

Highway Choice Truck Proposal Form

Choice Truck Insurance

Your Insurance Adviser will give you guidance in relation to your insurance and can provide you with a specimen of the policy which contains **full** details. This is a short summary of the **main** benefits, limitations and information we are required to give you. The Schedule will state any particular restrictions and endorsements which apply in your case.

Important notes

Disclosure of Information

Making false statements, failing to reveal or withholding relevant information is illegal when done to obtain a Certificate of Insurance and can make the Insurance invalid. This may result in any claim not being paid and us seeking repayment of any amount we are legally required to pay to third parties. If you are not sure whether you need to tell us about certain facts, you should provide the information regardless or contact your Insurance Adviser for advice. You must keep us informed of any changes likely to affect your insurance. Your attention is drawn to the Declaration on the Proposal Form concerning the accuracy of information given. If the Proposal Form has been completed by a person other than you, it should be read very carefully, or you should ask someone to explain it to you, before signing.

Coming into Effect

We reserve the right to refuse any Proposal and to apply special terms and conditions. The Insurance is not operative until a Certificate of Insurance or Cover Note has been delivered to you. All cover ceases when the Cover Note or Certificate expires or following cancellation.

Data Protection Act

It is important that you read the attached Data Protection Notice, or that someone explains it to you. This is shown in full in the Policy and your Insurance Adviser can provide you with a copy. The Notice must be shown to any party related to the insurance. It explains how we may use and share your details, and tells you about the systems and registers that we and others have in place, which can be searched to ascertain policy information and to help us to detect and prevent fraudulent applications and claims. When you tell us about any incident, whether or not it results in a claim, information about it will be passed to the registers. We may search these when you apply for insurance, at renewal or in the event of an incident which may result in a claim. All telephone calls relating to applications and claims may be recorded and the recordings used for the purposes of fraud prevention, training and quality control. If you have any queries, or would like more information about the Data Protection Notice or a copy of the personal data that we hold about you, please write to Highway's Compliance Manager at Highway Insurance, Highway House, 171 Kings Road, Brentwood, Essex CM14 4EJ. You may also write to the Office of the Information Commissioner, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF. Telephone: 01625 524510.

Complaints

We aim to provide a high standard of service but if you are not satisfied with the service you receive you should in the first instance contact the Customer Care Department, Highway Insurance, Highway House, 171 Kings Road, Brentwood, Essex, CM14 4EJ. Telephone 01277 266376. E-mail customercare@highway-insurance.co.uk If you remain dissatisfied with the results of our investigation and wish to make a complaint, you can do so, by referring the matter to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone: 020 7964 1000.

General

Care of the Vehicle

The policy requires you to keep your vehicle in a roadworthy and safe condition and with a valid MoT Certificate when required. You must take all reasonable precautions to avoid its loss or damage. You must always take the keys out of the ignition and remove them completely when the vehicle is left. You must close all windows and sun roofs and lock all doors. Alarms and immobilisers should be activated when fitted. (Your cover may be subject to Endorsements setting out additional requirements relating to immobilisers/alarms/tracking devices.) Failure to take care of the vehicle, and comply with security requirements, will invalidate the insurance and may mean we will not pay any claim you make.

Excess

You have to make a contribution towards each claim you make and this may vary dependant on the age of the driver. The amount will be shown on the Schedule.

Driving Abroad

We provide the minimum insurance to allow you to use your vehicle in any member country of the EU and certain other countries. Unless you require an extension to your cover and you pay an additional premium required, the cover for use of the vehicle abroad is very restricted. It does not include loss or damage to the vehicle itself and may be very limited with regard to legal liability to others.

No Claims Discount

If you arrange an annual policy and you do not claim, and you, or anyone insured, has not been involved in an accident which may result in a claim, we will allow a discount from your renewal premium.

continued →

For full details, consult your Insurance Adviser

Please detach and keep this prospectus for future reference

Highway Choice Truck Proposal

Please complete all details in block capitals. (All questions must be answered in full. N/A and dashes are not acceptable).
Where you see YES NO delete as applicable.

Agency Number Policy Number

1 PROPOSER Full Name: Mr/Mrs/Miss (or Trading Name)

Date of Birth / /

What is your Operator Licence Number?

It is a legal requirement that the operator of all vehicles that carry, in connection with **any** trade or business including vehicles used for own goods only, with a plated weight of more than 3.5 tonnes or if unplated have an unladen weight of more than 1525kg must hold an Operators Licence

Address

Post Code Marital Status E-mail

Telephone Numbers Home Work Mobile

Occupation Nature of Business

VAT Registered YES NO VAT Reg No

2 VEHICLE (You must ensure the present value is accurate as this will be the maximum we would pay in the event of a total loss)
A separate policy will be issued for each vehicle.

Vehicle Make and Type	Type of Body	Gross Veh. / Train Weight	Who is the Main Driver	Left Hand Drive		Year of Make	Date of Purchase	Registration	Present Value
				YES	NO				
				YES	NO				
				YES	NO				
				YES	NO				
				YES	NO				
				YES	NO				
				YES	NO				

(a) Are there any cosmetic mechanical or engine alterations to the vehicle from Manufacturers original specification? If Yes, give details. YES NO

(b) Has the vehicle been fitted with any anti-theft device such as electronic alarm/immobiliser/tracking device? If Yes, give details. YES NO

(c) (i) Are you the registered owner of the vehicle? YES NO
(ii) Are you the registered keeper of the vehicle? YES NO

(d) Post Code of Operating Centre.

(e) How many vehicles are owned and or used by you?

(f) Is vehicle subject to Hire Purchase Agreement? YES NO

3 TRAILERS

(a) Please complete details of all trailers which you own.
(Note that cover follows that of your towing vehicle)

Vehicle Make and Type	Serial No.	Present Value

(b) Is any vehicle or trailer fitted with a hoist or crane? YES NO
If Yes, advise maximum lifting capacity.

(c) Do you require cover on your trailer while detached from your tractor unit? YES NO

(d) Do you hire or borrow trailers? YES NO

(i) If Yes, do you require cover while detached from your vehicle but still in your custody or control? YES NO

(ii) If Yes, state the maximum number of hired or borrowed trailers in your custody or control at any one time

(iii) and state the maximum value of any trailer, hired or borrowed, for which you wish cover.

(e) All trailers are kept at the following secure premises.

NB: If detached cover is required such cover is restricted to premises owned or occupied by you or other contractors, provided such premises are declared, locked and secure. Trailers left for example in lay-bys, docks or car parks are **NOT** covered.

4 DRIVERS

We will exclude all drivers under 25 years and/or who do not hold a full UK Driving Licence for 12 months unless named and approved. Give details of persons likely to drive INCLUDING YOURSELF and the main drivers.

Drivers' names	Occupation	Date of Birth	Type of current HGV Licence Held	Date Passed HGV Test Month/Year	Length of Permanent & Continual Residence in UK
Your Details					

5 Have you or any person who to your knowledge will ever drive been convicted of any offence including any fixed penalty in connection with any motor vehicle or any criminal conviction? Is any prosecution or police enquiry pending or have you been stopped by the police in the last six months? If Yes, give full details of offence codes, dates and penalties for motoring convictions or details of other offences (including fixed penalties).

YES NO

6 Do you or does any person who to your knowledge will ever drive, suffer from any loss or loss of use of limb, eye, defective hearing or vision (not corrected by spectacles or hearing aids), a heart/diabetic/epileptic condition or from any other infirmity? If Yes, give details.

YES NO

(a) Date of onset of disability / / (c) Have DVLA/DVLENI issued a restricted licence? If Yes, attach copy licence YES NO

(b) Have you notified DVLA/DVLENI YES NO

7 Have there been accidents, claims or losses (including fire and theft) whether to blame or not during the last three years in connection with every motor vehicle (including motorcycles) owned or driven by you or any person who to your knowledge will drive? If Yes, give dates, circumstances and total costs (including Third Parties)

YES NO

8 USE In addition to Social Domestic and Pleasure use will the vehicle be used for:

- (a) Carriage of own goods within a radius of 100 miles from Operating Centre. YES NO
- (b) Carriage of own goods unrestricted radius. YES NO
- (c) Carriage of own goods for hire or reward within 100 mile radius of Operating Centre. YES NO
- (d) Carriage of goods for hire or reward unrestricted radius. YES NO

Is work on the continent undertaken? If Yes, state countries visited.

YES NO

9 GOODS CARRIED

(a) What kind of goods will normally be carried?

(b) Will goods of an explosive, radioactive or dangerous nature be carried? If Yes, give details YES NO

(c) Has any of the insured vehicle(s) a "Haz Pak" licence? If Yes, give details YES NO

10 PREVIOUS INSURANCE

Have you ever been insured in respect of a motor vehicle? If Yes, state insurer and policy number.

YES NO

How many years no claims discount have you earned? Expiry Date / / Attach your proof of entitlement

Is any other vehicle insured in your name? If Yes, give details YES NO

11 Has any Company or Underwriter declined a proposal or cancelled or refused to renew a motor insurance or required an increased premium or revised terms in respect of any motor insurance proposed or effected by or for you or any other person who to your knowledge will drive? If Yes, give details.

YES NO

12 Time and date cover required : / /

Indicate cover required (please tick) Comprehensive TPFT TPO

Your Compulsory excess is £500. Do you want to increase your excess to £1,000? If Yes, please tick box

13 We would draw your attention to the Declaration below and in particular the importance of disclosing all information which might influence our acceptance and assessment of the Insurance. Is there any further information not asked in any other questions which would be of importance to Underwriters? If Yes, give details.

YES NO

WARNING When leaving your vehicle at any time ALWAYS close the doors, windows, sun roof and lock the vehicle removing the keys. Failure to do so may result in a claim for theft being refused. Don't make life easier for thieves, always remove the keys from your vehicle and lock it when you leave it, even temporarily. Not to do so may invalidate your cover so lock it or lose it!!!

DATA PROTECTION ACT – MUST BE READ

The information describing your insurance cover will be added to the Motor Insurance Database (MID), run by the Motor Insurers Information Centre (MIIC). MID data may be used by the DVLA and DVLI for the purpose of Electronic Vehicle Licensing. The Police may use the MID to find out whether a driver's use of a vehicle is covered by a motor insurance policy and for preventing and detecting crime. 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 get relevant information. People with a valid claim relating to a road traffic accident (including people who live in other countries) may also get relevant information from the MID. You can find out more about this at www.miic.org.uk

You must tell us about any incident (eg accident, fire or theft) whether or not a claim is likely to result. When you tell us about such an incident, information relating to it will be passed to the registers which we and others have in place which allow us to detect fraudulent applications and claims. We may search these databases when you apply for insurance, at renewal or in the event of an incident or claim. If you give us false or inaccurate information or we suspect fraud, we will record this. All telephone calls relating to applications and claims may be monitored and recorded and the recordings used for fraud prevention and detection, training and quality control purposes. We and other organisations may also use and search these agencies and databases to help make decisions about the provision and administration of insurance and credit related services for you and members of your household. Also, to trace debtors, recover debt, prevent fraud, manage your accounts and insurance policies, check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity and undertake credit searches and additional fraud searches.

The information you give us will be used by Highway Insurance Holdings plc and we may share this information with other organisations to inform you by letter, telephone or e-mail of other products which may be of interest to you. If you do not wish to receive any marketing literature please write to our Customer Service department.

If you would like more information about this Notice, please write to the Compliance Manager, Highway Insurance, 171 Kings Road, Brentwood, Essex CM14 4EJ or the Office of the Information Commissioner, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF. Telephone: 01625 524510. Subject to the provisions of the Data Protection Act 1998, you are entitled, on payment of a small fee, to receive a copy of the information we hold about you.

DECLARATION I declare that I have read the above questions and answers which have been completed accurately and fully by me or on my behalf with the information I have supplied. I confirm that I have read or had explained the Data Protection Notice and accept the terms contained in it. I confirm the Notice will be made known to any party related to the insurance. I undertake that the Vehicle(s) described shall not be driven by any person who to my/our knowledge has been refused any Motor Vehicle Insurance or has had insurance cover cancelled. I declare that the statements and particulars above are to the best of my knowledge and belief, true, that the Vehicle(s) described is my property and in roadworthy condition and that no information has been withheld by me that might influence Highway's acceptance and assessment of this Insurance (and failure to provide such information may result in any claim not being paid). I agree that this Proposal signed or caused to be signed by me shall form the basis of the contract between me and Highway Insurance and to accept the policy subject to terms, conditions and exclusions it contains.

Date / / Signature of Proposer

Print Name Position in Company