



# Motor Trade Select and Headlight

Proposal

Allianz Insurance plc | Commercial

**Allianz** 

## Covers Required

Please indicate if cover required

Please complete all questions of the relevant sections on the following pages.

Pages 2, 3, 22 and 23 must be completed in all circumstances

A copy of the policy is available on request

Agent

**Material Damage**

Yes  No

(See Pages 4–7)

**Motor Vehicle Road Risks**

Yes  No

(See Pages 8–11)

**Mot – Loss of Licence Cover**

Yes  No

(See Page 12)

**Engineering**

Yes  No

(See Page 13)

**Public and Products Liability**

Yes  No

(See Pages 14–15)

**Employers liability**

Yes  No

(See Pages 14–15)

**Business Interruption**

Yes  No

(See Page 16)

**Conversion**

Yes  No

(See Page 16)

**Fidelity Guarantee**

Yes  No

(See Page 17)

**Commercial Legal Expenses**

Yes  No

(See Pages 17–19)

**Personal Accident**

Yes  No

(See Page 20)

**Directors & Officers Liability**

Yes  No

(See Page 21)

Other covers such as Group Personal Accident and Sickness and Annual Business Travel are also available to you. Please contact your broker/agent for further details.



## Business Speciality

Indicate the extent of your specialisation in the types of vehicles referred to under the categories **a** to **e** below and vehicles you specify under category **f** by reference to the key below: **A = your normal area of trade**    **B = several times per quarter**    **C = rarely, if at all**

(A, B, or C)

- |          |  |                          |
|----------|--|--------------------------|
| <b>a</b> | motor cars and light goods vehicles                                    | <input type="checkbox"/> |
| <b>b</b> | heavy goods vehicles   | <input type="checkbox"/> |
| <b>c</b> | motorcycles  | <input type="checkbox"/> |
| <b>d</b> | buses, coaches and other vehicles designed to carry more than 8 people | <input type="checkbox"/> |
| <b>e</b> | agricultural machinery or mobile plant                                 | <input type="checkbox"/> |
| <b>f</b> | other - specify: <input type="text"/>                                  | <input type="checkbox"/> |

**Are vehicles sold?** Yes  No

**If 'Yes'**

State any dealerships held (If none, state "NONE")

Give details of the main makes and models and types of vehicles sold and/or worked upon:


**Does the value of any motor car owned or used by the business exceed £100,000?** Yes  No

**If 'Yes'**

Give details on Page 10 (Question 6c)

**Do you import or sell vehicles that have not been type approved to British or European standards (Grey Imports)?** Yes  No

**If 'Yes'** please provide details below


**Do you carry out work away from your premises other than vehicle recovery or delivery?** Yes  No

**If 'Yes'**

Please provide details below


# Material Damage

## Summary of Cover

- Cover is on an “All Risks basis”.
- Option to have cover on a “no sums” insured basis.
- Inflation Protection  
Reinstatement ‘Day One’ cover of 115% for property other than vehicles, stock and money.
- Excess  
The standard excess of £250 on Material Damage cover applies. Higher excesses are available for premium discounts. (See question 5)  
Your choice of excess will apply for both the Material Damage and Motor Vehicle Road Risks sections.
- Property is covered on a U.K. basis, subject to normal policy limits. Property in transit is covered up to a limit of £15,000.

## Additional Features include

- Commercial Loads - automatic legal liability cover for commercial loads in customer’s vehicles whilst in transit and at your premises following recovery by you up to a limit of £50,000.
- Assault and Victim care cover which pays the fees for professional counselling following assault allied to theft of money.
- Financial Loss. (New and Unregistered Vehicles)
- New for Old (Vehicles). A new vehicle may replace a used one owned by you since new, if within 12 months of first registration, it is damaged by more than 50% or stolen and not recovered within 28 days of notification to us.
- Terrorism cover - buy back facility (See question 7, page 5).

# Premises

(a)

(b)

**1 Are your premises built only of brick, stone, concrete, concrete block or uninsulated metal cladding with slate or tile supported by timber framing, metal, asbestos or concrete roof?**

Yes

No

Yes

No

If 'No', please provide details below


**2 Are you the sole occupant of your premises?**

Yes

No

Yes

No

If 'No', please provide details of the other occupants' trades


**3 Are any parts of the premises unoccupied?**

Yes

No

Yes

No

If 'Yes', please provide details


**4 Do you use portable gas/oil heaters at your premises?**

Yes

No

Yes

No

If 'Yes', please state number and type of heaters used


## Requirements

**5 Do you want an increased excess?**

Yes

No

If 'Yes', please indicate which option you wish to take

£500

£1000

**6 Do you require subsidence cover?**

Yes

No

Yes

No

If 'Yes', please complete the following questions

**a** Do the buildings at the premises or neighbouring buildings show any evidence of damage by these perils (such as cracking or bulging of walls)?

Yes

No

Yes

No

**b** Have the buildings been erected on made up ground (such as filled pits, rubbish tips and the like)?

Yes

No

Yes

No

**c** Is there a history of subsidence or ground heave or landslip in the area?

Yes

No

Yes

No

**7 Do you want us to quote for Terrorism Cover?**

Yes

No

**8 Only complete if you are a RMIF member**

**Do you require rectification cover?**

Yes

No

## Sums Insured

### 1 Basis of cover

Choose the basis of cover required:

with sums insured

without sums insured

**Some risks may not qualify for the "without sums insured" cover basis. Risks such as classic / veteran car dealers would fall into this category.**

**Buildings, tenants improvements and contents are insured on a reinstatement basis. Stock and vehicles are insured on an indemnity basis.**

**If you elect for a "without sums insured" option there are no restrictions (apart from inner limits or additions to the property insured) nor any limit to the effects of inflation on losses.**

**You must notify us if your floor space increases by more than 10%.**

Sums Insured

**The Sum Insured selected must represent the full cost of reinstatement of the property to be insured at the commencement of the period of insurance without adjustment for the effects of any subsequent inflation upon such cost.**

**Allowance should be made for Architect's, Surveyors' and Consultants' fees and other additional costs involved in reinstatement as a result of the need to comply with Public Authority requirements and the cost of Debris Removal.**

### 2 Property Insured

a Buildings (Declared Value)

£

£

**Buildings: Include Landlord's fixtures and fittings, outbuildings, fixed glass, kiosks, canopies, fixed signs, walls, gates, fences, and artificially created ground surfaces and any main services for which you are responsible.**

b Tenants Improvements

£

£

c Loss of Rent receivable / payable

£

£

Number of months

d Is Index Linking required for Buildings, Tenants Improvements and All other Property?

Yes

No

### 3 Stock (excluding vehicles)

£

£

**Include spare parts, fuel and oil stocks and materials in trade belonging to you or for which you are responsible.**

### 4 All other Property

£

£

**Include fuel pumps, underground tanks and associated pipes and cables, machinery, plant and tools, office furniture, equipment and records.**

### 5 Vehicles

£

£

a What is the percentage value of vehicles on your premises overnight

i Inside the buildings

%

%

ii In an enclosed and secure area outside the buildings

%

%

iii Elsewhere in the open

%

%

b What seasonal increases are required in connection with your vehicle sum insured?

month(s)

%

%

month(s)

%

%

c Do you wish to apply for a premium discount, in return for ensuring that all unattended motor vehicles are always locked and the keys removed?

Yes

No

### 6 Property Limits

**These are inner limits within the sums insured specified by questions 3,4 and 5 and the value of the property specified under the property limits must be included within those sums insured.**

**e.g. If the portable hand tools are valued at £8,000 and the remaining contents are valued at £20,000 then the All other Property is £28,000 and the £10,000 portable hand tools limit is adequate. If alternatively the portable hand tools are valued at £15,000 then the All other Property sum insured would be £35,000 and the portable hand tools limit requires increasing from £10,000 to £15,000.**

## Sums Insured

*continued*

State the limits you require if the amounts stated against the property defined below are insufficient:

- |          |   |   |                      |   |                      |
|----------|---|---|----------------------|---|----------------------|
| <b>a</b> | £10,000 portable hand tools   | £ | <input type="text"/> | £ | <input type="text"/> |
| <b>b</b> | £10,000 for any stock of in vehicle entertainment equipment (whether or not contained in vehicles), MP3 players and mobile phones | £ | <input type="text"/> | £ | <input type="text"/> |
| <b>c</b> | £15,000 for any property whilst in transit  | £ | <input type="text"/> | £ | <input type="text"/> |
| <b>d</b> | £10,000 exhibition cover  | £ | <input type="text"/> | £ | <input type="text"/> |
| <b>e</b> | £2,500 for any stock of cigarettes, tobacco, CDs, DVDs, wines & spirits & clothing  | £ | <input type="text"/> | £ | <input type="text"/> |
| <b>f</b> | £5,000 for the contents of customers vehicles and personal property in any other vehicle, whilst in your custody or control       | £ | <input type="text"/> | £ | <input type="text"/> |
| <b>g</b> | £1,000 for deterioration of goods   | £ | <input type="text"/> | £ | <input type="text"/> |

### 7 Money Limits

#### Negotiable money includes:

**Cash, bank and currency notes, uncrossed cheques, uncrossed bankers drafts, uncrossed postal orders, luncheon vouchers, current postage stamps, travellers cheques, trading stamps, National Insurance stamps not attached to cards, Holiday with Pay stamps, National Saving stamps, unexpired units in franking machines, gift tokens and consumer redemption vouchers, National Lottery Scratch Cards, telephone cards, and unused tax discs.**

**a** What limits do you require in respect of negotiable money?

**i** On the premises during business hours or in transit or in a bank night safe?

£       £

**ii** In a locked safe(s) as specified

Name       Name

Model       Model

Limit £       Limit £

**iii** Unused tax discs during business hours

£       £

**iv** Unused tax discs in a locked safe(s)

Name       Name

Model       Model

Limit £       Limit £

**b** Do you require an increase in the amount of benefit payable under the Personal Accident Assault cover?

Yes       No

# Motor Vehicle Road Risks

## Summary of Cover

- Choice of cover between Comprehensive, Third Party Fire and Theft, Third Party only or Partial Comprehensive  
Partial Comprehensive is most suitable for policyholders who have a bodyshop and can repair their own accident damaged vehicles. In the event of a damage claim Allianz will pay for parts and sundries and the policyholder will provide or pay for the labour. In return the policyholder will receive a discount when this cover is selected. Full comprehensive cover applies to customers vehicles.
- Cover is on an any driver basis (with your permission). Cover can be extended to include social, domestic and pleasure use.
- Cover is automatically extended for social, domestic and pleasure use for permitted drivers in European Community countries.
- If on a comprehensive basis the standard excess is £250. Higher excesses are available for premium discounts. Your choice of excess will apply for both the Material Damage and Motor Vehicle Road Risks sections. See question 5 under the Material Damage Section - Page 5
- New for Old (Vehicles)  
Provided cover is on a Comprehensive or Third Party Fire and Theft basis, we will pay the value of a new vehicle if within 12 months of first registration, it is damaged by more than 50% or stolen and not recovered within 28 days of notification to us.
- Financial Loss (New and Unused Vehicles)
- No Claims Discount  
A discount of up to 40% may be earned.
- Third Party Property Damage  
Cover for legal liability for accidental damage to property is limited to £10,000,000 any one occurrence or series of occurrences arising from one cause.
- Loan or Hire Vehicles  
When customers insurers provide cover, cover will be limited to that of contingency.  
When no such vehicles are declared cover will be specifically excluded.
- Motor Legal Expenses  
Cover for legal expenses up to a maximum of £100,000 for any one claim to enable you to:
  - i Take legal action against your opponent as a result of any road accident which causes your death or bodily injury or damage to the insured vehicle; or
  - ii Defend yourself if you are prosecuted for an offence relating to you owning or using the insured vehicle; or
  - iii Defend yourself at a hearing about withdrawing, restricting or suspending your goods vehicle, public service vehicle, hackney carriage or private hire licence or any licence granted by the Department of Transport.

The cover applies to you, any partner director or employee plus any person authorised by you to drive or be a passenger in or on an insured vehicle.

## Terrorism

- In respect of any accidental damage to any third party property by an act of Terrorism, the indemnity limit is limited to £5,000,000.

## Explanatory Notes

### The Fourth EU Directive – Supply of Vehicle Data

The Fourth EU Directive is designed to improve the claims process of EU citizens who are involved in a motor accident in another EU member state. One of its requirements is that a claimant should be able to identify the relevant insurer from the vehicle registration number.

To facilitate this you will be asked to record vehicle information and supply this on an ongoing basis as required by the relevant legislation.

# Motor Vehicle Road Risks

*continued*

## Basis of Cover

**1 Indicate the basis of cover required:** Comprehensive  TPF&T  TPO  Partial Comprehensive

## Premises

**2 State the licence numbers of all trade plates**

(a)	(b)
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

## Business Use Vehicles

**3 State the number and (where indicated) carrying capacity of the following types of vehicle owned by the business and licensed for road use**

**a Recovery Vehicles**

<b>i</b> capable of transporting 1 vehicle	<input type="text"/>	<input type="text"/>
<b>ii</b> capable of transporting 2 vehicles	<input type="text"/>	<input type="text"/>
<b>iii</b> capable of transporting more than 2 vehicles - state the number of vehicles which each can transport	<input type="text"/>	<input type="text"/>

**b** Passenger carriers with more than 8 seats

<input type="text"/>	<input type="text"/>
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**c** All other vehicles

<input type="text"/>	<input type="text"/>
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## Loan or Hire

**4 What is the maximum number of vehicles that may be used for loan or hire to customers leaving their own vehicle for warranty work, service or repair -**

<b>a</b> Where customers' Insurers provide cover?	<input type="text"/>	<input type="text"/>
<b>b</b> To be insured under this policy?	<input type="text"/>	<input type="text"/>

## Drivers

**5 State the maximum number of persons who may drive on business**

<input type="text"/>	<input type="text"/>
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## Private Use

**6 Do you require cover to be extended to include social, domestic and pleasure use?** Yes  No

**a** How many of the following types of vehicle may be used for this purpose?

<b>i</b> Motor cars	<input type="text"/>	<input type="text"/>
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state the makes of motor cars normally used

<input type="text"/>
<input type="text"/>

<b>ii</b> Commercial vehicles up to 2 tonnes plated weight	<input type="text"/>	<input type="text"/>
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<b>iii</b> Commercial vehicles over 2 tonnes but not exceeding 7.5 tonnes plated weight	<input type="text"/>	<input type="text"/>
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<b>iv</b> Motorcycles	<input type="text"/>	<input type="text"/>
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<b>v</b> Any other	<input type="text"/>	<input type="text"/>
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Give details of any other

<input type="text"/>
<input type="text"/>



## Motor Vehicle Road Risks

*continued*

### Road Traffic Offences / Health Continued

- b** give details of adverse health

**Details to be provided are:**

**eyesight or hearing defect (not corrected by spectacles, contact lenses or hearing aid) or any heart complaint, epilepsy or diabetes or any other physical or mental defect or disease suffered. If Yes, Give details including terms or restrictions imposed on licence by DVLA.**

Name	Age	Details
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

### Named Driver Basis

- 10 Do you wish driving or cover to be restricted to named persons?** Yes  No

If 'Yes', State the names of the persons concerned

**A discount will be offered if driving or cover is restricted to named persons.**

**This discount is available for a maximum of 3 drivers and only when a driving restriction is not a compulsory feature.**

Person A

Person B

Person C

- 11 Indicate the number of motor certificates required**

### Unaccompanied Demonstration

- 12 Do you wish to include Unaccompanied Demonstration (subject to acceptance criteria)?** Yes  No

## The Fourth EU Motor Insurance Directive

The Fourth EU Motor Insurance Directive is designed to improve the claims process for EU citizens who are involved in motor accidents in other EU member countries.

The principle requirement is that a claimant should be able to identify the relevant insurer from the Vehicle Registration Mark. This may also help to combat uninsured driving.

In the UK this legislative requirement is met by the 'Motor Insurance Database' (MID) which has been designed to provide a record of all insured motor vehicles registered for use on the road.

- Do you currently comply with the present UK legislative requirements in respect of supplying vehicle data?** Yes  No

If 'No', please provide details

  

We require any additions or vehicle alterations to be notified within five working days of any changes taking place. Various notification methods are available. Please indicate your preferred method from the choices below: Submission of vehicle details to Allianz (either directly or via your broker)

- a Allianz website (this is the preferred method)**  **b Fax**
- c Post**  **d Email**

Or, submission of vehicle information directly to the MID by

- e Manual entry**  **f Attended File Transfer Protocol**
- g Unattended File Transfer Protocol**

If you would like any clarification about the above mentioned transmission methods contact our **Helpline on 0845 0731118** (open 8am–6pm Monday to Friday)

Please also provide: Contact Name:

Contact Tel. No:

Contact Email Address:

# MOT – Loss of Licence Cover

## Summary of Cover

- Cover up to £1,000,000 to replace loss of profit from MOT testing and associated repair and servicing work following suspension or withdrawal of your licence.
- A free appeal and consultancy service for both Authorised Examiners and Nominated testers, giving you the best chance of retaining your Authorisation.
- Telephone helpline for free advice on any MOT disciplinary matter or query involving your MOT testing station.
- Choice of Indemnity period.

	(a)	(b)
<b>1 Vehicle Testing Station Number:</b>	<input type="text"/>	<input type="text"/>
<b>2 What was your MOT test fee income over the past 12 months</b>	£ <input type="text"/>	£ <input type="text"/>
<b>3 What do you anticipate your MOT test fee income will be over the next 12 months?</b>	£ <input type="text"/>	£ <input type="text"/>
<b>4 State the number of MOT bays you operate at the premises</b>	<input type="text"/>	<input type="text"/>
<b>5 Approximately how many MOT tests do you carry out annually?</b>		
<b>a</b> for Private Customers?	<input type="text"/>	<input type="text"/>
<b>b</b> for Motor Trade Customers?	<input type="text"/>	<input type="text"/>
<b>6 Have you ever had, or are you currently under threat of, suspension or withdrawal of your MOT Testing Station Licence?</b>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If 'Yes', give dates and details below.		
<input type="text"/>		
<input type="text"/>		
<b>7 Other than covered by question 6, have you or any of your Nominated Testers received during the last five years any Warnings issued under the old Vehicle and Operators Services Agency disciplinary system?</b>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If 'Yes', give dates and details of all such warnings below.		
<input type="text"/>		
<input type="text"/>		
<b>8 Other than covered by question 6, have you or any of your Nominated Testers received any Penalty Points issued under the new Vehicle and Operators Services Agency disciplinary system?</b>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If 'Yes', give details of all such warnings below.		
<input type="text"/>		
<input type="text"/>		
<b>9 Other than covered by question 6, have you or any of your Nominated Testers received any Formal Warnings issued under the new Vehicle and Operators Services Agency disciplinary system?</b>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If 'Yes', give dates and details of all such warnings below.		
<input type="text"/>		
<input type="text"/>		
<b>10 Have you or any of your Nominated Testers voluntarily attended Vehicle and Operators Services Agency Training Courses during the last five years?</b>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If 'Yes', give dates and details below.		
<input type="text"/>		
<input type="text"/>		
<b>11 How long have you been conducting MOT tests?</b>	<input type="text"/>	
<b>12 What are your normal business hours during which MOT tests are carried out?</b>	<input type="text"/>	
<b>13 What indemnity period is required?</b>	12 months <input type="checkbox"/>	24 months <input type="checkbox"/>

# Engineering

## Summary of Cover

The services and cover under this Section are provided by Allianz Engineering, a UKAS accredited fully independent examination authority meeting the requirements of BS EN 45004 Quality Standard.

- Periodic examinations of all types of pressure, electrical, mechanical, lifting and similar plant can be provided in line with SAFed (Safety Assessment Federation Limited) guidelines.
- Cover also includes damage to your property caused by Fragmentation of any part of any plant included at your request.
- Cover can be extended, for most items of plant, to include:
  - provision for the cost of repairs to plant following its electrical or mechanical breakdown.
  - provision for the hire of a replacement machine or other additional costs incurred in order to complete work normally undertaken by the plant following breakdown if the plant cannot be repaired immediately.

### 1 Fragmentation

- a Specify all plant to be inspected indicating the category of inspection required by reference to the key below:

**For any Passenger Goods / Car Lifts specified, please indicate the number of floors served.**

**Examination services will be based on the list or schedules of plant provided. The periodicity of examinations will be in accordance with SAFed guidelines unless risk evaluation by clients or a competent authority stipulate another periodicity.**

**If you require more specific examinations, indicate your requirements by adding the number of examinations required to the "Key" code, for example CR3.**

P = Pressure      EM = Electrical / Mechanical      CR = Cranes / Lifting

Schedule of Plant (excluding Fuel Pumps)	Power/Load (kw/tones)	P, EM or CR	Premises A Number	Premises B Number

### 2 Breakdown

Is cover required against the risk of breakdown of plant?

Yes  No

### 3 Cost of Hiring / Increased Costs

Is cover required against the need to hire replacement plant or otherwise complete work at increased costs following the breakdown of plant?

Yes  No

**This cover is only available if cover extends to include Breakdown (question 2).**

### COSHH Regulations

The Control of Substances Hazardous to Health Regulations 1988 extend the scope of examination and the range of ventilating plant requiring inspection. Spray booths and similar extraction plant may require inspection under COSHH.

Do you require further information?

Yes  No

### PUWER 98 & LOLER

These regulations place strict requirements on employers to consider the hazards and reduce risks connected with use of work and lifting equipment. They also introduce additional examination requirements that may not be covered under existing examination programmes.

If you would like a copy of our "Solutions for Compliance PUWER 98 & LOLER" booklet, please indicate

Yes  No

# Liability

## Summary of Cover

### Public / Products Liability

- The standard limit of Indemnity is £2,000,000. Option to increase up to £10,000,000
- Standard cover includes
  - Motor Contingency
  - Leased or Rented Premises
  - Health and Safety at Work Act Legal Defence Costs
  - Court attendance compensation
  - Consumer Protection and Food Safety Acts Legal Defence Costs up to £25,000 (Products Liability only)
  - Data Protection Act
  - Defective Premises Act
  - Overseas Personal Liability
- Products Financial Loss included up to an indemnity limit of £250,000.
- £250 Property Damage excess.

### Terrorism

- In respect of any act of Terrorism, the limit of indemnity shall not exceed the limit of indemnity shown in the schedule or £5,000,000 (whichever is the lesser).

### Employers Liability

- The standard limit of Indemnity is £10,000,000
- Standard cover includes
  - Health & Safety at Work Act Legal Defence Costs
  - Unsatisfied court judgements
  - Court attendance compensation

### Terrorism

- In respect of any act of Terrorism, the limit of indemnity shall not exceed £5,000,000.

## Public / Products Liability

Complete this Section

### 1 The standard limit of indemnity is £2 million

Please indicate if an alternative limit is required      £5 million       £10 million       Other

### 2 Please state estimated annual turnover for the coming year from

**Note:**

**Payments mean total gross remuneration for work done for you including gross wages, salaries and all other earnings and allowances (before deduction)**

- |   |   |   |                      |
|---|---|---|----------------------|
| a | Vehicle sales (including trailers and the like)         | £ | <input type="text"/> |
| b | Fuel/oil and sundries                                   | £ | <input type="text"/> |
| c | Work involving heat application away from your premises | £ | <input type="text"/> |
| d | Breakdown and recovery operations                       | £ | <input type="text"/> |
| e | All other business                                      | £ | <input type="text"/> |

### 3 The standard limit of indemnity for Products Financial Loss cover is £250,000

Please indicate if a higher limit is required      £

4 Do you:

- |   |   |                              |                             |
|---|---|------------------------------|-----------------------------|
| a   | Design or manufacture any goods?            | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| b   | Export any goods?                           | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| c   | Undertake manual work in foreign countries? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| <b>If 'Yes', Supplementary information will be requested.</b>                               |   |                              |                             |
| d   | Import any goods (including grey imports)?  | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| <b>If 'Yes', to grey imports, will all such imports have Single Vehicle Approval (SVA)?</b> |   | Yes <input type="checkbox"/> | No <input type="checkbox"/> |

**If 'No', please provide full details below:**

  
  
  


## Employers Liability

Only complete the following questions if you require Employers Liability cover

### 5 The standard limit of indemnity is £10 million

Please indicate if a higher limit is required      £

### 6 Please give estimated total payments to employees including labour only sub-contractors for the next 12 months for:

- |   |   |   |                      |
|---|---|---|----------------------|
| a | Clerical staff, commercial travellers and managerial employees who do not engage in manual labour | £ | <input type="text"/> |
| b | Woodworking, power press, guillotine and sheet metal machinery operators and their helpers        | £ | <input type="text"/> |
| c | Breakdown and recovery operations   | £ | <input type="text"/> |
| d | All other manual employees  | £ | <input type="text"/> |

### 7 Total number of employees

**Note:**

**Employee is defined as:**

**Persons under a contract of service or apprenticeship**

**Self-employed or labour only sub-contractors and persons supplied by them**

**Persons undergoing work experience**

**Persons hired or borrowed**

## Business Interruption

### Summary of Cover

- This insurance is for financial loss following loss or damage to your:
  - a** premises and other property insured under Material Damage.
  - b** vehicles whilst on the road insured under Motor Vehicle Road Risks.
- Cover is provided on a no sum insured basis.
- No annual declarations are necessary as cover is based on the Gross Profit declared at the inception of each period of insurance.
- Choice of Indemnity period.
- Standard cover includes:
  - Damage to Public Utilities - full extension
  - Denial of Access
  - World-wide suppliers extension for motor vehicle manufacturers and their component / materials suppliers
  - Foreign Travel
  - Transit
  - Customers extension
- Book Debts included automatically up to £500,000.

**1 The standard Indemnity Period is 12 months, please**

**indicate if you wish to extend the period to:**

18 months

24 months

36 months

**2 What is the total Gross profit of the business (across all locations)**

£

**Gross Profit is defined as the Turnover (adjusted for the difference in values of stock and work in progress held at the beginning and end of the financial year) less Specified Working Expenses.**

**Specified working expenses are: Purchases, Carriage, freight and packing, Discounts allowed and Bad debts.**

**WARNING: The amount of Gross Profit determined using this definition may be different from that shown in the Profit and Loss Accounts of your business**

**3 The standard limit of indemnity for outstanding debit balances is £500,000, please indicate if you wish to increase this amount**

£

**4 Do you want us to quote for Terrorism Cover?**

Yes

No

## Conversion

### Summary of Cover

- Cover is provided for loss following purchase of a vehicle from a person who does not legally own it.
- Choice of Limit of Indemnity.
- Cover only provided if you are a subscriber to HPI Ltd or Experian Ltd.
- Standard excess of £250.
- Cover is only provided for payments for vehicles made by cheque, part exchange or credit, and not cash.

**1 Indicate the Limit of Indemnity required**

£10,000

£15,000

£20,000

£25,000

Specify

**2 State the estimated turnover during the next 12 months for sales of all vehicles**

£

**3 Are you a subscriber to HPI Ltd or Experian Ltd?**

Yes

No

**4 Will all payments for vehicles not taken in part exchange be made by cheque or credit?**

Yes

No

**5 Do you keep accurate records of all purchase transactions for second hand vehicles?**

Yes

No

## Fidelity Guarantee

### Summary of Cover

- Cover provided for loss arising from acts of fraud and dishonesty by your employees.
- Loss must be discovered within 18 months of the act of fraud or dishonesty.
- Choice of Limit of Indemnity.

- 1 Indicate the guarantee Limit of Indemnity required      £5,000       £10,000       Specify
- 2 State the total number of persons employed       persons

**A Motor Trade Fidelity Guarantee Supplementary Proposal Form must be completed. Cover does not attach until the Supplementary Proposal form has been accepted by Allianz.**

## Commercial Legal Expenses

### Summary of Cover

The cover and handling of claims under this Section are provided by Allianz Legal Protection, part of Allianz Insurance plc.

- Cover for legal expenses up to a maximum of £100,000 for any one claim (unless otherwise specified below) and totalling no more than £500,000 for all claims occurring during the period of insurance to enable you to:
  - take legal action or defend yourself in a dispute with a manufacturer or supplier or customer in respect of a contract for the sale, purchase, hire, service, supply or repair of goods or the supply or purchase of a service. Legal Expenses are paid up to a maximum of £50,000 per claim and there is a £1,750 excess per claim. (Optional Cover.)
  - defend yourself at an employment tribunal in respect of a dispute with a previous, present or prospective employee arising from or relating to a contract of employment, or a breach of employment or discrimination legislation. An excess of £1,750 per claim applies.
  - have professional representation at a full enquiry by HM Revenue & Customs into your business tax affairs, a PAYE investigation by HM Revenue & Customs or a VAT Tribunal. You have professional representation at an appeal against a decision of the HM Revenue & Customs Commissioners' or VAT Tribunal. An excess of £250 per claim applies.
  - defend yourself if you are prosecuted for an offence arising out of your business activities. An excess of £250 per claim applies.
  - take legal action in respect of a dispute relating to actual physical damage to your premises, stock and all other property at your premises caused by another individual or organisation and which results in a proven financial loss to you. Cover is also provided in respect of a dispute relating to your tenancy agreement. An excess of £250 per claim applies.
  - take legal action following an event which causes your death or bodily injury which arises from your business activities.
  - Recover a daily allowance of up to £100, subject to a maximum of £5,000 per claim, in respect of the salary of an employee being absent from work as a result of attendance as a witness for you in respect of the insured events described above, in so far as this is not otherwise recoverable from the relevant court.
  - Recover a daily allowance of up to £100, subject to a maximum of £5,000 per claim, in respect of the salary of a proprietor, partner, director or employee being absent from work as a result of attendance for jury service in so far as this is not otherwise recoverable from the relevant court.
- The cover applies to you, any partner, director or employee acting in the normal course of their employment with you.

**Please indicate if Commercial Legal Expenses is required**      Yes       No

**If 'Yes', do you require cover for Contract disputes?**      Yes       No

### Proposer Information

1 Does your business' annual turnover (excluding fuel sales) exceed £10,000,000?      Yes       No

**If 'Yes', please confirm your annual turnover**      £

**Please Note: cover provided by this Section is only available to businesses with annual turnovers that do NOT exceed £10,000,000.**

2 Have you or your Partners, Directors or any other person responsible for managing the business been involved in any other business in the last 5 years?      No       Yes

**If 'Yes', please give the name of the business and the period of involvement**

3 In the last 3 years have you taken over, been taken over by, merged with, or disposed of any companies or significant business activities, or are any currently under consideration?      No       Yes

**If 'Yes', please provide full details**

# Commercial Legal Expenses

*continued*

## Your Legal Disputes History

- 4 In the last **3 years**, have you been involved in any potential dispute, actual dispute, claim or legal proceedings to which the cover provided by any area of cover within this Section would apply? No  Yes

If 'Yes', please provide full details including dates of dispute(s), whether pending, lost or won and the amounts involved.

  
  

- 5 In the last **12 months**, have you been in any correspondence or discussions with any party in respect of Disciplinary or Grievance procedures relating to your employee's contracts of employment? No  Yes

If 'Yes', please provide full details, including dates.

  
  

- 6 In the last **90 days**, have you dismissed any staff or made any staff redundant or are there any circumstances existing at the present time which could result in you dismissing any staff or making any staff redundant? No  Yes

If 'Yes', please provide full details, including dates.

  
  

- 7 Within the next **12 months**, do you plan to make any staff redundant or implement any reorganisation which could affect staffing levels? No  Yes

If 'Yes', please provide full details, including dates.

  
  

- 8 Are you aware of any existing circumstances which could give rise to a claim under any area of cover provided by this Section? No  Yes

If 'Yes', please provide full details, including dates.

  
  

## Your Contract Circumstances

- 9 Have ALL of your contracts been drafted by a solicitor or suitably qualified Motor industry specialist specifically for your business? Yes  No

If 'No', please give full reasons on a separate sheet.

- 10 What is the value of your largest contract? £   
(This should include any contracts for which you are currently in negotiation)

- 11 What is your average contract value? £

## Commercial Legal Expenses

*continued*

### Your Employment Procedures

**12** Do you have established policies and procedures, of which ALL employees are aware, for ALL of the following?

Dismissal & Disciplinary

Yes

No

Grievance

Yes

No

Redundancy

Yes

No

Discrimination

Yes

No

Equal Opportunity

Yes

No

Harassment

Yes

No

Flexible Working

Yes

No

Absence

Yes

No

**13** If 'Yes', have they ALL been drafted by a solicitor or other suitably qualified

Employment law specialist specifically for your business?

Yes

No

If you have answered 'No' to any of the questions within 12 give full reasons on a separate sheet.

**14** Are ALL employees issued with their own contract of employment and Job Description?

Yes

No

If 'No' please give full reasons on a separate sheet.

### Your Health & Safety Circumstances

**15** Do you have a Health and Safety Policy Statement?

Yes

No

If 'No', please give full reasons on a separate sheet.

**16** If 'Yes', are ALL employees aware of this?

Yes

No

If 'No', please give full reasons on a separate sheet.

**17** Are you aware of any circumstances that could give rise to a prosecution under

Health and Safety legislation?

Yes

No

If 'Yes', please provide full details on a **separate** sheet.

# Personal Accident

## Summary of Cover

- This cover is for partners, directors and employees against accidents and any subsequent first aid expenses incurred.
- Choice of operative time for Proprietors, Directors and Partners.
- Choice of levels of cover.
- Scale of compensation for
  - a Death
  - b Loss of limb(s) and/or Loss of Sight and/or Loss of Hearing
  - c Permanent Total Disablement
  - d Temporary Total Disablement (weekly)
  - e Temporary Partial Disablement (weekly)

Units of cover for **a, b & c** above in multiples of £10,000 per unit

Units of cover for **d** above in multiples of £100 per unit

Units of cover for **e** above in multiples of £50 per unit

<b>1</b> Is Personal Accident cover required		Yes <input type="checkbox"/>	No <input type="checkbox"/>
<b>2</b> <b>Category of Insured Person</b>	<b>Cover required</b>	<b>Total Number of Staff</b>	
Proprietors, Partners and Directors	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input style="width: 100%;" type="text"/>	
Employees	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input style="width: 100%;" type="text"/>	
Clerical staff, commercial travellers and managerial employees who do not engage in manual labour.		<input style="width: 100%;" type="text"/>	
All other employees		<input style="width: 100%;" type="text"/>	
<b>3</b> Please insert the benefits required			
Proprietors, Directors and Partners		<input style="width: 100%;" type="text"/>	Maximum of 10 units
Employees		<input style="width: 100%;" type="text"/>	Maximum of 4 units
<b>4</b> In respect of Proprietors, Directors and Partners, is cover required on a 24 hour basis?		Yes <input type="checkbox"/>	No <input type="checkbox"/>

## Directors & Officers Liability

1 Are your shares privately held i.e. not publicly traded on any stock exchange? Yes  No

2 Have you been in operation for more than 24 months? Yes  No

If No to questions 1 or 2 above please provide details

3 Have you acquired any company in the last year which has total assets greater than 50% of your total assets at the time of acquisition? Yes  No

4 Have you any planned acquisitions in the next 12 months where the company to be acquired has total assets exceeding 50% of your total current assets? Yes  No

If Yes to questions 3 or 4 above please provide details

5 Have you previously been insured for Directors & Officers (D&O) cover and has such cover remained in force until the commencement date for this proposal? Yes  No

If Yes,

A Please state the policy number and name of the insurer

B Does this policy have a retro-active date? Yes  No

If Yes, please supply the retro-active date

6 Have you reported a profit before tax at the last financial year end? Yes  No

If No, has the loss deteriorated over the last two years? Yes<sup>†</sup>  No

7 Have you had any claims made against any Director or Officer in the past three years? Yes  No

If Yes, did the total settlement value exceed £1,000? Yes<sup>†</sup>  No

If you have ticked Yes<sup>†</sup> above, please provide full details

8 Are you aware of any circumstances or incidents in the past three years that could give rise to a claim being made against a Director or Officer whether or not the circumstance or incident has been notified to a D&O insurer? Yes  No

If Yes, please provide full details

9 What was your total annual turnover at the last financial year end?

10 Do you have any revenue from or subsidiaries in the USA/Canada? Yes  No

If Yes, does the revenue from USA/Canada exceed 15% of total revenue? Yes  No

If Yes, please provide details

11 What Limit of Liability do you require? (min. £100,000/max. £3m)

## General Questions

**1 Have you ever previously been insured in respect of the risks proposed?**

Yes

No

If 'Yes', please provide the name of your last Insurer and policy number(s)

  
  


**2 Has any insurer ever**

**a** Declined to insure you?

No

Yes

**b** Cancelled or declined to renew any of your insurances?

No

Yes

**c** Imposed special terms?

No

Yes

If 'Yes', please provide details

  
  


**3 Have you or any director or partner ever been**

**a** Convicted of or charged (but not yet tried) with any criminal offence other than motor driving offences?

NOTE: Convictions spent under the terms of the Rehabilitation of Offenders Act 1974 or any subsequent amendments thereto, should not be disclosed.

No

Yes

**b** Declared bankrupt or insolvent?

No

Yes

**c** A director or partner of a company that went into liquidation or was dissolved?

No

Yes

**d** Prosecuted for a breach of any Statute relating to health or safety of employees or others?

No

Yes

**e** Served with a Prohibition Notice under the Health and Safety at Work Act?

No

Yes

**f** The subject of a recovery action by HM Revenue and Customs?

No

Yes

**g** The subject of a County Court judgement made against you?

No

Yes

If 'Yes', please provide details

  
  


### Loss / Claim Experience

**4 Please detail any losses or claims incurred by you within the last 3 years. A 3 year authenticated experience will be required from your previous Insurer(s).**

**Important: It is imperative all losses or claims (including losses where you did not make a claim) are detailed, even if subsequently declined by your previous insurers.** If insufficient space please attach details on a separate sheet or use the additional information space overleaf.

Year	Details of loss	Cost Paid	Cost Outstanding

Period of cover

From  to noon

Cover will not commence until we have accepted this proposal or agreed to hold covered

## Declaration

1 I/We declare that to the best of my/our knowledge and belief

- a the statements and particulars above and in the attached proposals, whether written by me/us or by others on my/our behalf, are true and complete
- b any statement or particulars which have been given separately by me/us or by others on my/our behalf are true and complete
- c I/we have not withheld any material fact.

**Material facts are those facts which are likely to influence us in the acceptance or assessment of this proposal and it is essential that you disclose them. If you are in doubt about whether a fact is material, you should disclose it, since failure to do so could invalidate your policy. Please use the additional information section where appropriate**

- 2 I/We agree that this client proposal, declaration, the attached proposal(s) and any particulars given separately shall be the basis of the contract between Allianz Insurance plc and myself/ourselves.
- 3 I/We agree to accept Allianz's standard form of policy for this/these class/classes of insurance. A specimen copy of the policy is available on request.
- 4 I/We understand that Allianz reserve the right to decline any proposal.
- 5 I/We understand that Insurers share information with each other, credit reference agencies and other information agencies with regard to credit agreements, policies and claims, primarily to help assess risks, handle claims and prevent fraud. I/We consent to this.
- 6 I/We agree that this proposal and declaration and any information given separately shall be the basis of the contract between Allianz Insurance plc trading as Allianz Legal Protection, and myself/ourselves.
- 7 I/We understand that Allianz Insurance plc trading as Allianz Legal Protection reserves the right to decline any proposal.

Authorised Signature

Date

Position/Title

## Important

### Your Records

You should keep a record (including copies of letters) of all information supplied to Allianz which relates to this proposal. A copy of this proposal will be supplied on request.

### Financial Health Check

In order to reach a decision regarding this risk we may be using a credit reference agency and carrying out a financial health check.

## Data Protection Act

We may use the personal and business details you have given us, or which are supplied by third parties, including any details of directors, officers, partners and employees whose consent you must obtain to allow us to provide you with a quotation; deal with your policy; to search credit reference and fraud agencies who may keep a record of the search; to share with other insurance organisations to help offset risks, to help administer your policy and to handle claims and prevent fraud; to support the development of our business by including your details in customer surveys, and for market research and compliance business reviews which may be carried out by third parties acting on our behalf. All motor policy details will be added to the Motor Insurance Database (MID), run by the Motor Insurers' Information Centre (MIIC). This may be consulted by the Police in order to establish who is insured to drive the vehicle. 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.

We may need to collect data relating to Insured Persons, which under the Data Protection Act is defined as sensitive (such as medical history of Insured Persons) for the purpose of evaluating the risk or administering claims which may occur. By signing this form you consent to such information being processed by us. You must also ensure that you make this fact known to the Insured Persons and obtain their explicit prior consent to pass this information to us for these purposes.

We may share your details with other companies within the Allianz group of companies or pass them to third parties so that we may tell you by telephone, email or post of products and services which we think may be of interest to you. If you do not want to know about these products and services, please write to: Customer Satisfaction Manager, Allianz Insurance plc, 57 Ladymead, Guildford, Surrey, GU1 1DB to let us know. Your details will not be kept for longer than is necessary.

Under the Data Protection Act 1998 individuals are entitled to a copy of all the personal information Allianz Insurance plc holds about them. Please contact the Customer Satisfaction Manager at the address above. 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.

Personal details provided may be transferred to countries outside the EEA. They will at all times be held securely and handled with the utmost care in accordance with all principles of English law.

## Additional Information

Please use this space to provide any further information

[www.allianz.co.uk](http://www.allianz.co.uk)

Allianz Insurance plc. Registered in England number 84638  
Registered office. 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom.

Allianz Insurance plc is a member of the Association of British Insurers and the Financial Ombudsman Service.  
Allianz Insurance is authorised and regulated by the Financial Services Authority. Our registration number is 121849.  
This can be checked by visiting the FSA website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234