

Motor Fleet Proposal & Prospectus



Welcome

UK General are niche commercial and personal lines insurance experts providing specialist underwriting, distribution and fulfilment services.

UK General was formed in 2009 following the merger of PBS Holdings Ltd and Longhawk Insurance Group. We now provide a unique, hybrid organisation with the ability to move between or combine our business models enabling maximum flexibility in meeting the requirements of both our trading partners and customers.

We have a proven reputation as developers of bespoke personal and commercial lines niche insurance products coupled with a unique combination of expertise, people, systems and access to underwriting capacity. This means we can create and deliver a wide range of carefully tailored general insurance products to the UK's intermediary and affinity marketplace.

UK General's operating style is to develop products according to our client requirements, ensuring bespoke product design is tailored to market and customer segment. Our group provides insurance solutions for a range of product categories including Commercial, Property, Financial & Specialist Risk, Travel and Agricultural.

Our wealth of commercial expertise and industry experience enables us to maintain an innovative approach to commercial insurance and risk management. Our commercial products are designed to protect the assets and insure the liabilities of your small to medium sized businesses, while also reducing your businesses exposure to risk through providing effective risk management assistance and advice.

We work in partnership with an exclusive agency base of professional brokers which we regard as individuals, involving them in the decision-making process. By working hard to support our broker's business objectives we ensure our policyholders get the level of cover and service that suits their requirements.

From our centralised underwriting services teams in Leeds, Belfast and Glasgow we provide our trading partners with easy access to underwriters for quick and efficient quotations and policy inception. Building and maintaining strong relationships at a local level is core to our business proposition and our regional Business Development Managers are spread across the UK to provide a more local presence for our intermediaries.

If you would like to find out more about UK General please visit our website:

www.ukgeneral.com

Notification of New Claims

In the event of any occurrence which may give rise to a claim, please contact your broker or alternatively you can contact us direct on:

Claims Line: 0844 209 0999

Open: Mon to Fri: 9am to 5pm

Motor Fleet Prospectus

Our Motor Fleet Policy is a multi-vehicle policy, designed for private cars and commercial vehicles used for commercial purposes. Cover available is Comprehensive, Third Party Fire & Theft and Third Party Only.

Target business will display the following features:

- 5 or more vehicles on the schedule
- Claim frequency of less than 40% (maximum 70%)
- 'Fleet rated' for a minimum of three years
- A positive approach to risk management

We are able to cover the following:

- High performance vehicles (subject to these vehicle types being less than 10% of the schedule)
- Special type vehicles for Comprehensive, Third Party Fire & Theft or Third Party Only (subject to these vehicle types being less than 25% of the schedule)
- Vehicles valued up to £100,000 (we can look at higher valued vehicles on a case by case basis)
- Business use including Class 3, carriage of own goods and light haulage (but excluding couriers)
- Commercial vehicles up to 44T gross vehicle weight
- Refrigerated vehicles (providing we are also covering the property and casualty risks)

Unfortunately we are unable to cover:

- Self Drive Hire
- Taxi / minicab companies
- Couriers
- Heavy Haulage
- Airside use
- Vehicles based outside of the UK
- Carriage of toxic or hazardous goods

Indemnity Limits

Liability to others includes:

- Unlimited third-party personal injury
- £20,000,000 third-party property damage limit for private cars
- £5,000,000 third-party property damage limit for goods carrying vehicles
- £50,000 for Uninsured Loss Recovery

Comprehensive Cover also includes:

- Theft of keys - £500 limit
- £1,000 audio and telecommunications limit. Unlimited for manufacturer's standard fitment equipment
- Minimum £250 own damage deductible
- Replacement vehicle if declared a total loss within 12 months of first registration (private cars)

Medical Expenses

- £250 per person

Personal Accident benefits

- £2,500 limit

Personal Effects

- £250 limit

Windscreen or glass damage

- £50 minimum excess. This excess is waived if the windscreen is repaired and not replaced. Unless an approved repairer is used, a maximum payment of £100 applies.

Extensions

Liability to others:

- Third-party contingency
- Unauthorised movement of obstructing vehicles
- Principal's indemnity
- Cross Liabilities
- Emergency treatment
- Unauthorised use or driving of vehicles by employees
- Attached trailers
- Detached trailers (if disclosed)

Territorial Limits:

- Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel Islands and/or
- Any other member country of the European Union and/or
- Iceland, Norway and Switzerland

4. Drivers

a) Do you, or any person who may drive, have defective vision or hearing (not corrected by glasses or wearing a hearing aid), any physical, mental, alcoholic or nervous disorder, or heart, diabetic or epileptic condition or other complaint, had blackouts or fits, or regularly take any prescribed medication?

Yes No

If YES, have the DVLA or other appropriate Authority been notified of the condition?

Yes No

Has a restricted Licence been issued? (if so please enclose a copy)

Yes No

b) Have you or any person who will drive:

i) had any motoring convictions in the last 5 years or are there any prosecutions pending or police enquiries outstanding?

Yes No

ii) had any criminal convictions (or been charged with a criminal offence but not yet tried) which are not 'spent' under the Rehabilitation of Offenders Act?

Yes No

If YES please give names of persons, offences, dates of offence and conviction, penalties imposed (including points received and sentence imposed):

c) Have you or any person who may drive ever been disqualified from driving?

Yes No

If YES please give names of persons, offences, dates of offence and conviction, penalties and length of disqualification:

d) Do you examine the driving licences of all new employees for validity and convictions?

Yes No

e) Do you examine the driving licence of all employees annually to check they are valid and whether there are motoring convictions?

Yes No

f) If so, do you undertake to advise us of all motoring convictions and any restriction which may be imposed by the Authorities?

Yes No

5. Vehicle Details

a) Are any of the vehicles to be covered owned by or registered to anyone other than you?

Yes No

b) Have any of the vehicles been modified or altered in any way from the manufacturer's standard specifications, including engine or body modifications, non-standard wheels or special/non-standard equipment?

Yes No

c) Does any vehicle have audio/telecommunication equipment exceeding £1,000 in value?

Yes No

d) Has any vehicle been fitted with any additional security devices (including alarms, immobilisers and tracking devices)?

Yes No

e) Are any of the vehicles left hand drive?

Yes No

f) Have any of the vehicles been imported from anywhere outside the EU

Yes No

If YES to a, b, c, d, e or f, please give full details:

A SCHEDULE OF VEHICLES TO BE COVERED SHOULD BE ATTACHED ON A SEPARATE SHEET.

6. Insurance History

a) Please state the name of the previous/present insurer, showing the policy number and renewal date:

b) Has any company or underwriter at any time, in respect of motor insurance, declined to insure you, cancelled your policy, refused to renew your policy or required an increased premium or special terms?

Yes No

c) Have there been any accidents, claims, thefts or losses (whether covered by insurance or not and regardless of blame) during the past 3 years in connection with any vehicle owned, or driven by, or in the charge of you or any other person who to your knowledge may drive?

Yes No

If YES to b or c, please give full details:

OFFICIAL CLAIMS EXPERIENCE FROM THE PREVIOUS INSURERS MUST BE ATTACHED.

IMPORTANT NOTE: You are reminded that it is essential you provide all material information likely to influence the acceptance and assessment of this insurance. If you have any doubts as to whether a fact is material it should be disclosed. Failure to disclose any material facts may invalidate your policy or may result in your policy not operating fully. It is an offence under the Road Traffic Acts to make any false statement or withhold any material information for the purposes of obtaining a certificate of motor insurance.

Insurers may pass 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 aim is to help us to check information provided and 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 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 register. Your insurance cover details will be added to the Motor Insurance Database, run by the Motor Insurers' Information Centre (MIIC). This may be consulted 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
- other UK insurers, the Motor Insurers' Bureau and MIIC may search the MID to ascertain relevant policy information if you have been involved in an accident in the UK or abroad
- the DVLA and DVLNI for the purposes of Electronic Vehicle Licensing
- persons pursuing a claim in respect of a motor traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID

Where it is necessary to administer your policy effectively or to protect your interests, we may disclose the data you have supplied to other third parties such as solicitors, loss adjustors, loss assessors or other insurers.

You should show this notice to anyone insured to drive the vehicle(s) under the policy.

You can find out more about the Motor Insurance Database and its use at www.miic.org.uk.

DATA PROTECTION: The data supplied in this Form will only be used for the purposes of processing your policy of insurance, including underwriting, administration and handling any claim which may arise. The data supplied will not be passed to any other parties other than those which we have disclosed in this Form. It is important that the data you have supplied is kept up to date. You should therefore notify us promptly of any changes so that we may update your records. You are entitled upon the payment of an administration fee to inspect the data, which we are holding about you. If you wish to make such an inspection you should write to us at UK General, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, West Yorkshire, LS10 1RJ.

DECLARATION: I/We

- declare that to the best of my/our knowledge and belief the information given in this Form is correct and complete in every detail,
- also understand that you may also process information, which has been received by other insurers, financial institutions or industry databases concerning other incidents in which any person covered under the policy may have been involved,
- agree that if any answer has been printed or written by any other person, he/she shall be my agent for that purpose. I also confirm that any data which I have supplied in this Form about other persons are given with their knowledge and authorisation,
- agree that this Proposal and Declaration, and the additional information on the insurance provided by my/our insurance intermediary on my/our behalf to UK General (the Company), shall be the basis of the contract between me/us and the Company,
- also agree to accept a policy (a specimen of which is available on request) in the standard form issued by the Company for the insurance now proposed and to pay the premiums thereon.

Cover to operate from _____ day _____ month _____ year _____ for _____ months.

Proposer's Signature:

Date: _____ Position Held: _____



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www.ukgeneral.com

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