



Family Fleet Insurance Proposal



Family Fleet Insurance Proposal



ZURICH

Please complete this form in block capitals giving full answers. Tick boxes where appropriate. If answer space is insufficient, please continue on a separate sheet of paper.

Note: Any reference to the term 'spouse' contained in this proposal form is interpreted as your legally married partner or person with whom you have had a permanent relationship and cohabited for at least two years.

Agents name Agents ref Quote number

Client details (head of household)

Title Forenames Surname

Address

Town County Postcode

Daytime telephone number Evening telephone number

Mobile/email address Date of birth Marital status

Occupation Employers business Cover required from Time am / pm

About your cars (If any of the cars listed below are classics please also complete the section overleaf)

	Car 1	Car 2	Car 3	Car 4
Registration number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Make of car	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Model	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Engine size/Year	<input type="text"/> cc /	<input type="text"/> cc /	<input type="text"/> cc /	<input type="text"/> cc /
# Estimated present value £	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Purchase date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Is car right hand drive?	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
## Any modifications, alterations or not UK specification?	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Where is the car kept overnight? (e.g garage/road)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Postcode where car is kept overnight	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Annual mileage (000's)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
## Alarm/immobiliser or tracking device fitted?	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
* Driving restrictions	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
** Class of use	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
*** Cover required	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
No claim discount - years earned and insurer	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Do you require no claims discount protection?	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Who will drive? (Please use driver numbers stated overleaf)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Voluntary excess required £	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Value asked for underwriting purposes - any claim will be settled on market value basis. ## If Yes, please give details on next page.

Where you see the symbol * please use the codes set out below

* Driving restrictions	** Class of use	*** Cover required
IO Insured only	SD&P Social domestic and pleasure including commuting	COMP Comprehensive
I/S Insured and spouse	Class 1 Personal business use and SD&P	TPFT Third party fire & theft
ND Named drivers	Class 2 Use by other people in connection with your business & SD&P	TPO Third party only
	Class 3 Commercial travelling and SD&P	ADF&T Accidental damage fire and theft

Security devices and modifications

State if fitted as standard by manufacturer.

Alarm/immobiliser, tracking device	Make	Model

If a car has been modified in any way from the manufacturer's UK specification or is a car not manufactured for the UK/EU market, please give details below.

Registration number	Details of modification

About your classic cars

Registration number	Current mileometer reading	Annual mileage required	General condition (please tick)			
			Excellent	Good	Average	Poor

About the drivers

Please give details below of yourself and anyone who is likely to drive the cars:

Name	Date of birth	Sex - M/F	Occupation/Employers Business (including part-time)	No. of cars owned	*Type of licence held	Full UK licence held (mm/yy)	Registration of car driver has main use of
1. You as on front page							
2.							
3.							
4.							
5.							
6.							
7.							
8.							

*Licence Types: F = Full UK Licence, P = Provisional UK Licence, Eu = European

Please state total number of cars in your household - include company cars

Are all the cars listed on this proposal form owned by you?

Yes No

If No, please give additional details below. Family members who are owner/registered keepers may have Policyholder status for **their own car(s) only** within Family Fleet. Please indicate below if Policyholder status is required for one or more drivers.

Name	Married/single	Registration number	Owner	Keeper	Policyholder	Employer's business	Previous insurer

Have you or any other person who may drive had any accidents, losses or claims (regardless of blame or whether covered by insurance or not) during the past five years?

Yes No

If you have ticked the shaded box complete the following details.

Name	Date of accident/loss	Circumstances	Cost
<input type="text"/>	<input type="text" value="/ /"/>	<input type="text"/>	£ <input type="text"/>
<input type="text"/>	<input type="text" value="/ /"/>	<input type="text"/>	£ <input type="text"/>

Have you or any other person who may drive suffered from defective vision or hearing, other than corrected by glasses or hearing aid, heart condition, epilepsy, diabetes or any physical or mental disability or infirmity?

Yes No

Has the health condition been notified to the Driver Vehicle Licencing Agency (DVLA) and have they issued a licence?

Yes No

If you have ticked any of the shaded boxes please give full details.

History

Within the past five years, have you or any other person who may drive:

(a) been convicted of any motoring offence?

Yes No

(b) incurred a fixed penalty resulting in endorsement of the licence?

Yes No

(c) any prosecution or Police enquiry pending?

Yes No

If you have ticked any of the shaded boxes please complete the following:

Name	Date of offence	Date of conviction	Offence code	Penalty points	Sentence and/or fine
<input type="text"/>	<input type="text" value="/ /"/>	<input type="text" value="/ /"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text" value="/ /"/>	<input type="text" value="/ /"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text" value="/ /"/>	<input type="text" value="/ /"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

In respect of any person who may drive, has any insurer:

(a) increased the premium or imposed special conditions?

Yes No

(b) refused to issue a policy, cancelled cover, or refused to renew your policy cover?

Yes No

If you have ticked either of the shaded boxes please give full details.

Breakdown cover

Please indicate whether you wish to upgrade your breakdown cover

Extended breakdown cover

Yes No

Payment methods

Please indicate by ticking one box how you wish to pay the premium.

Annually by cheque

Annually by debit/credit card

Monthly under the Eazipay instalment plan

Important notes

- It is important that you and all other policyholders should disclose all material facts; that is, those facts that would influence an insurer in the acceptance or assessment of your and all other policyholders proposal. Failure to disclose such facts may result in claims not being met. If you and all other policyholders are in any doubt about whether a fact is material, you and all other policyholders should disclose it.
- You and all other policyholders should keep a record (including copies of letters) of all information supplied to us for the purposes of entering into this contract.
- A copy of this completed proposal form will be supplied to you and all other policyholders on request within a period of 3 months after its completion.
- **Policy Administration** - Zurich Insurance Company holds your details in accordance with Data Protection Act 1998 and may share personal data provided to us with other companies within the Zurich Financial Services Group, and with business partners, in order to administer your insurance policy within the UK. In order to administer claims, which relate to any incidences that have occurred during any foreign trips you may make, Zurich Insurance Company may also share personal data provided to us with overseas companies. If we do transfer your information, we make sure that it has the same level of protection that it has with us under all relevant legislation within the UK.
- **Motor Insurance Database** - Your and all other policyholders 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 DVLI 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 and all other policyholders 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 pursuing a 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 and all other policyholders can find out more about this from the Customer Service Team or at www.miic.org.uk.
- **Fraud Prevention, Detection & Claims History** - In order to prevent and detect fraud we may at any time:
 - share information about you and all other policyholders with other organisations and public bodies including the Police;
 - check and/or file your and all other policyholders details with fraud prevention agencies and databases, and if you and all other policyholders give us false or inaccurate information and we suspect fraud, we will record this.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, all other policyholders and members of your household;
 - trace debtors or beneficiaries, recover debt, prevent fraud and to manage your and all other policyholders accounts or insurance policies;
 - check your and all other policyholders identity to prevent money laundering, unless you and all other policyholders furnish us with other satisfactory proof of identity;
 - undertake credit searches and additional fraud searches.We can supply on request further details of the databases we access or contribute to.
- **Claims History** - Under the conditions of your and all other policyholders policy you and all other policyholders must tell us about any Insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you and all other policyholders tell us about an incident we will pass information relating to it to a database. We may search these databases when you and all other policyholders apply for insurance, in the event of any incident or claim, or at time of renewal to validate your and all other policyholders claims history or that of any other person or property likely to be involved in the policy or claim.
- You and all other policyholders should show this notice to anyone insured to drive your and all other policyholders cars covered under the policy.
- **Product & Services** - Unless you and all other policyholders have advised us otherwise, we may share personal data that you and all other policyholders provide within the Zurich Financial Services Group and with other companies that we establish commercial links with so we and they may contact you and all other policyholders (by mail, e-mail, telephone or other appropriate means) in order to tell you and all other policyholders about carefully selected products, services or offers that we believe will be of interest to you and all other policyholders. If you and all other policyholders do not wish us to do this please tick the box.

Declaration

- I declare that to the best of my knowledge and belief all the answers are true and no material fact has been omitted (see Important notes above).
- I declare that where I have answered any questions on behalf of any other policyholder named above that I have made all reasonable enquiries of the other policyholders.
- I declare that I have the appropriate authority to answer all such questions on behalf of all other policyholders and that I shall act as agent for all other policyholders.
- I agree that if any answer has been written by any other person he/she shall for that purpose be regarded as my agent and not the agent of the Company.
- I understand that if I elect to pay premiums monthly, the liability of the Company will cease in the event of non-payment of any monthly premium on its due date but that I will always be given 7 days written notice before cancellation takes effect.
- I confirm that I and all other policyholders have read the Important Notes section and understand how the policy data may be used.

Proposer's Signature

Date

A SPECIMEN COPY OF THE POLICY IS AVAILABLE ON REQUEST

Family Fleet Insurance

No Claim Discount

If no claim has been made under the policy, your renewal premium will be reduced in accordance with our No Claim Discount Scale applicable at the time of renewal.

Currently our Scale is:	1st year	-	35%
	2nd year	-	45%
	3rd year	-	55%
	4th year	-	60%
	5th year	-	65%

No Claim Discount earned within the last two years with a previous Insurer can be transferred, subject to confirmation by that Insurer, in accordance with the scale applicable when you take out cover with us.

Protected No Claim Discount

This is a voluntary option available only for maximum No Claim Discount earners, aged 25 and over, who have not had more than one accident or claim within the last three years.

For only a modest additional premium your No Claim Discount is protected at the maximum level applicable at the time of renewal, provided that you do not have more than two claims (other than for windscreen breakage) in five years.

For an outline of Family Fleet cover and the optional covers available, please see our separate Family Fleet Prospectus - available from your Insurance Advisor.

Extended Breakdown Cover

Zurich Family Fleet is committed to providing you with the widest and most extensive range of cover that suits your individual requirements. You can choose to upgrade your policy* to include our Extended Breakdown package, comprising:

Home-Call Breakdown Service

A substantial number of breakdowns occur at home, often first thing on damp winter mornings. With this additional cover, you will have the added security of breakdown assistance within a one mile radius of your home. In fact, right on your doorstep!

So, whether it's a flat tyre or flat battery, or something more serious, we'll be happy to assist.

Nationwide Breakdown Recovery Service

Our inclusive breakdown cover provides recovery of your car and passengers to the garage nearest to where the breakdown occurs. However, if you travel widely within the UK, our Nationwide Breakdown Recovery Service provides:

- recovery of your car and up to five passengers to anywhere in the UK, after a breakdown;
- a chauffeur if you are taken ill and there is nobody else to drive home.

European Breakdown and Accident Assistance

This valuable cover operates all year round - no matter how many times you take your car abroad.

Whilst travelling on the Continent, you will be covered for:

- emergency roadside repairs and towing;
- transport on to your destination;
- accommodation expenses while your car is repaired (up to £45 per person per day, for up to 5 days);
- car hire costs for an equivalent vehicle (up to £750);
- transportation of you, your passengers and luggage back home;
- the travel cost of transporting you to pick up your repaired car (up to £600);
- provision of a chauffeur when the only driver is unable to drive because of illness or injury;
- sourcing and delivery of necessary spare parts;
- return of your car to the UK (up to its UK market value);
- legal expenses following a motoring accident (up to £10,000);
- advance of funds for bail or security (up to £4,000).

*excludes cars insured for non-comprehensive cover.

Premium payment options

You may choose between our Annual Premium policy or the Eazipay Monthly Instalment Plan.

You can pay Annual Premiums by cheque or Switch, Solo, Debit/Credit card or Visa/Mastercard.

Monthly payments are collected from your Bank/Building Society account by Direct Debit.

Annually by cheque

Simply attach your cheque for the full premium due to the Proposal Form.

Annually by Debit/Credit card

Use your Switch, Solo, Debit/Credit card or Visa/Mastercard by completing the separate authorisation and return it to us.

Eazipay Monthly Instalment Plan

Regulated by the Consumer Credit Act 1974

- **To qualify?**

You must be at least 20 years old and you must have a Bank/Building Society account that permits Direct Debits to be charged (if in doubt, please check with your Bank/Building Society).

- **How does it work?**

We will collect the first two monthly premiums from your account by Direct Debit immediately. Thereafter we will collect your premiums at monthly intervals by Direct Debit, commencing two months after the policy is taken out. You will be notified of the amount and date of all collections in writing before your account is debited.

The Direct Debit system is carefully regulated by the operating banks to make sure that YOUR interests are always fully safeguarded.

- **What about future premium changes?**

If you alter your policy at any time your monthly instalment may change; in addition, the premium required for your policy will be reviewed annually. In either circumstance we will write to you in advance informing you of any change to the monthly instalment amount required.

- **How do I cancel my policy?**

If you wish to cancel your policy simply give us written notification and return your Motor Certificate of Insurance, if applicable. Please also inform your Bank/Building Society to cancel your Direct Debit Instruction.

- **What happens if Zurich does not receive a Monthly Payment?**

If your Bank or Building Society does not honour any Direct Debit application, cover under your policy will cease 7 days after the date we have sent written notice to you.

It is accordingly very important that you notify us immediately if you change your address or move your bank account.

To apply, please complete the separate Direct Debit instruction and return it to your insurance advisor or Zurich at the address shown on the Direct Debit instruction.



Zurich Insurance Company
UK Head Office: Zurich House, Stanhope Road, Portsmouth, Hampshire PO1 1DU
www.zurich.co.uk/premier

A limited company incorporated in Switzerland. Registered in the Canton of Zurich. Number CH-020.3.929.583-0.
UK Branch registered in England. Number BR105. Authorised and Regulated by the Financial Services Authority.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

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The pulp used in the manufacture of this paper is from renewable timber produced on a fully sustainable basis.
The pulp used in the manufacture of this paper is bleached without the use of chlorine gas (ECF – Elemental Chlorine Free).
The paper is suitable for recycling.

