

Passenger Carrying Vehicle Proposal Form



Passenger Carrying Vehicle Proposal Form

Please note that all questions must be answered.

Date insurance required

Cover to commence for 12 months from:

(please tick as appropriate)

Cover required

Comprehensive:

Third Party Fire & Theft:

Third Party Only:

Proposer's Details

Full Name (including trading title):

Postal address:

Postcode:

Telephone:

Email:

Business description:

Company registration number:

Company turnover:

MID contact:

Vehicle Details

Please complete a schedule of vehicles, trailers and special types as at inception in the format below:

Make	Model	Body Type	CC/GVW/Seating Capacity	Registration Number	Year of Manufacture	Estimated Value

YES NO

1. Are you the legal owner of all the vehicles?

2. Are all the vehicles registered in your name?

3. Where required, do you have an Operator's Licence for your vehicles?

4. Do you own other vehicles that are not to be covered by this insurance?

5. Are any of the vehicles to be insured modified, adapted or fitted with any special apparatus?

If the answer is NO to question 1, 2 or 3 or YES to question 4 or 5 then please provide details on a separate sheet. Please provide full details of any vehicle with a value that exceeds £100,000

What is the approximate maximum total value of vehicles that will be kept at any one location at any one time?

Use

1. Please give approximate percentage of use relating to following:		
Private Hire ___%	Public Hire ___%	Express Work ___%
Town/City/Rural Bus Service ___%	School Contracts ___%	Stage Carriage ___%
	YES	NO
2. Do you carry any professional sports people?		
3. Do you carry any professional entertainers?		
4. Will you service or repair any vehicles not owned or leased by yourselves?		
5. Will any vehicle be used abroad?		
6. Will goods of an inflammable, corrosive, explosive or dangerous nature be carried at any one time?		
7. Will any of the vehicles be used airside or in close proximity to any aircraft at any time?		

If the answer is YES to any of the questions 2 - 7 then please provide details on a separate sheet.

Driver - Will any of the vehicles be driven by any person who:

	YES	NO
1. ... is under the age of 25?		
2. ... has less than 12 months continuous driving experience under a full UK licence applicable to the vehicle being driven?		
3. ... been convicted during the past 5 years or has a prosecution pending for:		
3.1. - dangerous/reckless driving (Code DD)?		
3.2. - driving while under the influence of drink/drugs (Code DR)?		
3.3. - unlawful taking/stealing (Code UT)?		
3.4. - failing to stop/failing to report an accident (Code AC)?		
4. ... has been disqualified from driving for ANY offence (including Totting Up) during the past 5 years?		

If the answer is YES to any of the above questions then please provide details (on a separate sheet) if you wish such persons to be considered for insurance by the Company.

Insurance and Claims Experience

IMPORTANT: We require written confirmation of the previous insurer(s)'s PAST CLAIMS EXPERIENCE FOR A MINIMUM OF 3 YEARS IN THE STANDARD MARKET FORMAT

	YES	NO
1. Have you ever traded or held insurance in any other name?		
2. Are you associated with any other companies?		
3. Have you or any person who to your knowledge will drive the vehicles at any time:		
3.1. ... been refused insurance?		
3.2. ... had special terms imposed?		
3.3. ... had a proposal declined?		
3.4. ... had a motor vehicle insurance policy cancelled?		

If the answer is YES to any of the above questions then please provide details (on a separate sheet).

NOTICE - Data Protection Act Notification

The Data Controller is Unicorn Underwriting Limited (the Company) The Company and associated companies may use any Personal Data that you supply for the purposes of insurance administration. The data may be disclosed to other companies in Our group and regulatory bodies such as the Prudential Regulation Authority and the Financial Conduct Authority for the purposes of administering and regulating your insurance. Your information may also be used for offering renewal, conducting research, for statistical purposes and crime prevention. We may share these details with other insurance organisations (such as loss adjusters and investigators) to assist in handling claims.

Your data (including Personal Data) may be transferred to countries outside of the EU. They will at all times be held securely and handled with the utmost care in accordance with all applicable principles of English law. We will store your details but will not keep them for any longer than necessary. Under the terms of the Data Protection Act 1998 you are entitled to a copy of any Personal Data we hold about you for which we may charge you a fee.

Fraud Prevention, Detection and Claims History

The Company passes information to the Claims and Underwriting Exchange register, run by Insurance Database Services Ltd (IDS Ltd) and the Motor Insurance Anti-Fraud and Theft Register, run by the Association of British Insurers (ABI). The purpose 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 insurance, 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 Company may seek information from other insurers and information agencies to check the information you have supplied and may provide the information you have supplied to other insurers for the same purpose. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:
- Checking details on applications for credit and credit related or other facilities
- Managing credit and credit related accounts or facilities
- Recovering debt
- Checking details on proposals and claims for all types of insurance
- Checking details of job applicants and employees.

We and other organisations may access and use the information recorded by fraud prevention agencies from other countries.

DECLARATION

I/We declare that to the best of my/our knowledge and belief all the answers given on this Proposal and any statements and particulars which may have been given separately to Unicorn Underwriting Limited ("the Company") whether by me/us or on my/our behalf are complete and accurate and I/we have taken all reasonable steps to ensure that no information has been withheld or concealed by me/us and that this proposal represents fair presentation of the risk in response to the questions asked.

I/We agree that if this Proposal has been completed on my/our behalf, I/we agree that the person is deemed to be my/our Agent and acting on my/our behalf and not the Agent of the Company and acting on its behalf.

Motor Insurance Database

Your policy details 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 DVLNI, the Insurance Fraud Bureau and other bodies permitted by law or regulation for purposes not limited to, but including:
- Electronic Vehicle Licensing
- Continuous Insurance Enforcement
- Law enforcement (prevention, detection apprehension and or prosecution of offenders)
- 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), other insurers and the MIB may search the MID to obtain relevant policy information.

Persons (including their appointed representatives) pursuing 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.

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 at www.askmid.com.

You can ask us for more information about this or visit the MIB website at www.mib.org.uk. You should show this notice to anyone Insured to drive the vehicle(s) covered under this Policy.

WARNING - Important Notice

Please take reasonable care to answer all the questions honestly and to the best of your knowledge. If you do not answer the questions correctly, your policy may be cancelled, or your claim rejected or not fully paid. You should keep a record (including copies of all letters) containing information supplied to the Company for the purpose of entering into this contract of insurance.

A copy of your completed Proposal form is available on request.

I/We agree to accept the terms and conditions of your Policy and I/we also understand that the cover offered by your Policy is based on the information disclosed in this Proposal.

I/We understand that you will pass the information on this form and about any incident I/we may give details of to IDS Ltd and ABI so that they can make it available to other insurers. I/We also understand that, in response to any searches you make in connection with this application or any incident I/we have given details of, IDS Ltd and ABI may pass you information it has received from other insurers about other incidents anyone insured to drive the vehicle(s) covered under this insurance have been involved in.

Proposer's Signature:	Print Name:
Position:	Date:

THE INSURANCE WILL NOT BE IN FORCE UNTIL ACCEPTANCE OF THIS PROPOSAL HAS BEEN CONFIRMED TO YOU AND/OR A TEMPORARY COVER NOTE OR CERTIFICATE OF MOTOR INSURANCE ISSUED.

Unicorn Underwriting Limited is authorised and regulated by the Financial Conduct Authority FRN 474137. This Policy is underwritten by Berkshire Hathaway International Insurance Limited 4th Floor, 8 Fenchurch Place, London, EC3M 4AJ. Berkshire Hathaway International Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority FRN 202967. Berkshire Hathaway International Insurance Limited is a member of the Motor Insurers' Bureau.

Return completed proposal forms to: Unicorn Underwriting, 5th Floor, 107 Leadenhall Street, London EC3A 4AF
THE COMPANY RESERVES THE RIGHT TO DECLINE ANY PROPOSAL

