



ENQUIRY FORM : MOTOR TRADE INTERNAL RISKS

Broker _____ Email _____
 Telephone _____ Fax _____

Renewal Date _____ Are you the Holding Broker YES / NO

Current Insurer _____ Last Renewal Premium/Target _____

Is Proposer a Main Dealer? YES / NO Details of Trade Association _____

Is Proposer VAT registered? YES / NO VAT Number _____

Insured Title _____
 (Include all subsidiaries)

Risk Address _____

Business Description _____

Is Proposer sole occupier of premises? YES / NO :Details if NO _____

Is Premises joined to another Building? YES / NO :Details if YES _____

Is the Business full time? YES / NO > If NO - state number of hours per week _____ and
 details of full time occupation _____

Has the Proposer or any of its partners/directors ever
 ➤ had an Insurer decline a proposal refuse a renewal, terminate an insurance contract or
 impose special terms? YES / NO
 ➤ ever been convicted of or charged with any criminal offence? YES / NO

Is there a written safety statement in accordance with current regulations? YES / NO

CLAIMS HISTORY

In respect of any of the risks to which this Enquiry relates (or with regard to any other business(es) previously or currently owned/managed by the Proposer, its principals, partners or directors) – have any accidents claims or losses (whether insured or not) occurred within the last 5 years? YES / NO

If YES give details below

Date of Loss	Cause and Details	Amount Paid	Amount Outstanding

SECTION 1 : MATERIAL DAMAGE

Is cover required? YES / NO

Do you require cover for a. Subsidence YES / NO
 b. Sprinkler leakage YES / NO

For a : Is the premises, neighbouring premises and the immediate area free from any damage caused by or signs of damage due to subsidence, landslip or heave YES / NO

For b : Details of sprinkler system, date of installation and service agreements _____

PROPERTY TO BE INSURED

Sum Insured

- 1. Buildings (including Landlord's Fixtures & Fittings) € _____
- 2. Contents € _____
- 3. Stock (Other than in 4. Below) € _____
- 4. Stock of Attractive Goods (eg: Tyres, Exhausts, Audio/Computer Equipment) € _____
- 5. Portable Tools (yours or for which you are responsible max €1,300 p/item) € _____
 Any Power Tool over €1,300 specify here _____

6. Vehicles	OWN		CUSTOMERS	
	During Working Hours	Outside Working Hours	During Working Hours	Outside Working Hours
In locked Building	€ _____	€ _____	€ _____	€ _____
In locked Compound	€ _____	€ _____	€ _____	€ _____
In Open/On Forecourt	€ _____	€ _____	€ _____	€ _____
On Public Highway	€ _____	€ _____	€ _____	€ _____

Maximum Value of Any One Vehicle required € _____

Vehicles in the Open/On Forecourt/On Public Highway : Details of Security _____

- 7. Glass € _____
- 8. Fire Brigade Charges € _____
- 7. Other (Please Specify) _____ € _____

CONSTRUCTION DETAILS

Construction details for each Building proposed:

	Building 1	Building 2	Building 3
Construction of Walls			
Construction of Roof			
Construction of Floors			
Age of Premises			
No. Of Storeys			

RISK AND SECURITY

When premises are closed or unoccupied are all external doors, windows and other openings secured? YES / NO

Intruder Alarm

Is the premises fitted with an Intruder Alarm? YES / NO
 Was alarm installed by NSAI registered alarm installer? YES / NO
 Is there a central station monitoring contract in force? YES / NO

Fire Alarm

Is the premises fitted with a Fire Alarm?
 Was alarm installed by NSAI registered alarm installer? YES / NO
 Is there a central station monitoring contract in force? YES / NO

Flood

Does Proposer currently have Flood cover in force? YES / NO
 If YES – what is current Flood Excess € _____
 What is exact height and distance (in metres) from nearest water course?
 Height _____m Distance _____m
 Is premises within a floodzone or area susceptible to flood? YES / NO
 Has premises ever suffered flood damage? YES / NO

General

Are the premises in a good state of repair and well maintained? YES / NO
 Is the following attached to the premises?
 Forecourt (area incapable of being locked) YES / NO
 Compound (completely enclosed by walls/gates/fences at least 2m high) YES / NO
 Method of heating used _____
 Full details of any portable heaters used _____
 Is Spray Painting undertaken? YES / NO
 Is it undertaken in a purpose built non combustible compartment? YES / NO
 If NO full details of how/where undertaken _____
 Where are flammable gases, acids and other dangerous substances stored? _____
 Is drainage of fuel tanks undertaken? YES / NO
 If YES details including disposal method _____
 Is the premises susceptible to vandalism? YES / NO

SECTION 2 : BUSINESS INTERRUPTION

Is cover required? YES / NO

Section	
Gross Profit	Sum insured €
Increase d Cost of Working	€
Rent Receivable	€
Indemnity Period	Months _____

SECTION : 3 MONEY

Is Cover required? YES / NO

What Limit is required

In Premises during business hours)
 In Premises out of business hours in locked safe/strongroom)
 In Bank night safe) € _____
 In Transit)

Details of Safe (Make/Model/Serial Number) _____

Estimated Annual Carrying In Transit € _____

SECTION : 4 LIABILITIES

Is **Employers Liability** cover required? (Limit €13,000,000 any one occurrence) YES / NO

Note : Employers Liability is not available in isolation

Please state **Estimated Annual Wageroll**:

Category of Employee	Number of Employees	Estimated Wages & Salaries
Clerical/Sales		€
Manual		€
Manual Work away from premises		€
Directors – Clerical		€
Directors - Manual		€
Other (Please specify)		
1.		€
2.		€
TOTAL		€

Is **Public Liability** cover required? YES / NO

Please TICK which Limit (any one occurrence) is required:
 1,300,000 €2,600,000 €6,500,000

Is **Products Liability** cover required? YES / NO

Please TICK which Limit (aggregate) is required:
 €1,300,000 €2,600,000 €6,500,000

Is **Defective Workmanship** cover required? YES / NO

Please TICK which Limit (aggregate) is required:
 €130,000 €635,000

Please state **Estimated Annual Turnover:**

	Sales	Servicing/Repair
Cars	€	€
Commercial Vehicles		
- under 3500 kg GVW	€	€
- over 3500kg GVW	€	€
Agricultural Vehicles	€	€
Motor Cycles	€	€
Construction Plant	€	€
Tyre Sales & Fitting	€	€
Accessory Sales & Fitting	€	€
Valeting	€	€
Other (Please Specify		
1.	€	€
2.	€	€
TOTAL		

The following questions contain default answers. If the actual answer is not the default answer please provide full DETAILS below:

- a. Does Proposer comply with all legislation pertaining to health and safety, lifting Apparatus, boilers and steam pressure vessels (including statutory requirements therein)? YES
- b. Are all ways, works, machinery and plant properly guarded and in good working condition? YES
- c. Does Proposer undertake any work outside Republic of Ireland? NO
- d. Are the premises used for any functions or entertainment? NO
- e. Do any proposed activities involve exposure to noise levels exceeding 85dB? NO
- f. Any use, storage, manufacture or handling of substance or material which is:
 - Toxic, poisonous, an irritant or harmful? NO
 - Corrosive, flammable or oxidizing? NO
 - Infectious or biologically harmful? NO
- g. Any handling of radioisotopes or radioactive substances? NO
- h. Any handling of explosives? NO
- i. Any offshore work? NO
- j. Do you import or export goods from or beyond the boundaries of the EU? NO
- k. Any sale or supply of goods to nuclear, aircraft or marine industries? NO
- l. Are there any specific hazards associated with the products you manufacture, sell or supply? NO
- m. Any products ever recalled? NO
- n. Does Proposer ensure that contractors coming onto site and any sub-contractors engaged by them carry adequate insurance? YES

DETAILS: _____

