

8 Unless the insurers have been notified and have agreed otherwise, no vehicle(s) will be driven by any person(s) who to the policyholder's knowledge:

- a) has ever suffered from diabetes, fits, heart conditions or any other physical or mental infirmities that are notifiable to the DVLA.
- b) has been convicted during the last 5 years of an offence or has any such prosecution pending for Dangerous Driving (All DD), Drink/Drugs (All DR), Taking/Stealing (All UT), Failing to Stop/Report (All AC), Motor Racing (MS50 or MS60), Careless Driving (All CD), or No Insurance (All IN).
- c) has accumulated 9 or more licence endorsement penalty points.
- d) has any criminal convictions
- e) does not hold a full UK licence.

9 The following will be excluded unless the insurers have agreed to provide cover:

- a) carriage of any inflammable, toxic, corrosive, explosive or otherwise hazardous goods.
- b) cover whilst airside or in close proximity to aircraft.
- c) vehicles valued over £100,000
- d) vehicles registered to individuals.

Risk Management

10 Have you taken any measures in the last 3 years to reduce the risk of accidents or losses? (eg driver training, discipline or incentive schemes, fitting of immobilisers etc)?

delete as appropriate

Yes	No
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If 'Yes' please provide details	
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Is it your practice to examine the driving licence and make enquiries about the driving history or each person before they are first permitted to drive for you and annually thereafter?

Yes	No
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DECLARATION – TO BE READ, SIGNED AND DATED BY THE PROPOSER

I/We declare that I have taken reasonable care to answer all questions on this proposal form honestly and to the best of my knowledge. I understand that if I have not answered all questions honestly and correctly my policy may be cancelled and/or my claim rejected or not paid in full. If an answer has been given by any other person about myself/ourselves or if this proposal form has been completed by any other person on my/our behalf that person shall be my/our agent for that purpose. I/We have read and agreed the answers to all questions on this form, whether in handwriting or not and agree to accept a policy subject to the terms and conditions and exceptions contained therein.

I/We consent to the information on this form and on any claim I/we may make being supplied to the Motor Insurers' Bureau (MIB) and the Association of British Insurers (ABI) so that it can be made available to other insurers. I/We also agree that, in response to any search you may make in connection with this application or any claim, MIB or the ABI may supply information it has received from other insurers about claims I/We have made. I/We agree that you may hold and process by computer, information on this proposal form (whether or not the proposal proceeds) and information about any policy I/We take out.

I/We understand that you will pass the information on this form and about any incident I/We may give details of to the 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, the 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. I/We have read and agreed the answers to all questions on this form whether in handwriting or not.

I can confirm that before entering into this contract, my insurance advisor explained the procedure to be followed in the event of any complaint I may have and I am aware and agree that the contract shall be subject to English Law.

Proposer's signature	
Printed name	
Position in company	
Date of proposal	

NOTES RELATING TO THIS PROPOSAL FOR INSURANCE

1. No liability is undertaken (except for the period stated on our official cover note) until the application is accepted by us and the premium is paid.
2. We reserve the right to ask for special terms or to decline this application. If we decline this application a premium will be payable by you for the period in the official cover note.
3. You should keep a record (including copies of letters) of all information supplied for the purpose of entering into this insurance.
4. Please note we operate a 'Key exclusion' clause. This means that we will not be liable for any theft claim if the keys are left in or on the vehicle.
5. For our joint protection, telephone calls may be recorded and/or monitored.
6. A Specimen copy of the policy is available on request.
7. The cancellation procedure, complaints procedure and a summary of the policy terms and conditions are contained in the separate Policy Summary document, a copy of which is available from your insurance intermediary.
8. You and Markerstudy Insurance Services Limited are free to agree the law applicable to this policy. Markerstudy Insurance Services Limited proposes that the policy will be subject to English law. By signing this proposal, you agree with our proposal, and the contract will be subject to English law.

IMPORTANT NOTICE - DATA PROTECTION - you should show this notice to any other party related to this insurance.

We are governed by the Data Protection legislation applicable in the United Kingdom. For the purpose of the relevant legislation, the Data Controller in relation to any personal data you supply is Markerstudy Insurance Services Limited.

We believe in keeping your information safe and secure. Full details of what data we collect and how we use it can be found in our privacy policy which you can access via www.markerstudy.com or by requesting a copy from our Data Protection Officer (contact details opposite).

DRIVING LICENCE CHECKS

We may provide your (or any named third party) driving licence number (DLN) and other details to the DVLA to confirm licence status, entitlement and relevant restriction information and endorsement/conviction data.

Searches may be carried out prior to your policy commencing and at any point during your insurance policy including any mid-term adjustment and renewal stage. For details relating to information held about you by the DVLA please visit [HYPERLINK "http://www.dvla.gov.uk" www.dvla.gov.uk](http://www.dvla.gov.uk).

The DVLA may also be used to search your (or any named third party's) no claims discount (NCD) details against a no claims discount database to obtain information in relation to your NCD entitlement.

We may pass details of your no claims discount to certain organisations to be recorded on a NCD database.

PROVIDING YOU WITH DETAILS ON OUR PRODUCTS AND SERVICES

Where you have given us your consent to do so, we will send you information about products and services of ours and other companies in our Group which may be of interest to you. We may contact you by telephone, letter or email (as you have indicated)

You have a right at any time to stop us from contacting you for marketing purposes or giving your information to other members of the Group.

If you no longer wish to be contacted for marketing purposes then please contact our Data Protection Officer (contact details below).

MOTOR INSURANCE DATABASE

Your policy details will be added to the Motor Insurance Database (MID), run by the Motor Insurers' Bureau (MIB). MID and the data stored on it, including your personal details, may be looked at and used by certain statutory and/or authorised bodies including the Police, the DVLA, the Insurance Fraud Bureau and other bodies permitted by law.

If you are involved in an accident (in the UK or abroad), insurers and/or the MIB may search the MID to obtain relevant 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.

It is vital that the MID holds your correct registration number. If it is incorrectly shown on the MID you are at risk of having your vehicle seized by the Police. You can check that your correct registration details are shown on the MID at [HYPERLINK "http://www.askmid.com" www.askmid.com](http://www.askmid.com)

FRAUD PREVENTION AND DETECTION

We carry out fraud checks on our customers. We do this in order to prevent fraud and also to help us make decisions about the provision, pricing and administration of insurance.

When carrying out these checks, we will search against fraud detection databases.

We may pass details about you to some of these databases.

Law enforcement agencies, financial service providers, fraud prevention agencies, police and other organisations may also access these databases.

YOUR RIGHTS

Under Data Protection Laws you have certain rights; these include for example, a right to understand what data we hold on you and a right to ask us to amend that data if it is incorrect.

If you have any questions about how we use your data, or to exercise any of your data rights please contact our Data Protection Officer at

Data Protection Officer
Markerstudy Insurance Services Limited

45 Westerham Road

Bessels Green

Sevenoaks

Kent

TN13 2QB

HOW DO I MAKE A COMPLAINT ABOUT MY POLICY?

We are dedicated to delivering a first class level of service to all policyholders. However, we accept that things can occasionally go wrong and would rather be told about any concerns you have so that we can take steps to make sure the service you receive meets your expectations in the future. If a dispute regarding your policy or claim does arise, and it cannot be resolved by reference to your insurance intermediary/broker please contact: Markerstudy Insurance Services Limited, Markerstudy Customer Relations, PO Box 727, Chesterfield, S40 9LH.

We will always confirm receipt of your complaint within five working days and do our best to resolve the problem within four weeks. If we are unable to do so, we will let you know when the answer may be expected. If we have not resolved the matter within eight weeks, you can refer the matter to the Financial Ombudsman Service.

FULL DETAILS OF COVER AND A SPECIMEN POLICY BOOKLET CAN BE OBTAINED FROM YOUR INSURANCE ADVISOR.