

# Camatics

Motor Fleet Insurance



Camatics Proposal Form  
and Summary of Cover

# IMPORTANT NOTES

## MATERIAL FACTS

Failure to disclose material facts could result in your policy being invalidated. Material facts are those facts which might influence the acceptance or assessment of your proposal. If you are in any doubt as to whether a fact is material you should disclose it. You should keep a complete record, including copies of all letters, of all information supplied to us for the purpose of entering into this Contract of Insurance.

## STATUTORY NOTE

The parties to this contract are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this Insurance shall be subject to English Law.

## MOTOR INSURANCE ANTI-FRAUD AND THEFT REGISTER

Insurers pass information to 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 this register. 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 information relating to it to the register.

## MOTOR INSURANCE DATABASE

Your insurance cover details will be added to the Motor Insurance Database run by the Motor Insurers' Information Centre (MIIC). This has been set up to help identify uninsured drivers, and may be searched by the Police to help confirm who is insured to drive. If there is an accident, the Database may be used by insurers, the MIIC and the Motor Insurers' Bureau to identify relevant policy information. You can ask us more information about this. You should show this notice to anyone insured to drive any vehicle covered under the policy.

Camatics reserves the right to decline any proposal.

**NOTICE TO POLICYHOLDER – ALL QUESTIONS MUST BE ANSWERED IN FULL. BLANKS AND / OR DASHES ARE NOT ACCEPTABLE**

Name of Proposer (full policyholder title) .....

Address.....

.....

Telephone ..... Fax ..... Email .....

VAT Registration Number ..... % Recoverable .....

Business or Trade .....

Company Registration Number..... Operators Licence Number .....

Please provide any previous/alternative trading names and dates? .....

.....

Name of Previous Insurer and Policy Number.....



**VEHICLE USE**

- (a) What is the general nature of the goods carried? .....
- (b) Will the goods be carried for hire and reward? Yes  No
- (c) Will explosives, chemicals, chemical by-products, acid or goods of a generally dangerous or inflammable nature be carried at any time? Yes  No
- (d) Will vehicles be used in the vicinity of aircraft? Yes  No
- (e) Will passengers be carried for hire or reward? Yes  No

If the answer to any of (b), (c), (d) or (e) is yes please give details below or if you are in any doubt please consult your broker/agent

.....  
 .....

Period of Insurance (36 Months) (DD/MM/YY) / / to / /

**DECLARATION**

We declare to the best of our knowledge and belief that the details given above, and particulars that have been supplied by us including but not limited to a verified claims experience and a full schedule of vehicles/items to be insured, are true and complete and nothing which might influence Camatics has been omitted.

We undertake that the vehicle(s) will not be driven by any person(s) who:

- (a) has been refused any motor vehicle insurance or continuance thereof.
- (b) suffers from any disease, physical or mental infirmity which impairs ability to drive.
- (c) has during the past 5 years been convicted (nor is aware of any pending prosecution hearing) in connection to the following motoring offences:

Category / Description	Offence Code(s)
Disqualified Driving	Any BA code offence
Careless Driving	CD40, CD50, CD60, CD70, CD80, CD90
Reckless/Dangerous Driving	Any DD code offence
Drink Driving	Any DR code offence
Drug Driving	Any DG code offence
Totting Up	TT99
Northern Ireland & Isle of Man	MR09, MR29, MR49, MR59
Any offence or combination of offences which result in an accumulation of 12 or more penalty points within a period of 3 years	

- (d) has not supplied all relevant driving licence(s) for inspection by us, a copy of which will be retained by us.

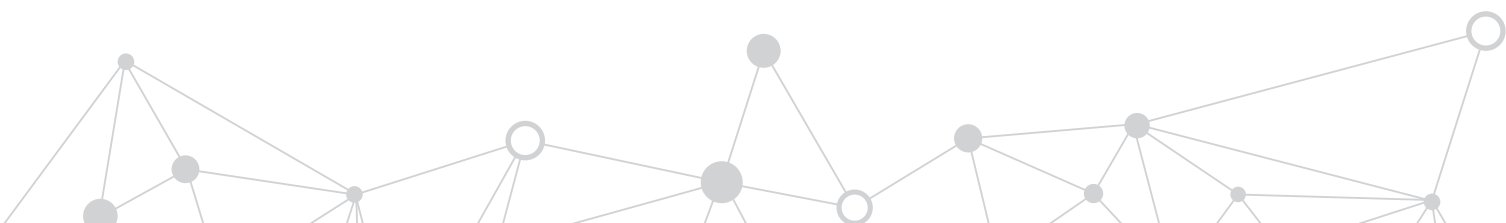
Unless such person(s) has been declared to Camatics.

We further understand that you will pass the information on this form and details of any incident we may disclose to the ABI so that they may make it available to other insurers. We also understand that, in response to any searches you may make in connection with this application, or any incident we have given details of, the ABI may pass you information it has received from other Insurers about other incidents anyone insured to drive the Vehicle(s) covered under the policy have been involved in.

We confirm that we have read and understood the summary of cover (Key Facts) which is attached to this document, a copy of which we have retained for our records.

Signature ..... Status .....

Printed Name ..... Date .....



## MOTOR FLEET INSURANCE

This policy is underwritten by Direct Commercial Ltd trading as Camatics on behalf of Great Lakes Reinsurance (UK) PLC

The following is a summary of our motor fleet policy and does not contain the full terms and conditions of the contract of insurance. Full terms and conditions can be found in the Policy Document. This summary does not form part of your Contract of Insurance.

Camatics offers the following motor fleet insurance covers:

	Comprehensive	Third Party Fire & Theft	Third Party Only
Liability to others in respect of death or injury to another person	Unlimited	Unlimited	Unlimited
Damage to other peoples property by your private car	£20,000,000	£20,000,000	£20,000,000
Damage to other peoples property by your commercial vehicle	Up to £5,000,000	Up to £5,000,000	Up to £5,000,000
Manslaughter defence costs	Included	Included	Included
Liability to others whilst towing a trailer or caravan	Included	Included	Included
Damage to your vehicle up to a maximum of £2,000,000 in connection with any occurrence or series of occurrences arising out of one incident	Included	Included (If caused solely through fire and or theft)	Excluded
Loss or damage to your vehicle by fire, theft or attempted theft	Included	Included	Excluded
Loss or damage to manufacturers fitted audio equipment	Included	Included (If caused solely through fire and or theft)	Excluded
Glass repair or replacement	Included	Excluded	Excluded
Personal effects	Included	Excluded	Excluded
Medical expenses	Included	Excluded	Excluded
Foreign use (including commercial vehicles of all sizes)	Included (Subject to prior notification)	Included (Subject to prior notification)	Included (Subject to prior notification)

## EXCLUSIONS

Please refer to your Policy Document for a full list of policy exclusions. The following is a brief list of the most significant:

- Any liability to others or loss or damage whilst the insured vehicle is being driven otherwise that in accordance with that shown under the 'LIMITATIONS AS TO USE' section of the relevant RTA Certificate.
- Theft or attempted theft of the insured vehicle unless the ignition key is removed away from the vehicle and all doors and other openings are closed and locked.
- Theft of the insured vehicle by deception.
- Any liability to others or loss or damage whilst the insured vehicle is being used within any area of an airport to which aircraft have access.
- Any liability to others or loss or damage to the insured vehicle whilst being used in an unsafe or unroadworthy condition either before or after an accident.
- Any loss or damage to the insured vehicle arising out of the tipping operation of the insured vehicle unless otherwise agreed by us.

## SIGNIFICANT REDUCTION IN VEHICLE NUMBERS

Should there be a substantial reduction of vehicle numbers within the policy period we will retain 80% of the inception/renewal premium.



## CANCELLATION BY YOU

If you are a consumer (refer to your broker for clarification) you have the right to cancel this contract within fourteen days of the inception/renewal date or the date you receive the policy documents, without giving a reason. To exercise this right you must request cancellation in writing to Camatics, Redwing House, Colchester Road Chelmsford CM2 5PB, and return the certificate(s) of insurance and policy document. On receipt of this we will refund the premium you have paid but first deducting a charge for the cover provided from the beginning of the contract until the policy is cancelled. If you are a commercial customer (again refer to your broker for clarification) you may cancel this contract at any time by requesting cancellation in writing to Camatics, Redwing House, Colchester Road Chelmsford CM2 5PB, and returning the certificate(s) of insurance and policy document. For details of any return premium please refer to the Conditions section of the Policy Document.

## CANCELLATION BY INSURERS

We may cancel this contract at any time by giving seven days notice by registered letter to your last known address without giving a reason. We will return a pro-rata proportion of the premium but subject to all claims raised being discharged.

## CLAIMS

In the event of an incident that might give rise to a claim please press the Camatics alert button as soon as possible.

Our Claims Team can be contacted on

 [claims@camatics.co.uk](mailto:claims@camatics.co.uk)

 01245 847660

## COMPLAINTS

“Our” aim is to provide motor insurance cover for “you” and give “you” a service not only in dealing with “your” requirements but also, and possibly more importantly, in relation to claims handling. “We” are very well aware that for a variety of reasons delays in handling claims occur and may well cause annoyance and frustration.

If “you” feel that “we” have been dilatory in our handling of “your” claim, unreasonable in the settlement or if “you” have any other enquiry or complaint, these should be addressed in the first instance to “your” Broker.

If “you” remain dissatisfied “you” may contact “us” direct at the following address explaining why “you” think “you” have been unfairly treated and “we” will ensure that “your” complaint will receive immediate attention.

**The Managing Director, Camatics, Redwing House, Colchester Road Chelmsford CM2 5PB**

In the event you wish to pursue matters further you may be able to refer your complaint to The Financial Ombudsman Service.

**The Financial Ombudsman Service, Exchange Tower, London. E14 9SR**

**Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)**

**Telephone Number: 0300 123 9 123 or 0800 023 4567**

You must refer a complaint to the Financial Ombudsman Service within 6 months of “our” final decision. “You” must have completed the above procedure before the Financial Ombudsman Service will consider “your” case.

The Financial Conduct Authority definition of an eligible complainant is:

- A consumer
- A micro-enterprise (an EU term covering smaller businesses), which has an annual turnover of less than €2,000,000 and fewer than 10 employees
- A charity with an annual income of less than £6.5 million
- A trustee of a trust with a net asset value of less than £5,000,000
- Small business with a turnover of less than £6.5 million and employs fewer than 50 employees and / or a balance sheet total of less than £5 million

## COMPENSATION

Camatics and Great Lakes Insurance SE are both covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS, if either are unable to meet their obligations. More information can be obtained from the [www.fscs.org.uk](http://www.fscs.org.uk) website.

## DATA PROTECTION & PRIVACY

Camatics is a Data Controller under the European General Data Protection Regulations. Personal Data provided in connection with this policy will be used and processed in line with our Privacy Policy. A copy of this is available at [www.camatics.co.uk/privacy](http://www.camatics.co.uk/privacy), alternatively a copy can be requested at any time, via email at [enquiries@camatics.co.uk](mailto:enquiries@camatics.co.uk), telephone 01245 847665 or writing to the Data Protection Officer, Camatics, Redwing House, Hedgerows Business Park, Colchester Road, Chelmsford, CM2 5PB





# Camatics

Motor Fleet Insurance

To report a claim  01245 847660  [claims@camatics.co.uk](mailto:claims@camatics.co.uk)

Claims Department, Camatics, Redwing House,  
Hedgerows Business Park, Colchester Road, Chelmsford, CM2 5PB