



Insurance Consultants

Key Benefits:

- Internet administered 24/7.
- Total flexibility.
- Very competitive pricing.
- No long term commitment.
- Full data of persons/vehicles covered.
- Client credit check facility (for small fee).
- 2006 compulsory driver theory testing on line.
- Uninsured Loss recovery (for small fee)
- Driver information check.
- Additional liability insurance available (at extra cost).
- Instant production of all documentation.
- Claims reporting on line 24/7
- Fleet operators/ owner operators.
- Automatic MID notification.

Internet administration:

Policies can be effected on either a fleet basis, or individual owner driver basis with a common renewal date at the end of each month. Any policy effected mid month will be on a pro rata rate for the first month.

A daily rate is charged on all vehicles/drivers. You the operator may charge a fee for use of your equipment and time to administer on behalf of your owner/drivers but you are not allowed to charge for arranging the insurance.





New monthly insurance for mini cabs

Total flexibility:

Changes of vehicle can be done immediately.

Changes/additional driver/s can be done immediately.

Temporary changes of vehicle/drivers can be done immediately additional premium charged on a daily rate.

Monthly renewal done immediately.

All documentation can be printed immediately.

Competitive pricing:

Special reduced rates have been negotiated with the Insurance Company which have been given due to savings in their administration costs and accurate/up to date details of vehicles/drivers covered. Rates are based on the area, vehicle and number of drivers per vehicle. All Insurers are of the highest standing.

No long term commitment:

Having set the policy up, additional owner/drivers can be added as and when required with NO long term commitment. This is very useful where the owner/driver only wishes to work for a short period, say during the Christmas period. All premiums are charged on a daily rate.

Available data:

As Internet based you can access (via password) full data of vehicles/drivers covered, so ensuring that your clients are protected, should a driver be unavailable a temporary additional driver can be added. Under EU directive it is the responsibility of the Operator to ensure all his owner/drivers have adequate cover, this system enables you to protect yourself.

Client credit check:

For a small fee (£3.50) per enquiry you can obtain credit ratings before setting up an account, could save you a fortune in the long run. (Available in the near future, final programming still to be done)

Uninsured Loss Recovery:

For a small additional premium this can be added to the monthly premium and will provide Legal assistance in recovering uninsured losses.

Compulsory driver testing:

From 2006 the EU have passed yet another law stating that all drivers of commercial used vehicles take an annual theory test on the Highway Code! This can be done on line for a small additional charge and enables you to comply with the Act.

Driver information check:

As each driver MUST supply their driving licence number, the 'system' automatically makes certain validity checks from Insurers data base.

Additional liability cover: (available soon)

A motor policy only gives cover to third party property/persons in or alighting from the vehicle covered. No cover is provided away from the vehicle. For a small additional premium a separate policy can provide the cover necessary. An example of where your owner/drivers are at risk is where cases are collected from a Hotel/Airport/Commercial/Domestic premises and damage was caused to property or persons.



Application Form for Private Hire Motor Insurance

ARRANGED BY COMPUCAR LIMITED

On behalf of Royal and Sun Alliance Insurance plc No. 93792.
Registered in England & Wales at St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL

Administered by OSBORNE & SONS (Insurance Consultants) Ltd
2 Rosehill, Sutton, Surrey, SM1 3EU – Telephone Number 0871 222 8248

All the Companies mentioned above are authorised and regulated by the Financial Services Authority

SUMMARY OF COVER INCLUDING STATEMENT.

Cover is for Comprehensive or Third Party Only.

Cover period runs from the first day of the month until last day of month.

Cover commencing after 1st of month will be charged on number of days to end of month.

Use is for Private Hire including social domestic and pleasure for the vehicle and driver declared on the Compucar system and identified by the Certificate of Insurance issued.

The Applicant must be authorised by the Public Carriage Office (P.C.O)

No return of premium will be allowed for cancellation of this Insurance before the last day of the month.
Insurers will carry out a credit check for each applicant.

PLEASE COMPLETE THE FOLLOWING QUESTIONS:-

1. Full name of Applicant:

2. Date of Birth: DD MM YY

3. Full Address:

 Postcode

4. Contact:

Telephone number Fax number

Email address

5. Circuit Name

Postcode Telephone No.

6. I have held a full UK driving licence for a period of no less than (Please tick as appropriate):

3 YEARS 5 YEARS 8 YEARS 10 YEARS 12 YEARS +

I attach herewith the following documents for copying:-

- a) U.K Driving Licence (both "card" and "counterpart")
- b) MoT Test Certificate and Vehicle Registration Document (V5)
- c) Public Carriage Office (P.C.O) permits in respect of the driver and of the vehicle

7. Vehicle Details

Registration Number Make

Model

CC Year of Manufacture

Has the vehicle has been altered or modified in any way and/or is left hand drive? Yes No

If yes, give details

8. Have you been convicted of any offence? Yes No *If Yes please complete the box below*

Conviction Date	Offence Date	Offence Code	Penalty/Fine	Penalty Points	Period of Any Ban

9. Have you been involved in any accident, claim or loss in the last three years? Yes No

If Yes please complete the box below

Incident Date	Circumstances	Total Costs if known or estimated costs

10. Do you suffer from any medical condition? Yes No *If Yes please complete the box below*

Medical Condition	DVLA Informed	Type of Medication	Any Licence Restriction Applied

11. DECLARATION

Please read this declaration carefully before signing and dating.

I apply for cover with respect to the insurance specified above.

I have answered the appropriate questions and declare that

- To the best of my knowledge and belief the information given is true in every respect
- If anything on this proposal was written by another person he/she acted as my/our agent for this purpose
- I will notify the Company of any changes in material facts immediately I shall become aware of them

I agree that

- This Proposal shall be the basis of the contract between me and the Company
- I will accept the Company's policy applicable to the insurance
- I will pay the premium to the Company when called upon to do so
- Since it is an offence under the Road Traffic Act to make any false statements or withhold any material information for the purpose of obtaining a certificate of insurance that this form is fully and correctly completed.

I understand that you will pass the information on this form about any incident I may give details of to IDS Ltd and ABI so that they can make it available to other insurers. I also understand that, in response to any searches you may make in connection with this application including credit searches or any incident I 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 has been involved in.

Signature of applicant Date of Application

Cover to commence from HH DD MM YY

AGENT CALCULATION OF PREMIUM

Driver Age +Vehicle Group	£
+ ULR @1%	£ _____
	£
+ IPT @5%	£
+ Administration 3% of Driver + Vehicle Group above	£
+ V.A.T on Administration Charge @ 17.5%	£ _____
Total	£ <input type="text"/>

Instant documentation:

Having input the information on your computer/internet one can simply print out the RTA certificate and policy coverage with a click of the mouse. All documents as stated previously will expire at the end each month.

Claims:

A claim form is produced on line, most of the information is filled in for you from the existing data, only details of the circumstances of the accident and details of damage/injury to third parties and damage to own vehicle is required. All claims are processed within 24 hours so there will be a minimal loss of income. A temporary change of vehicle can be made chargeable at a daily rate.

Fleet Operators/Owner Operators

As the commission payable has been reduced to a very low level to keep premiums to a minimum and pay for the software development, no commission is payable.

It is STRICTLY forbidden for you to make any sort of a charge for the insurance. The Financial Services Authority have VERY strict rules and should you wish to make a charge for arranging the insurance you will have to apply/fully comply with all their rules, be approved and pay all your fees to the FSA and give us written confirmation and sign a contract.

M.I.D.

It is a requirement under E.U. rules that all vehicles covered for a period in excess of 7 days that details of insurance provided is submitted to the MID, thus enabling the Police and other Government bodies to access details of insurance cover, this notification is done automatically by the 'system' saving you yet another time consuming and difficult job. No charge is made for this service.



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2 Rosehill, Sutton,
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New monthly insurance for mini cabs

