

1. Your Personal Details

Name in full (Mr/Mrs/Miss/Ms) Marital Status
 DOB Age Home Tel. No. Business Tel. No. Are you VAT registered? Yes No
 Full Address
 Postcode

2. Vehicle Details

Make: Model: Registration:
 Fuel Type: cc: Year of make:
 Value £ Is the car right hand drive? No of seats including driver? Date of purchase:
 a) Is there any variation or alteration to the standard engine or body of the vehicle? Yes No
 b) Is the vehicle owned by a person OTHER than yourself? Yes No
 c) Is the vehicle registered by any person OTHER than yourself? Yes No
 d) Is the vehicle fitted with any anti-theft devices? Yes No
 e) Is the vehicle dual fuel? e.g petrol/LPG? Yes No
 e) Is the vehicle garaged overnight? If NO, state where the vehicle is normally kept
 f) State the postcode where the vehicle is kept
 If the answer to question a, b or c is YES, please provide full details:

3. Cover and Use

Please indicate cover required: Comprehensive Third Party Fire & Theft Voluntary Excess (Comprehensive Cover only) £200 £750
 and usage: Public Hire Private Hire £450

4. Driver's Details

Please state who will drive the car: Insured only Insured & wife/husband Insured & named driver(s) Named drivers only
 Please give details of yourself and all drivers:

Name	main user	age & date of birth	No. of consecutive years licenced to drive taxis	Full and part time occupation and employers business	Licence type	Date passed test
Proposer						

Have you or any person who to your knowledge will drive the vehicle:
 a) been involved in any accidents or losses regardless of blame or made any insurance claim during the last three years in connection with any mechanically propelled vehicle? Yes No
 b) received a fixed penalty notice, been convicted or have a possible prosecution pending for any motoring offence? Yes No
 c) defective eyesight or hearing or any other physical or mental defect or disease or suffered from any heart complaint? Yes No
 d) ever been convicted of a criminal offence? Yes No
 e) been required by another insurer to pay an increased premium or bear special terms or conditions? Yes No
 f) had a policy cancelled OR a proposal declined OR renewal refused by any insurer? Yes No
 g) ever been disqualified from driving? Yes No
 h) been resident in UK less than 3 years? Yes No
 IMPORTANT: If the answer to any of the questions above is YES, then please give full details

5. NCD Details

Has the proposer been previously insured? Yes No If YES please state previous insurer, policy number and expiry date Number of years of No Claims discount entitlement
 Has the No Claims discount been earned on a Public or Private Hire Policy? Yes No

6. Licence Details

Base/office address:
 Name of local licencing authority
 Plate number
 Has the vehicle been fitted with either a two way radio or any other communication equipment? If yes please give details

IF ANY ANSWER ABOVE IS "YES" PLEASE GIVE FULL DETAILS BELOW (USING ADDITIONAL PAPER IF NECESSARY)

Question	Driver	Full date of loss/disability or conviction	Full circumstances of accident, loss, conviction and/or disability including treatment and effective date	Fines, endorsements, disqualifications	Claim costs	
					Own	Others

7. Declaration

I declare that (a) the answers given are true to the best of my knowledge and belief and that no information has been withheld that might influence the underwriters acceptance and assessment of this insurance.
 (b) if the statements in this proposal are in the writing of any person other than myself, such person shall be deemed to have been my agent for the purpose of filling in the proposal.
 I agree to accept a document in the current form now issued by the underwriters subject to the terms and conditions and limitations contained therein and I agree to pay the premium.
 I am aware insurers maintain a Motor Insurance Anti-Fraud and Theft Register and exchange information with each other to prevent fraudulent claims and I have read the information headed 'important' below and on the back. I confirm that before entering into this contract, my insurance advisor explained the procedure to be followed in the event of any complaint I may have and I am aware and agree that the contract shall be subject to English Law.

Important (see back of proposal form for more important information)
 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 to check information provided and also to prevent fraudulent claims. When we deal with your request for insurance, we may search the 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 a claim. When you tell us about an incident, we will pass information relating to it to the registers. The information describing your insurance cover will be added to the Motor Insurance Database, run by the Motor Insurers' Information Centre. This has been set up to help identify drivers who do not have insurance. The Police may search the database to help confirm who is insured to drive. If there is an accident, we may also search the database to identify the insurers involved. You can ask us for more information about this. You should show this notice to anyone insured to drive the vehicle covered under the policy.

NOTE: As the Motor Insurance Database does not contain any personal data that can be recovered by insurers, customers are not required to give consent to their data being sent to the database. However, as a statutory instrument (1972 SI No 1217) allows the police to recover personal data from the database, customers and drivers must be made aware of its existence, purpose and use.

Proposer's Signature Date

The underwriters reserve the right to decline any proposal. The liability of the underwriters does not commence until the proposal is accepted by the Head Office or an Official Cover note issued. It is recommended that you keep a record of all information supplied (including copies of letters) for the purpose of entering into this contract. You may also apply for a copy of this form within the next three months. A specimen document is available on request.

Procedure In The Event Of A Complaint

If you have any problems with this insurance then you should contact the insurance advisor who arranged the cover for you. If you are not satisfied with the manner in which your complaint has been dealt with then you should write to:
Group Underwriting Director,
 Marketstudy Insurance, Montagu Pavilion, 8-10 Queensway, Gibraltar

For Broker Use Only

You must attach a copy of your New Business Quotation Premium Calculation
 Premium £

IMPORTANT INFORMATION

You may cancel this policy at any time by returning your certificate of motor insurance by recorded delivery to your insurance advisor. No refund is available on a one, two or three month policy, only six or 12 month policies. Provided no claim has occurred during the current period of insurance, we will calculate the premium for the period we have been insuring you (based on our short period rates as set out in the following table). We or any agent appointed by us and acting on our specific authority may cancel this policy by sending not less than 7 days notice to your last known address. We will calculate the premium for the period we have been insuring you (based on pro-rata rates). **N.B.** No refunds are allowed on 3 month policies.

6 MONTH POLICIES

PERIOD NOT EXCEEDING	1 Month	2 Months	3 Months	Over 3 Months
PREMIUM PAYABLE	50%	70%	90%	100%

12 MONTH POLICIES

PERIOD NOT EXCEEDING	1 Month	2 Months	3 Months	4 Months	5 Months	6 Months	7 Months	Over 7 Months
PREMIUM PAYABLE	25%	33%	45%	55%	65%	75%	80%	100%

For the purposes of the Data Protection Act 1998, the Data Controller in relation to any personal data you supply is Markerstudy Limited.

Insurance Administration

Information you supply may be used for the purposes of insurance administration by the insurer and its agents, by re-insurers and your intermediary. In assessing any claims made, insurers 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.

Credit Searches and Accounting

In assessing your application/renewal, we may search files made available to us by credit reference agencies. They may keep a record of that search. We may also pass to credit reference agencies information we hold about you and your payment record with us. 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.

We 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 us, 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, we will need to collect data which the Data Protection Act defines as sensitive such as medical history or criminal convictions. By proceeding with this contract you will signify your consent to such information being processed by the insurer or its agents.

Fraud Prevention

Insurers pass information to the Claims and Underwriting Exchange register, run by Insurance Database Services Limited (IDS Ltd) and the Motor Insurance Anti-Fraud and Theft Register, run by the Association of British Insurers (ABI). The aim is to help us to check information provided and also to prevent fraudulent claims. When we deal with your request for insurance, we may search these registers. Under the conditions of your policy you must tell us about an incident (such as an accident or theft) which may or may not give rise to a claim. When you tell us about a claim we will pass information relating to it to the register.

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, MIIC and the Motor Insurers' Bureau to identify relevant policy information.

You can ask us for more information about this.

You should show these notices to anyone insured to drive the vehicle covered under the policy.

Notes:

1. No liability (except for the period stated on our official Cover Note) is undertaken until the application is accepted by ourselves and the premium paid.
2. We reserve the right to ask for special terms or decline this application. If we decline this application a premium will be payable by you for the period in the official cover note.
3. You should keep a record (including copies of letters) of all information supplied for the purpose of entering into this insurance.
4. We will supply a copy of this application form on request within three months of completion.
5. Please note we operate a 'Key exclusion' clause. This means that we will not be liable for theft claims if the keys are left in or on the vehicle.
6. Information contained in this application form is for standard risks and is correct at the time of printing but may be subject to periodic changes. Please contact your usual insurance adviser for confirmation.
7. For our joint protection, telephone calls may be recorded and/or monitored.
8. A Specimen copy of the policy is available on request.