

Please complete all the questions on this form.

1 General

Important: The information you give on this form is relevant to our assessment of the insurance risk at new business quotation stage or on renewal. Failure to provide complete and accurate answers may entitle us to vary or avoid any insurance cover subsequently issued. The aim of all fleet operators has to be to maximise safety, security and efficiency of staff, customers, loads carried and other road users. The more effectively risk management measures are applied the greater the chances of minimising future claims numbers and costs, (which is the determining factor in controlling insurance expenditure), plus those additional costs born by yourself when your vehicle is temporarily removed from use. Upon receipt of this form we may suggest some areas you should give attention to further enhance your risk management programme.

To assist fleet operators we have developed the Roadsense product, supported by the website www.norwich-union.co.uk/roadsense It contains practical tools and information for Fleet Managers.

NOTE: Sections 1.1 and 1.2 are compulsory for ALL New Business Proposals

1.1 Use and Ownership

(a) Is the proposer the registered keeper of all the vehicles on the schedule? YES NO

(b) If the answer to (a) is **NO** please provide details of each vehicle **NOT** registered in the name of the Proposer along with the registered keepers name and their relationship to the Proposer.

	Vehicle Reg	Registered Keeper of Vehicle	Relationship to Proposer i.e. Wife, Employee etc.
Vehicle 1			
Vehicle 2			
Vehicle 3			

(c) Are all the vehicles in the schedule used in connection with the Proposers business? YES NO

1.2 Driver Profile

(a) How many drivers in total are authorised to drive your vehicles?

(b) For drivers 20 years of age or under please provide names and the registration numbers of the main vehicles used.

Continue on separate sheet if required.

Name of Driver 20 or Under	Vehicle Used (Reg No)

(c) Of those 20 or under, are any of the drivers directly related to the proposer or any of the Directors / senior managers of the proposers business? YES NO

If **YES** please advise brief details of their relationship.

(d) How many of your drivers are between 21 and 24 years of age?

(e) How many of your drivers are between 25 and 29 years of age?

1.3 Operators Licence (where applicable)

Type of Operators Licence held and Licence Number, if required by law.

1.4 Employment Policy

(a) Please indicate the level of turnover of your staff allocated a vehicle during the past 12 months. %

(b) Do you use agency, temporary or casual drivers? YES NO

If YES please supply brief details of agencies used and number of driver days per annum.

(c) Do you employ non-UK nationals as drivers? YES NO

If YES please give details (nationality of drivers and percentage of drivers from each country).

1.5 Hazardous Goods / Hazardous Locations

Do you carry hazardous or dangerous goods (e.g. corrosive, toxic, poisonous, radioactive, infectious, explosive or inflammable goods) and/or do you visit hazardous or dangerous sites or locations (e.g. Chemical/Oil/Gas works or refineries, Nuclear Installations, Power Stations, Bulk storage or production premises in the Explosive, Ammunition or Pyrotechnic Industries, Ministry of Defence premises, Military Bases, Airports/Airside or in close proximity of aircraft etc)?

If YES cover will NOT be available unless specifically agreed by the Company. A supplementary questionnaire will be required and is available from the Company. YES NO

1.6 Foreign Use

(a) Do your vehicles operate overseas? YES NO

(b) If YES please state the approximate number of days in total that your vehicles are used: (i) Within the EU Days

(ii) Outside the EU* Days

* If your vehicles are used outside of the EU, we will require further details. Please contact your usual Insurance Adviser or the Company.

2 Driver Management

2.1 Drivers

(a) For each new driver who will drive on your business, do you:

(i) Have an application form completed? If YES please provide a copy. YES NO

(ii) Take a copy of their driving licence? YES NO

(iii) Obtain details of any previous motoring accidents or convictions? YES NO

(iv) Assess their driving ability? If YES please indicate by whom in the panel overleaf. YES NO

(b) Do you allow non-employees to drive your vehicles? YES NO

If YES do you:

(i) Obtain a copy of their driving licence? YES NO

(ii) Obtain details of any previous motoring accidents or convictions? YES NO

(c) Do you annually check the driving licences of your drivers? YES NO

(d) Do you issue each of your drivers with a driver handbook? If YES please provide a copy. YES NO

(e) Do you restrict who may drive high performance or high value vehicles? If YES please indicate the restrictions applying (e.g. drivers under 25 excluded) in the panel below. YES NO

(f) Do you have any other risk management measures in place? If YES please provide brief details in the panel below. YES NO

(g) Do you supply your drivers with:

(i) Details of what to do following an accident? If YES please provide a copy. YES NO

(ii) An accident report form to complete? If YES please provide a copy. YES NO

(h) Do you interview drivers following an accident and do you record and analyse incidents?
If **YES** please provide details in the panel below.

YES

NO

If questions 2.1 (a) (iv) and/or (e) and/or (f) and/or (h) above are answered **YES** please complete brief details in the panel below:

2.2 Vehicle Security

(a) Have you fitted security devices (other than manufacturer's standard systems) to any of your vehicles?

YES

NO

(b) If **YES** please provide details of vehicle registration number(s) and security devices fitted:

Vehicle Reg	Security Device Installed	VSIB * - Accredited installer? Yes / No

* Vehicle Systems Installation Board

Please read the information below carefully

Data Protection Act – Information Uses

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

Insurance Administration

Your information may be used for the purposes of insurance administration by the insurer, its associated companies and agents, by re-insurers and your intermediary. It may be disclosed to 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. Where this happens, we will ensure that anyone to whom we pass your information agrees to treat your information with the same level of protection as if we were dealing with it.

If you give us information about another person, in doing so you confirm that they have given you permission to provide it to us and for us to be able to process their personal data (including any sensitive personal data) and also that you have told them who we are and what we will use their data for, as set out in this notice.

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.

In assessing any claims made, the insurer or its agents may undertake checks against publicly available information (such as electoral role, county court judgements, bankruptcy orders 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, to prevent fraud, check your identity and to maintain its policy records, 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 payment record. The information will be used by other credit lenders for making credit decisions about you and the people with whom you are financially associated for fraud prevention, money laundering prevention and for tracing debtors.

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 that arise, the insurer may need to collect data that the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this application/renewal you will signify your consent to such information being processed by the insurer or their agents.

Marketing

Aviva Group, its agents, business partners and other carefully selected companies may use your information to keep you informed by post, telephone, facsimile, e-mail, text messaging or other means about products and services that may be of interest to you. Your information may also be disclosed and used for these purposes after your policy has lapsed. By providing us with your contact details you consent to being contacted by these methods for these purposes. If you do not wish to receive marketing information, please write to Norwich Union, FREEPOST, Mailing Exclusion Team, PO Box 6412, Derby, DE1 1SB.

Fraud Prevention and Detection

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

- share information about you with 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 incidents (such as fire, water, damage, theft or 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 any time of renewal to validate your claims history or that of any person or property likely to be involved in the policy or claim.

Motor Insurance Database

Your policy details 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 DVLNI for the purpose of Electronic Vehicle Licensing and by the Police for the purposes of establishing whether a driver's use of the vehicle is likely to be covered by a motor insurance policy and/or 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 ascertain relevant policy information.

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.

You can find out more about this from your insurer, or at www.miic.org.uk

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

Telephone Call Recording

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

Material Facts

Please remember that you must inform the insurer of any circumstances of which the insurer may not be aware. Failure to do so could invalidate the policy. If you are in any doubt as to whether a fact is material it should be disclosed to the insurer. If there have been any changes in circumstances that have arisen since this insurance was taken out or last renewed please inform your insurance adviser.

This renewal invitation is made on the basis of the information we have at the time it is issued. We may revise or withdraw it if, before the date your renewal takes effect, any event occurs that gives rise to a claim or alters the material facts under this insurance, even if we are notified after your renewal date.

You should keep a record (including copies of letters) of all information supplied to the insurer for the purposes of the renewal of this insurance.

If You have a Complaint

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy with this, we would like to hear from you. In the first instance, please contact your insurance adviser or usual Norwich Union point of contact. Full details of our complaints procedure will be set out in your policy document.

We are covered by the Financial Ombudsman Service. If you have been unable to resolve your complaint, you may then be entitled to refer it to this independent body. The Financial Ombudsman Service is available to individuals, certain small businesses, charities and trusts.

Choice of Law

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

- 1) 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
- 2) 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
- 3) Should neither of the above be applicable, the law of England and Wales will apply.

Copy Policy Availability

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

Declaration

I/We understand the contents of this completed application and I/We declare that the information given is, to the best of my/our knowledge and belief, correct and complete.

I/We agree that the statements in this application shall form the basis of the contract between the insurer and myself/ourselves and if the risk is accepted I/We undertake to pay the premium when called upon to do so. I/We understand that my/our information may also be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes.

Signature	Name
Position	Date dd/mm/yy

Norwich Union Insurance Limited
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Registered Office: 8 Surrey Street, Norwich, NR1 3NG
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