



Proposal Form

WWW.DIRECTCOMMERCIAL.CO.UK

Direct Commercial Ltd is authorised and regulated by the Financial Conduct Authority; FR 307505. Company Registered in England & Wales;
Company Number 3133493. Registered address: Redwing House, Hedgerows Business Park, Colchester Road, Chelmsford Essex CM2 5PB

Important Notes

Material Facts

Under the Insurance Act 2015, you have a responsibility to make fair representation of your risk to us. This means that you must:

- 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
- Make such disclosure in a reasonably clear and accessible manner; and
- 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 circumstance of representation is material if it would influence a prudent insurer's judgement in determining whether to take the risk and, if so, on what terms. You must also make fair representation of the risk to us in connection with any variations e.g. changes you wish to make to policy throughout the policy period and at renewal.

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. If you are in any doubt as to whether a circumstance is material then you should disclose it.

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. Direct Commercial Ltd. reserves the right to decline any proposal.

Data Protection & Privacy Policy

Direct Commercial Ltd 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.directcommercial.co.uk/privacy, alternatively a copy can be requested at any time, via email to info@directcommercial.co.uk, via phone on 01245 459 700 or writing to the Data Protection Officer, Direct Commercial Limited, Redwing House, Colchester Road, Chelmsford, Essex, CM2 5PB.

**Notice To Policyholder – All Questions Must Be Answered In Full.
Blanks and/or Dashes Are Not Acceptable**

Name of Proposer			
Address			
Telephone No.		Email Address	
VAT Registration No.		% Recoverable	
Business or Trade			
Company Registration No.			
Operators Licence No.			
Please provide any previous / alternative trading names and dates?			
Name of Previous Insurer & Policy Ref.			

Vehicle Use

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

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.

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Period of Insurance	12 months from	/	/	(DD/MM/YYYY)
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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 Direct Commercial Ltd. 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	UK Offence Code(s) Or Relevant Issuing Authority Equivalent
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 results in a suspension of driving or 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 Direct Commercial Ltd.

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 Great Lakes Insurance UK Limited and administered by Direct Commercial Ltd.

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.

Type of Insurance and Cover

Direct Commercial Ltd offers the following motor fleet insurance covers:

- Comprehensive
- Third Party Fire & Theft
- Third Party Only

Cover	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 people's property by your private car	£20,000,000	£20,000,000	£20,000,000
Damage to other people's 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

The following is a brief list of exclusions:

- Any liability to others or loss or damage to any vehicle covered under this insurance if notification of the incident along with dash cam footage from the date and time of the incident is not submitted within 24 hours of the incident date and time.
- Any liability to others or loss or damage to any vehicle covered under this insurance when your vehicle is being driven in an unsafe, unroadworthy or damaged condition either before or after an accident.
- Any liability to others, or loss or damage to your vehicle when your vehicle is carrying an insecure load.
- Any liability to others, or loss or damage to your vehicle whilst your vehicle is being used as a tool of trade.
- Any liability to others, or loss or damage to your vehicle whilst your vehicle is "Airside".
- Theft or attempted theft of your vehicle unless the ignition key is removed away from the vehicle and all doors and other openings are closed and locked.
- Theft of your vehicle by deception.
- Any loss or damage to your vehicle caused by or arising out of the tipping operation of your vehicle, unless otherwise agreed by us.

Endorsements may apply to your policy. These will be shown in your policy documents.

Geographical Limits

At a minimum, we will provide the minimum insurance needed by the relevant law whilst you are using the insured vehicle(s) in the United Kingdom.

In the event you are required to travel abroad, please refer to your Broker in order to seek agreement for cover in the geographical limits required.

Policyholder Obligations

Under the Insurance Act 2015, you have a responsibility to make fair representation of your risk to us. This means that you must:

- 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
- Make such disclosure in a reasonably clear and accessible manner; and
- 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 circumstance of representation is material if it would influence a prudent insurer's judgement in determining whether to take the risk and, if so, on what terms. You must also make fair representation of the risk to us in connection with any variations e.g. changes you wish to make to policy throughout the policy period and at renewal.

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. If you are in any doubt as to whether a circumstance is material then you should disclose it.

Cancellation

For cancellation terms, refer to your policy document.

Claims

If a claim or possible claim occurs you must report this to our claims operation on 01245 678 345 as soon as possible. This service is available twenty-four hours a day, seven days a week.

Complaints

If you have any questions or concerns about your insurance or the handling of a claim which cannot be resolved by your broker, please contact "The Managing Director", Direct Commercial Ltd, Redwing House, Colchester Road, Chelmsford, CM2 5PB quoting your company title and policy number.

If after following the procedures set out above, your complaint has not been resolved to your satisfaction and you are an eligible complainant you have the right to refer the matter to the Financial Ombudsman at the following:-

Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Email: complaint.info@financial-ombudsman.org.uk

Telephone: 0300 123 9 123 or 0800 023 4567

Compensation

Direct Commercial Ltd is a member of the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation under the scheme if we are unable to meet our obligations. Further information about the compensation scheme is available from the FSCS or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk

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Information relating to 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 DVANI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

- (i) Electronic Licensing
- (ii) Continuous Insurance Enforcement;
- (iii) Law enforcement (prevention, detection, apprehension and or prosecution of offenders)
- (iv) The provision of government services and or other services aimed at reducing the level and incidence of uninsured driving.

If you are involved in a road traffic accident (either in the UK, the EEA or certain other territories), insurers and or the MIB may search the MID to obtain relevant information. Persons (including his or her appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

It is vital that the MID holds your correct registration number. 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 correct registration number details are shown on the MID available at www.askmid.com



To report a claim, call:

01245 678 345

Our phonenumber is available 24/7

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