

# [FleetShield]

## *Proposal*

Premium	Agency
Broker/Agent Quote Ref.	
Office use only	
Policy No.	
Authorised	



# FleetShield Proposal Form

A FULL POLICY WORDING IS AVAILABLE ON REQUEST.

**IMPORTANT: It is an offence under the ROAD TRAFFIC ACT to make a false statement or withhold any material information for the purpose of obtaining a Certificate of Motor Insurance. Please ensure that this Proposal Form is completed correctly in every particular.**

**PLEASE COMPLETE IN CAPITAL LETTERS USING AN INK PEN.**

## PROPOSER

Name in Full

Postal Address

Postcode

Tel. No.

Full Description of Business

If you own subsidiary companies are they all to be included? .....  YES  NO

If only specified subsidiary or any associated companies are to be included please state names

Insurance required from

to

## VEHICLES, TRAILERS AND COVER

**NOTE: The details of all vehicles and trailers to be insured at the inception of this insurance and the cover required are to be provided in the Vehicle and Trailer Particulars Section or in a similar format.**

1. Please state total number of vehicles owned, hired, leased or lent to you .....

YES  NO

2. Do you require cover for trailers? .....  YES  NO

If 'YES',

(a) please state total number of trailers owned, hired, leased or lent to you .....

YES  NO

(b) is cover required for unspecified trailers? .....  YES  NO

3. Where Comprehensive cover is selected do you wish to bear an excess in addition to the young and inexperienced drivers excess? .....  YES  NO

If 'YES', please state the additional amount you wish to bear (if you require differing excess levels please detail your requirements in the Vehicle and Trailer Particulars Section or the Additional Information Section)..... £

4. Do you ever have vehicles and/or trailers situated on the same premises where their total market value exceeds £250,000? .....  YES  NO

If 'YES', please give full details below including total market value.

## DRIVERS

1. Is it your practice to examine the driving licence and make enquiries about the driving history of each person before they are first permitted to drive for you? .....  YES  NO
2. Have you or any person who to your knowledge will drive a vehicle:
- (a) in the past 5 years been convicted of any of the following offences or is any such prosecution pending:
- (i) Dangerous Driving (DD30/60/70) .....  YES  NO  
Drink/Drugs (DR10/20/30/40/50/60/70)  
Taking/Stealing (UT10/20/30)  
Failing to Report an Accident (AC10/20/30)?.....  YES  NO
- (ii) Offences concerning the condition of vehicles (RTA 1972, Section 40 (5))  
Exceeding permitted hours of driving (Transport Act 1968, Sections 95 and 96)? .....  YES  NO
- (b) been disqualified from driving? .....  YES  NO
- (c) been convicted of any offences involving dishonesty of any kind e.g. fraud, theft, arson or handling of stolen goods?.....  YES  NO
- (d) at any time been refused insurance or quoted an increased premium or had special terms imposed?.....  YES  NO
- (e) suffered from heart disorder, diabetes, fits or other mental or physical infirmity or, are you/they regularly taking any prescribed medication? .....  YES  NO
- (i) If 'YES', has the health condition been notified to the Driver Vehicle Licensing Agency (DVLA)? .....  YES  NO
- (ii) If the health condition has been notified to the DVLA, have they issued the driver with a licence? .....  YES  NO
- N.B. While some health conditions are acceptable to us, this is on condition that the DVLA have been notified where required and have issued a licence having assessed the person's fitness to drive. Advice should be sought from a GP if any driver is in any doubt as to whether a health complaint needs to be notified to the DVLA.

If you have answered 'YES', to any part of Question 2, or 'NO' to Parts (e) i) and/or (e) ii), then please give details below, or in the Additional Information section clearly indicating the Question numbers, Drivers names, dates and cost of claims (where appropriate).

## USE

1. Use of your cars for the business of the Policyholder (including Commercial Travelling), and for social, domestic and pleasure purposes is covered as standard other than for the business purposes shown below. Please indicate if you require cover for:
- (a) Carriage of passengers for hire or reward.....  YES  NO
- (b) Use in connection with the Motor Trade .....  YES  NO
2. Where Goods Carrying Vehicles are to be insured are they used for:
- (a) Carriage of own goods? .....  YES  NO
- (b) Carriage of other persons goods? .....  YES  NO
3. Please state below the general nature of goods carried and detail any inflammable, toxic, corrosive, explosive or otherwise dangerous substances

4. Are vehicles used at airfields?.....  YES  NO
5. Are vehicles hired or leased to other persons? .....  YES  NO
6. Are vehicles used outside the United Kingdom?.....  YES  NO

If you have answered 'YES', to Questions 4, 5 or 6, please give full details below or in the Additional Information section





**IMPORTANT**

**Please read the following carefully before you sign and date the Declaration.**

● The questions on this form and any other details we specifically request, relate to facts considered material to underwriting the insurance. If you answer them fully and honestly you will be considered to have fulfilled your duty to disclose material facts. Failure to do so may invalidate your insurance. If in response to any of these questions you are in any doubt whether a fact is material you should disclose it. Please note that you are not required to disclose convictions regarded as spent by virtue of the Rehabilitation of Offenders Act 1974.

● You should also keep you own record (including copies of letters) of all information supplied to us in arranging this insurance.

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

Please tick box if required.....

● We may occasionally send you details of other Royal & Sun Alliance Insurance plc products and services, or from other carefully selected companies. Please write to your nearest Royal & SunAlliance office if you do not want this to happen. No information will be provided without the permission of your usual Insurance Adviser where appropriate.

● The Insurers reserve the right to confirm driving licence details with DVLA.

● Insurers 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 also to prevent fraudulent claims. 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.

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 obtain 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](http://www.miic.org.uk).

You should show this notice to anyone insured to drive the vehicles covered under the policy.

**DECLARATION**

**Before signing the Declaration please check your answers carefully particularly if this Proposal Form is not completed in your own hand.**

● I/We declare that to the best of my/our knowledge and belief the answers given are true, the vehicle(s) is/are in a sound and roadworthy condition and all material information as explained has been disclosed.

● I/We agree that if any answers have been completed by any other person, such person shall for that purpose be regarded as my/our agent and acting on my/our behalf, and not the agent of Royal & Sun Alliance Insurance plc.

● I/We declare that the vehicle(s) to be insured shall not be driven by any person who to my/our knowledge has been refused insurance or renewal of insurance.

● I/We declare that this proposal is for insurance in the normal terms and conditions of the Insurer's policy and shall be incorporated in and form part of the insurance contract.

● 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 may 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 covered under the policy have been involved in.

Signature of Proposer(s) and position in Company

Date

This insurance will not commence until the Insurers have indicated their acceptance of the Proposal and a Cover Note or Certificate of Motor Insurance has been delivered. The Insurers reserve the right to decline any Proposal.

**PLEASE INITIAL ANY ALTERATIONS ON THIS PROPOSAL FORM.**

# Payment Options

Paying for your insurance could not be easier than with our three easy ways to pay. You can choose to pay by Direct Debit, credit card and by cash or cheque.

Monthly Premiums by Direct Debit is the easiest and most convenient way to pay. You just complete the Direct Debit Instruction to pay Monthly Premiums from your Bank or Building Society account. Once you start paying Monthly Premiums there are no more forms to fill in - we simply continue to apply to your Bank or Building Society for the monthly premium.

If you choose to pay by Direct Debit your monthly premium will be the equivalent of  $\frac{1}{12}$ th of the annual premium, plus a small handling charge, and Insurance Premium Tax (at the current rate).

- You can pay Monthly Premiums by Direct Debit from most current accounts at Banks and Building Societies. However, you must be at least 18 years old to arrange a Direct Debit.
- Please allow at least 14 days before the commencement date of your policy so we can arrange for you to pay Monthly Premiums by Direct Debit.
- Should there be a delay in processing your application to pay Monthly Premiums, your first payment may include more than one monthly premium. In some cases we may ask you to pay a monthly premium at the outset.
- Once you start paying Monthly Premiums we will send you a statement showing the dates on which, or immediately after which, debits will be made from your account.
- Should you wish to cancel your insurance please send us a copy of your letter to the Bank or Building Society. Please also return to us the cancelled Motor Insurance Certificates.
- You may include any number of policies in a single monthly premium, but they must all be renewable on the same day and issued from the same office.
- Should your Bank or Building Society not honour a Direct Debit Instruction cover under your policy will cease. However, before this cancellation takes effect we will give you written notice. Please see your policy for details.
- See below for the safeguards assured by The Direct Debit Guarantee.

## The Direct Debit Guarantee

- This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment dates change, you will be told of this in advance by at least 7 days as agreed.
- If an error is made by Royal & Sun Alliance Insurance plc or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.



**PLEASE RETAIN  
THIS FOR  
FUTURE  
REFERENCE**

## HOW WOULD YOU LIKE TO PAY?

Please complete Parts 1 and 2 in all cases and return this form, together with your Direct Debit Instruction (if appropriate) and Proposal Form, to your Insurance Adviser or Royal & SunAlliance office.

### Part 1

Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 Postcode \_\_\_\_\_ Tel. No. \_\_\_\_\_

Policy number(s) (for new policies write 'new')	Annual premium (if known)	Policy commencement/ renewal date
	£	/ /
	£	/ /
	£	/ /

### Part 2 – Now choose the payment option which suits you.

Please Tick

**Monthly Premiums by Direct Debit**  
 Please complete the 'Direct Debit Instruction' below

**By credit card**  
 Please complete the 'By credit card' section overleaf

**By cash or cheque**  
 Please see the 'By cash or cheque' section overleaf

For office use only: Monthly Premiums ref. \_\_\_\_\_

## Instruction to your Bank or Building Society to pay Direct Debits

Please complete Parts 1 – 5 and return to your Insurance Adviser or Royal & SunAlliance office.

Originator's Identification Number

9 9 4 1 8 9

1. Name and full postal address of your Bank or Building Society branch

To: The Manager \_\_\_\_\_  
 \_\_\_\_\_ Bank or Building Society  
 Address \_\_\_\_\_  
 \_\_\_\_\_ Postcode \_\_\_\_\_

2. Name(s) of account holder(s)

\_\_\_\_\_

3. Branch sort code (from the top right hand corner of your cheque)

□□□ – □□□ – □□□

4. Bank or Building Society account number

□□□□□□□□□□

5. Instruction to your Bank or Building Society

Please pay Royal & Sun Alliance Insurance plc Direct Debits from the account detailed on this Instruction subject to the safeguards assured by The Direct Debit Guarantee.

Signature(s) \_\_\_\_\_  
 Date \_\_\_\_\_

Banks and Building Societies may not accept Direct Debit Instructions for some types of account.

For office use only: Monthly Premiums ref. \_\_\_\_\_



# FLEETSHIELD

At Royal & SunAlliance we have further developed our FleetShield product to provide solutions for the wide ranging needs of fleet operators. FleetShield offers a range of cover options and a variety of services from which to build a tailored programme of insurance and Accident Management support.

## SUMMARY OF INSURANCE COVER

We offer a full range of options for customers, from basic Third Party to the more complete protection of Comprehensive insurance.

### THIRD PARTY

This provides protection for an unlimited amount against your legal liabilities for injury to other persons (including passengers) and cover your legal liabilities for damage to third party property which is limited to £20 million for damage caused by cars and limited to £5 million for damage caused by other vehicle types.

We pay solicitors' fees for representation at an inquest or in a court following an accident and the legal costs incurred in defending a charge of manslaughter or causing death by reckless driving. We also pay for emergency treatment fees.

### THIRD PARTY FIRE AND THEFT

This provides Third Party cover PLUS cover for loss of or damage to vehicles caused by fire, theft or attempted theft.

### COMPREHENSIVE

This provides the more complete cover for fleet operators and includes all the features of Third Party Fire and Theft PLUS:

- cover for the cost of repairing vehicles following loss or damage by collision or other accidental causes
- Better Vehicle Cover for all vehicles purchased as new, or held from new under an agreement which are up to one year old which are stolen and not recovered or which are damaged to the extent that the cost of repairs will exceed 50% of the manufacturer's recommended retail price plus taxes. Under this benefit we will pay the cost of purchasing a new replacement vehicle of the same make and model. Cover is unlimited for cars. For other types of vehicle we will pay a maximum of £5,000 above the market value at the time of the accident or loss
- cover for damage to Windscreens
- cover for loss or damage to Clothing and Personal Effects
- cover for Medical Expenses for occupants of the insured vehicle following an accident.
- Personal Accident cover for drivers involved in an accident.

### DRIVING ABROAD

Full policy cover is provided while vehicles are travelling in:

- 1) Great Britain, Northern Ireland, the Isle of Man or the Channel Islands
- 2) any other member country of the European Union
- 3) Croatia, Cyprus, Czech Republic, Hungary, Iceland, Liechtenstein, Norway, Slovakia, Slovenia or Switzerland
- 4) any other country in respect of which the Insurers agree to provide cover, following a request by the Policyholder, but only for the period agreed by the Insurers

Legally, vehicles bearing UK registration plates can travel in any of the above countries without the need for a Green Card, however we will issue a Green Card where one is requested.

### TRAILERS

Trailers towed by cars automatically have the benefit of the same cover as applies to the towing car. If you require cover for specified trailers towed by other types of vehicle, please give full details on the attached proposal specifying your cover requirements.

If you select the unspecified trailer extension we will provide the same level of cover for the trailer as that which applies to the towing vehicle.

A £250 theft excess applies to unattached trailers not secured in a locked garage or building.

### ACCIDENTAL DAMAGE EXCESS – COMPULSORY

The first amount of any claim for damage to the insured vehicle (other than by fire, lightning, explosion or theft) stated below is not covered while the vehicle is in the charge of any person who:

- |  |      |   |
|--|------|---|
| a) is under 21 years of age .....                  | £250 | } These apply in addition to any other excess |
| b) is under 25 but not under 21 years of age ..... | £150 |   |
| c) is over 25 years of age and inexperienced ..... | £150 |   |

### ACCIDENTAL DAMAGE EXCESS – VOLUNTARY

You may obtain a premium saving by agreeing to bear a specific amount of each claim for damage to the insured vehicle. Please indicate your requirements on the attached Proposal Form.

### WINDSCREEN DAMAGE

The standard Comprehensive policy covers damage to windscreens and, while you are free to use any windscreen repairer you choose, we have arranged for our approved suppliers to provide a 24 hour replacement service. Our suppliers will bill Royal & SunAlliance provided your driver produces both the current Certificate of Motor Insurance and pays the V.A.T. element of the bill and any glass excess at the time of the replacement. In addition, all Policyholders have the benefit of our suppliers preferential terms on production of the current Certificate of Motor Insurance.

### SECURITY GLASS ETCHING SERVICE

Our suppliers will provide a FREE vehicle glass etching service for all FleetShield Policyholders.

## SUMMARY OF ACCIDENT MANAGEMENT SERVICES

### DRIVER ASSISTANCE

Included as standard on FleetShield.

Following an accident or theft of the vehicle within the UK, drivers can access a 24 hour emergency assistance service. The service includes:

- recovery of the driver and up to 5 passengers
- their onward transportation to a single destination in the UK
- recovery of the vehicle to a Priority Repairer or to a garage of the driver's choice in the UK
- a message forwarding facility.

### REPLACEMENT VEHICLES

Two facilities are available:

#### ● **Courtesy Car**

If, as a result of a valid claim, you have your motor car repaired at one of our approved panel of repairers, you will be entitled to a Courtesy Car for the duration of the repairs. As this is a courtesy service the specification of the motor car provided is pre-determined and non-negotiable.

Note that Courtesy Cars are not available for total loss situations or when a vehicle has been stolen and is unavailable for repair.

#### ● **Hire Vehicle (Pay on Use)**

If you do not wish to have a Courtesy Car, or wish to have access to a replacement vehicle as soon as a valid claim has been registered, or require an upgraded motor car or Goods Carrying Vehicle (up to 3.5 tonnes GVW), then you have access to a full range of replacement vehicles at preferential rates specially negotiated by Royal & SunAlliance.

**Please note that you must have your credit card details before taking advantage of this facility.**

### ACCIDENT REPAIRS AND LOSS CONTROL

We tightly control the cost and the quality of vehicle damage repairs through our nationwide network of Priority Repairers. If a vehicle is damaged our Regional Motor Claims handling teams will direct you to one of our Priority Repairers who will provide a prompt service backed by their guarantee on the repair work.

### UNINSURED LOSS RECOVERY

Included as standard on FleetShield.

This service facilitates the recovery of costs which are not covered under the FleetShield policy. These include policy excess, vehicle hire charges and compensation for personal injury.

Legal costs involved in pursuing such claims are also covered up to a limit of £50,000 any one incident.

**A quotation will be provided without obligation on completion of the attached Proposal Form – please send it to your Royal & SunAlliance office or Insurance Adviser.**

