we can:

- Provide your (or any person included on the proposal) Driving Licence Number (DLN) to the DVLA to confirm your (or the relevant person included on the proposal) licence status, entitlement and relevant restriction information and endorsement/conviction data. Searches may be carried out prior to the date of the insurance policy and at any point throughout the duration of your insurance policy including at the mid-term adjustment and renewal stage. A search of the DLN with the DVLA should not show a footprint against your (or another relevant person included on the proposal) driving licence.
- Searches may be carried out at point of quote and, if an insurance policy is incepted, at renewal stage.

Please note that if you give us false or inaccurate information it may invalidate your insurance policy/prospective insurance policy or it could affect the amount we pay to settle any claims you make under the policy.

Credit Reference Agency Searches

To ensure the Insurer has the necessary facts to assess your insurance risk, verify your identity, help prevent fraud and provide you with our best premium and payment options, the Insurer may need to obtain information relating to you at quotation, renewal and in certain circumstances where policy amendments are requested. The Insurer or their agents may undertake checks against publicly available information (such as electoral roll, county court judgments, bankruptcy orders or repossession(s)). Similar checks may be made when assessing claims.

The identity of our Credit Reference Agency and the ways in which they use and share personal information, are explained in more detail at www.callcredit.co.uk/crain.

Automated decision making

We carry out automated decision making to decide whether we can provide insurance to you and on what terms, deal with claims or carry out fraud checks. In particular we use an automated underwriting engine to provide on-line quotes, using the information we have collected.

How we share your personal information with others

We may share your personal information:

- with the Aviva group, our agents and third parties who provide services to us, and your intermediary and other insurers (either directly or via those acting for the insurer such as loss adjusters or investigators) to help us administer our products and services,
- with regulatory bodies and law enforcement bodies, including the police, e.g. if we are required to do so to comply with a relevant legal or regulatory obligation,
- with other organisations including insurers, public bodies and the police (either directly or using shared databases) for fraud prevention and detection purposes,
- with reinsurers who provide reinsurance services to Aviva and for each other in respect of risks underwritten by Aviva, with insurers who cover Aviva under its group insurance policies and with our brokers who arrange and manage such reinsurance and insurance arrangements. They will use your data to decide whether to provide reinsurance and insurance cover, arrange and manage such cover, assess and deal with reinsurance and insurance claims under such cover and to meet legal obligations. They will keep your data for the period necessary for these purposes and may need to disclose it to other companies within their group, their agents and third party service providers, law enforcement and regulatory bodies.

Some of the organisations we share information with may be located outside of the European Economic Area ("EEA"). We'll always take steps to ensure that any transfer of information outside of Europe is carefully managed to protect your privacy rights. For more information on this please see our Privacy Policy or contact us.

How long we keep your personal information for

We maintain a retention policy to ensure we only keep personal information for as long as we reasonably need it for the purposes explained in this notice. We need to keep information for the period necessary to administer your insurance and deal with claims and queries on your policy. We may also need to keep information after our relationship with you has ended, for example to ensure we have an accurate record in the event of any complaints or challenges, carry out relevant fraud checks, or where we are required to do so for legal, regulatory or tax purposes.

Your rights

You have various rights in relation to your personal information, including the right to request access to your personal information, correct any mistakes on your records, erase or restrict records where they are no longer required, object to the use of personal information based on legitimate business interests, ask not to be subject to automated decision making if the decision produces legal or significant effects on you, and data portability. For more details in relation to your rights, including how to exercise them, please see our full privacy policy or contact us - refer to the "Contacting Us" details below.

Contacting us

If you have any questions about how we use personal information, or if you want to exercise your rights stated above, please contact our Data Protection team by either emailing them at dataprt@aviva.com or writing to the Data Protection Officer, Level 5, Pitheavlis, Perth PH2 ONH.

If you have a complaint or concern about how we use your personal information, please contact us in the first instance and we will attempt to resolve the issue as soon as possible. You also have the right to lodge a complaint with the Information Commissioners Office at any time.

Telephone Call Recording

For our joint protection telephone calls may be recorded and/or monitored.

Declarations

I/We declare that the information given is, to the best of my/our knowledge and belief correct and complete. 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.

Signature _____

Date _____

Position Held _____

Underwritten by:

Aviva Insurance Limited Pitheavlis, Perth PH2 ONH Registered in Scotland No. 2116. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153



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TFP Schemes is a trading style of Q Underwriting Services Limited and is registered in England And Wales.

Company Registration Number is 08946569

Registered Office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, DN22 7SW

Q Underwriting Services Limited is authorised and regulated by the Financial Conduct Authority. Firm reference number is 657367