



MILESTONE HAULIERS SCHEME PROPOSAL FORM

Please complete in BLOCK CAPITALS throughout

Full Name of Proposer

Postal Address

Post Code

Period of Insurance

Day	Month	Year
<input type="text"/>	<input type="text"/>	<input type="text"/>

to

Day	Month	Year
<input type="text"/>	<input type="text"/>	<input type="text"/>

Area of Operation

British Isles Only

Yes	No
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Western Europe

Yes/No
Please Specify any Others:-
<input type="text"/>
<input type="text"/>

Basis of Cover	RHA '91/ 98	FTA 2002	CMR UK	CMR WE
Annual Charges Excluding Refrigerated Goods	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Annual Charges Including Refrigerated Goods	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Vehicle Details

Make & Model of Vehicle	Registration No.	Carrying Capacity
<input type="text"/>	<input type="text"/>	<input type="text"/>
Trailers	Value	Number
<input type="text"/>	<input type="text"/>	<input type="text"/>

Claims History

Have you suffered any losses for this type of insurance in the last 3 years YES/NO

If so, Please give details below, including losses not covered by or reported to insurers

Year	Total No. Losses	Total Cost of All Losses	Please supply details of any loss accounting for more than 25% of the total in each year
<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"/>	<input type="text"/>	<input type="text"/>

Additional Information

General Insurance History

Are you the Proposer or any partner or director, presently insured for any of the risks now proposed or, for any previous business, ever been insured for any of the risks now proposed for. YES/NO

(a) if YES, please give details of the trading Name(s) and Insurers Below.

(b) In respect of any of the above risks now proposed for any Business in which you or any partner or director are/or have ever been engaged, has any insurer ever

- i. Declined a proposal? YES/NO
- ii. Not invited renewal or cancelled a policy? YES/NO
- iii. Increased the premium (other than normal rate increases) or imposed special conditions? YES/NO

(c) Have you the Proposer or any partner or director ever been:

- i. Convicted of or charged (but not yet tried) with a criminal offence? YES/NO
- ii. Declared Bankrupt or Insolvent? YES/NO

If you have answered yes to any of the above questions, please give details below.

Data Protection

Any information which you supply, which you have previously supplied or which may hold about you in the future may be shared with other CGNU group companies. The information may be held on our group database which allow us to reflect all the connections that you have with the CGU group and support our service to you. The information may also be used for the prevention of fraud and for statistical and research purpose.

Declaration very important

This proposal shall be deemed to have been completed by all proposers and is signed by me/us for and on behalf of all proposers

I/We have read over all the statements and particulars given in the proposal (Including Any Answers Written For Me/Us Buy Any Other Person) and I/we declare that to the best of my/our knowledge and belief they are correct and that no material fact has been omitted, misrepresented or misstated, and I/we are not aware of any other circumstance likely to affect the risk

I/we agree that in the event of the risk being accepted the statements and particulars contained in this proposal and the terms and conditions of the policy to be issued by CGU Insurance shall be the basis of the contract and I/we undertake to pay the premium when called upon to do so.

I/we understand and accept that CGU Insurance may contact my/our previous/present insurers for further information

The company reserves the right to decline any proposal

Name	
Signature	
Position Held	
Date	

Material Facts

All material facts must be disclosed. Failure to do so could invalidate the policy. A material fact is one which is likely to influence an insurer in the acceptance and assessment of the risk presentation. If you are in any doubt as to whether a fact is material then it should be disclosed to the insurer. If any changes in circumstances arise during the period of insurance cover please provide your insurer immediately with details.

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

Disclosures should be clear and specific. The insurer 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.

IMPORTANT INFORMATION

If you have a complaint

We hope that you will be very happy with service 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 Your insurance advisor or telephone us on 0161 931 8428. We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

Insurance Administration

Information You supply may be Used for the purposes of insurance administration by the insurer, its associated companies and agents, by reinsurers and Your intermediary. It may be disclosed to the regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes. Your information may also be used for offering renewal, research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. In assessing any claims made, the insurer or its agents may undertake checks against publicly available information (such as electoral roll, county court judgements, bankruptcy or repossessions). Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators). In the case of personal data, with limited exceptions, and on payment of the appropriate fee, You have the right to access and if necessary rectify information held about You.

Credit searches and Accounting

In assessing Your application, the insurer may search files made available to it by credit reference agencies who may keep a record of that search. The insurer may also pass to credit reference agencies information it holds about You and Your payments record. Credit reference agencies share information with other organisations, enabling applications for financial products to be assessed or to assist the tracing of debtors or to prevent fraud. The insurer may ask credit reference agencies to provide a credit scoring computation. Credit scoring Uses a number of factors to work out risks involved in any application. A score is given to each factor and a total score obtained. Where automatic credit scoring computations are Used by the insurer, acceptance or rejection of Your application will not depend only on the results of the credit scoring process.

Sensitive Data

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

Marketing

Aviva Group and its agents may Use Your information to keep You informed by post, telephone, e-mail or other means about products and services which may be of interest to You. Your information may also be disclosed and used for these purposes after Your policy has lapsed. If You do not wish Your information to be used for these purposes please write to Aviva Insurance, FREEPOST, Mailing Exclusion Team, PO Box 6412, Derby, DE1 1SB.

Law

The appropriate law as set out below will apply unless you and the insurer agree otherwise:

1.
 - a. 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 policyholder normally lives; or
 - b. in the case of a business, the law applying in that part of the UK, Channel Islands or Isle of Man where it has its principal place of business; or
 - c. should neither of the above be applicable, the law of England and Wales will apply.
2. Any disputes are subject to the exclusive jurisdiction of the English courts.

Use of Language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

Telephone Taping

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

Your cancellation rights

There are no statutory cancellation rights under this policy.

Customers with Disabilities

This policy and other associated documentation is also available in large print, audio and Braille. If you require any of these formats please contact Your usual insurance advisor.

Policy Availability

If, at any stage you would like to receive a new copy of your policy booklet, please contact either your regular Aviva Insurance point of contact or your insurance adviser, at the address shown on your policy schedule.

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme ("FSCS"). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

You would be covered for all of the first £2,000 of any claim and 90% of the remainder without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS website www.fscs.org.uk or write to Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN.

Continuous Renewal Payment Authority

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

Fraud Prevention and Detection

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

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

We can supply on request further details of the databases we access or contribute to.

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

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

Claims History

- Under the conditions of your policy you must tell us about any insurance related incident (such as fire, water damage, theft or an accident, whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database.
- We may search these databases when you apply for insurance, in the event of any incident or claim, or at the time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

You should show these notices to anyone who has an interest in the insurance under the policy.