

A.R.B. Underwriting Limited
IFG House
Boaterstown Hall
Boaterstown
Co. Dublin

**MOTOR • TRADE • ROAD • RISKS
INSURANCE • PROPOSAL • FORM**



A.R.B. Underwriting is regulated by the Central Bank of Ireland as a multi agency intermediary acting as a product producer.
An IFG Group plc company. Registered No. 168567 Registered Office: IFG House, Boaterstown Hall, Boaterstown, Co. Dublin.

IMPORTANT MESSAGE

All questions must be answered in full where appropriate. If insufficient space is available to provide the information requested, please use the supplementary proposal form. It is essential that you provide us with all material facts. A material fact is information that is likely to influence our decision and/or assessment of your proposal. If you are in any doubt as to whether a particular piece of information is material, you should disclose. Failure to disclose all material facts may invalidate your Policy or result in your Policy not operating fully. You should keep a copy of all information supplied to us. At your request, we will provide you with a copy of this within 3 Months after its completion. WE RESERVE THE RIGHT TO DECLINE ANY PROPOSAL. NO COVER IS IN FORCE UNTIL A CERTIFICATE OF INSURANCE HAS BEEN ISSUED.

1. PROPOSER'S DETAILS

Title (*Mr/Mrs/Dr etc.*) First Name(s) Surname

If Company, full Company Name, Trading Name or Title Are you resident in ROI / UK? for more than 3 years? If no, please give details

Please give a full description of your business/trade.

Address Work Address (*if more than one, please provide all addresses separately*)

Telephone Number (daytime) Type of Premises (eg. Workshop, lock-up etc) Are you registered for VAT? VAT Number Do you hold Trade Plates?

2. DRIVER DETAILS

Name	Date of Birth	Occupation (including Part Time & non Motor Trade)	Type of Licence	Date Licence Obtained	USE REQUIRED			
					Motor Yes	Trade No	S,D & P Yes	No

Have you or any named driver

(a) ever been convicted of any motoring offence or been warned verbally or in writing of any possible pending prosecution? Yes No

(b) ever been disqualified from driving or had a driving licence suspended or revoked? Yes No

(c) ever had a motor insurance policy cancelled or refused or had special terms imposed? Yes No

(d) had any ACCIDENT, LOSS, FIRE or THEFT claim within the last THREE years, regardless of blame? Yes No

(if you have ticked any shaded boxes for any of the above questions, give full details below)

Name	Date of Offence or Claim	Date of Conviction	Offence or Claim Details	Sentence, fine and Disqualification period or cost of claim

(e) ever suffered from diabetes, epilepsy, heart disorder, defective vision/ hearing, loss/ loss of use of any limb, or suffer from any mental/physical infirmity? Yes No

(f) ever been convicted of a CRIMINAL non-motoring offence? Yes No

(g) lived outside of the European Union within the last FIVE years, other than for a holiday? Yes No

(if you have ticked any shaded boxes for any of the above questions, give full details below)

Name	Date of onset of condition	Details of Medical Condition (include medication and amounts)	Date of CRIMINAL conviction	Details of Conviction (include sentence)

3. BUSINESS DETAILS

Please indicate, in percentage terms, the extent of your involvement in each of the following activities.

Buying/Selling of Private Cars/Light Commercial Vehicles	%	Repossession/Liquidations	%
Repairs/Serviceing of Private Cars/Light Commercial Vehicles	%	Valet/Customer Parking Services	%
Valeting/Steam cleaning/car wash	%	Accessories – sales/fitting/distribution	%
Vehicle Recovery/Breakdown	%	Car Breaking/Sale of Second Hand Parts	%
Windscreen/Tyre/Exhaust fitting	%	Other <i>(please give full details)</i>	%
Assessor/Engineer	%		

Is this your first venture into the Motor Trade? *(If yes, state when this business was established and your previous occupation)*

NO	YES	
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Estimated Annual Turnover €	Please advise your NFD UID	Maximum Number of Vehicles (at any one time)	Number of Vehicles handled in past 12 Months

4. VEHICLE DETAILS

NOTE – REFER TO GENERAL POLICY INFORMATION ON BACK OF THIS FORM FOR LIST OF EXCLUDED VEHICLES

Please list all vehicles currently owned by you *(if insufficient space, please use a supplementary declaration)*

Make/Model	Engine Size/cwt/GVW	Year	Value	Reg. Number	Main Driver	Use of Vehicle

Do you require cover for any of the following/

a) Sports, high performance, imported or classic/vintage vehicles? *(if yes, please confirm whether own vehicles, customer or stock vehicles or both)*

NO	YES	OWN		CUSTOMER or STOCK		BOTH	
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b) Increased maximum value for your own vehicles? *(if yes, please confirm which value band you require)*

NO	YES	€5,001 - €100,000	
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c) Own motorcycle - refer to General Policy Information on back of this form for restrictions. *(if yes, please provide details on Own Vehicle List above)*

NO	YES
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d) Is increased GVW (Gross Vehicle Weight) required

NO	YES	3.5 Ton - 5 Ton		5 Ton - 10 Ton	
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e) Do you require use in connection with your full time Non-Motor Trade occupation

NO	YES
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5. COVER & NO CLAIMS DISCOUNT DETAILS

Please indicate what cover you require. Comprehensive Third, Party Fire and Theft Third Party Only

Do you require a Voluntary Excess which will be in addition to the standard policy excess? *(if yes, please confirm the amount required)*

NO	YES	€20		€40	
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Are you entitled to a No Claims Discount? *(if yes, state number of years, percentage discount and expiry date of previous policy. A Gap-in-Cover Declaration may be required)*

NO	YES	Years	Percentage	Expiry Date	Insurer	Policy Type

Have you ever been named on a MotorTrade insurance policy? *(if yes, state insurer, policy number, period of cover and whose policy)*

NO	YES	Insurer	Policy Number	From	To	Policyholder

6. DECLARATION

I/We declare that to the best of my/our knowledge and belief, the statements in this proposal are true and complete and I/we have not withheld any material information. If such statements are computer printed or in the writing of another person, the person completing this form or keying the information into the computer system acted as my/our agent for such purposes. I/We now invite A.R.B. Underwriting Ltd. to act upon these statements and issue a contract of insurance between myself/ourselves and the Insurer concerned. I/We accept the Insurer's policy subject to its terms, conditions and exceptions. I/We consent to the information on this proposal and on any claim I/we make being supplied to any other person and/or organisation as A.R.B. Underwriting Ltd. or any Insurer concerned may deem it necessary. I/We also agree that, in response to any searches you make in connection with this application or any claim, any other person and/or organisation may supply information it has received about any other claims I/we have made and/or my/our driving licence and/or experience.

PROPOSERS SIGNATURE		DATE	
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If the Proposer is a Company, please print the name and status of the signatory

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General Policy Information

STANDARD POLICY INCLUDES
Commercial vehicles up to a maximum carrying capacity of two tons (40 cwt)
Customer vehicles up to a maximum value of €100,000
Vehicle Transporters or Recovery Units capable of carrying no more than one vehicle whilst towing one vehicle
Vehicles owned by and registered to the policyholder up to a maximum value of €80,000
Demonstration Use *
Compulsory excess of €640
Young/Inexperienced Driver excess of €200 *
Windscreen cover for vehicles owned by and registered to the policyholder *
Up to a maximum amount payable of €125,000 per policy term for Accidental Damage, Fire and Theft
POLICY CAN BE EXTENDED TO INCLUDE
Maximum value of own vehicles increased up to €100,000 *
Sports, high performance, imported, classic or vintage vehicles – including own vehicles
Cover for one Motorcycle, owned by and registered to the Policyholder and restricted to Social Domestic and Pleasure use by the Policyholder only.
POLICY EXCLUDES
Vehicles owned by individual directors, partners, employees or any named drivers
Commercial vehicles with a carrying capacity in excess of two tons (40 cwt)
Vehicles used for Self-Drive Hire or those leased to or hired to you or customers (including any sponsorship vehicles)
Vehicles used for the carriage of people or carriage of goods for hire or reward
Vehicle Transporters or Recovery Units capable of carrying more than one vehicle whilst towing one vehicle

* subject to terms and conditions

Terrorism Exclusion

We shall not be liable for any loss, damage, cost or expense of whatsoever nature, directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss. Except insofar as that which is covered under Section 1 – Third Party Liability and for which our obligations under the Road Traffic Acts require us to be liable. This also excludes loss, damage, cost or expense of whatsoever nature, directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relation to an act of terrorism.

If we allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this Policy, the burden of proving to the contrary shall be upon the Insured.

For the purpose of this, an act of terrorism means an act, including but not limited to the use of violence and/or threat thereof, of any person or group(s) of persons, whether acting alone or on behalf or in connection with any organisation(s) or government(s), committed for political or other purposes including the intention to influence any government and/or to put the public or any section of the public in fear.

The above is only an outline of the cover that is available. For exact details, please refer to the Policy Wording. Your Broker will be only too happy to provide you with a specimen wording.

BROKER'S DETAILS

BROKER CHECK LIST

- Are all the questions fully answered?
- Has the Proposer initialled any changes made to this proposal?
- Has the Proposer signed and dated this proposal?
- Are copies of ALL drivers licences attached to this proposal?
- Is all other supporting documentation attached?

YES

NO
