

## Your Details

The information you give on this form is relevant to our assessment of the insurance risk.

Insured \_\_\_\_\_

Address \_\_\_\_\_

Telephone Number \_\_\_\_\_ VAT Number \_\_\_\_\_

Website Address \_\_\_\_\_

## 1. Operations

1.1 When was the company established? \_\_\_\_\_

1.2 How many vehicles do you own? \_\_\_\_\_

1.3 Are all the vehicles owned or leased to yourself or the company? YES  NO

If NO, please give details of the vehicles and their relationship to you / the company

\_\_\_\_\_

1.4 Please indicate the nature of your operation and details of the goods carried

(General Haulage, Groupage, Bulk Haulage, Logistics, Courier / Multi Drop, etc.)

\_\_\_\_\_

Have these changed in the last 12 months? YES  NO

Do you anticipate any change in the next 12 months? YES  NO

If YES, please give details

\_\_\_\_\_

1.5 Do you carry hazardous or dangerous goods and/or do you visit hazardous or dangerous sites or locations? YES  NO

Full details of Hazardous and dangerous goods and locations are available on our supplementary questionnaire on our website.

If YES, cover will NOT be available unless specifically agreed by the Company. supplementary questionnaire will be required and this is available on our website

1.6 Please indicate:

(a) The type of Operators licence held  
(Restricted, Standard National, Standard International) \_\_\_\_\_

(b) Address at which licence is held \_\_\_\_\_

(c) Operator's Licence No. \_\_\_\_\_

(d) OCRS (Operators Compliance Risk Score) \_\_\_\_\_

1.7 Please provide details of any operator licence offences, prohibitions incurred or public enquiry attendances (e.g. Maintenance, vehicle defects, tachograph, etc.) in the last 5 years.

\_\_\_\_\_

1.8 Do your vehicles operate overseas? YES  NO

If YES, please estimate the number of vehicle days per annum

Within EU \_\_\_\_\_ Outside EU \_\_\_\_\_

If vehicles operate outside the EU, please give details of the Countries visited

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## 2. Drivers

2.1 Please advise the number of employed drivers

(a) Full time \_\_\_\_\_ (b) Part time \_\_\_\_\_

How are your drivers paid (mileage, hourly, number of drops, salaried, etc.)

2.2 Are all drivers aged 25-69 with a full UK licence held for more than 5 years and/or less than 6 points with no past disqualifications? YES  NO

*If NO, please provide full details*

2.3 Are all HGV drivers aged 25-69 with a HGV licence for more than 2 years? YES  NO

*If NO, please provide full details*

2.4 Do you use Agency drivers? YES  NO

*If YES, please give details of the number of Agencies used and number of driver days per year*

2.5 Do you employ drivers with a non-UK licence? YES  NO

*If YES, please give details of the nationality of the drivers and the percentage of drivers from each country*

2.6 Please indicate the number of drivers who have left the company during the past 12 months.

2.7 Has any person who drives, or may drive, ever been convicted of any offence in connection with any motor vehicle where the points on their licence exceeded six, or have ever been convicted of any serious motoring offence in the past 3 years. YES  NO

*("Serious" are any conviction(s) resulting in a disqualification, any conviction relating to Drink, Drugs, Dangerous Driving or Careless Driving causing death). If Yes please provide details and a DVLA summary with this form. (Any driver to whom this applies, not disclosed to us, under the terms of our policy, is not covered to drive).*

2.8 Have you, any director or principal or any other person associated with you or any persons who drives or may drive been convicted of or cautioned for any criminal offence of any kind or have any prosecution pending e.g. fraud, thefts, acts of violence, etc? YES  NO

*If Yes, please provide full details*

2.9 Have you, any director or principal or any other person associated with you or any persons who drives been declared bankrupt, insolvent or been disqualified from being a company director, or been involved in any company within 6 months of it going into receivership or insolvency or been the subject of any County Court Judgement or Sheriff Court Decree? YES  NO

*If Yes, please provide full details*

## 3. Vehicles

3.1 Where are the vehicles kept when unattended

3.2 Where are trailers kept when unattended

3.3 How often are your vehicles serviced and who carries out this duty \_\_\_\_\_

3.4 Please indicate the number of vehicles fitted with Digital tachographs \_\_\_\_\_

3.5 Please indicate average annual mileage of each vehicle

(a) Goods Carrying Vehicles up to 3.5t GPW \_\_\_\_\_

(b) Goods Carrying Vehicles over 3.5t GPW \_\_\_\_\_

3.6 Do you fit security devices (other than manufacturers standard system) YES  NO

*If YES, please provide details*

3.7 Are CCTV cameras fitted in any of your vehicles YES  NO

*If YES, please provide details*

3.8 Are Telematics devices fitted to any of your vehicles YES  NO

*If YES, please provide details*

3.9 What steps do you take to secure "target" vehicles (high value vehicles and loads, etc.) \_\_\_\_\_

3.10 What security arrangements are in place for uncoupled semi-trailers or drawbar trailers parked outside or away from your own premises (e.g. 5<sup>th</sup> wheel pin lock / leg lock, etc.) \_\_\_\_\_

## 4 Driver Management

4.1 Do you have a Fleet Manager / Transport Manager / Controller YES  NO

*If YES, please give their name, length of experience, qualifications and whether full or part time*

4.2 Do you have a written Health & Safety Policy which is shared with drivers? YES  NO

*If YES:*

(a) When was it last reviewed? \_\_\_\_\_

(b) Is the policy highlighted during a drivers induction process YES  NO

(c) Who is responsible for managing the policy within your business \_\_\_\_\_

4.3 Do you issue drivers with a Company Driver Handbook that details the required driving standards of the company YES  NO

*If YES, please provide a copy*

4.4 For all new employees who will drive on business, do you:

(a) Obtain a copy of their DVLA Summary YES  NO

(b) Obtain details of any previous motoring accidents or convictions YES  NO

(c) Assess their driving ability YES  NO

*If YES, please indicate who conducts this*



(d) Provide induction training YES  NO

*If YES, please give details*

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4.5 How often do you take a copy and check each DVLA Summary YES  NO

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4.6 Have you undertaken any risk reduction measures or driver training in the past 2 years YES  NO

*If YES, please provide details*

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4.7 Do you operate a penalty/incentive scheme to encourage accident free driving YES  NO

*If YES, please provide details including how long this has been in operation*

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4.8 What is the procedure for reporting claims and who is responsible?

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4.9 Do you undertake post accident reviews with drivers YES  NO

*If YES, please provide details and state who is responsible for this*

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**5 Additional Information**

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**Q Underwriting has dedicated Driver Management and Risk Reduction advice on [www.Qunderwriting.com](http://www.Qunderwriting.com)**

## Material Circumstances

Please remember that you must make a fair presentation of the risk to us. This means that you must:

- (1) disclose to us every material circumstance which you know or ought to know or, failing that, sufficient information to alert us that we need to make further enquiries; and
- (2) make such disclosure in a reasonably clear and accessible manner; and
- (3) ensure that, in such disclosure, any material representation as to a: (a) matter of fact is substantially correct; and (b) matter of expectation or belief is made in good faith.

A material circumstance is one that is likely to influence an insurer in the acceptance and assessment of the application.

You must also make a fair presentation to us in connection with any variations, e.g. changes you wish to make to your policy. If you fail to make a fair presentation of the risk then this could affect the extent of cover provided or could invalidate your policy, so if you are in any doubt as to whether a circumstance is material then it should be disclosed to us.

Disclosures should be specific and made in a reasonably clear and accessible manner. We will not be deemed to have knowledge of any information generally referred to (for example the contents of company websites listed in the risk presentation) or any matter not expressly drawn to our attention.

Each renewal invitation is made on the basis of the information we have at the time it is issued. We may revise or withdraw it if, before the date your renewal takes effect, any event occurs that gives rise to a claim or alters the material circumstances under this insurance, even if we are notified after your renewal date.

A specimen copy of the policy wording is available on request. You should keep a record (including copies of letters) of all information supplied to us for the purposes of the renewal of this insurance. A copy of the completed application will be supplied on request within a period of three months after its completion.

## Choice of Law

The appropriate law as set out below will apply unless you and the insurer agree otherwise.

- 1 The law applying in that part of the UK, Channel Islands or Isle of Man in which you normally live or (if applicable) the first named policy holder normally lives; or
- 2 In the case of a business, that law applying in that part of the UK, Channel Islands or Isle of Man where it has its principal place of business; or
- 3 Should neither of the above be applicable, the law of England and Wales shall apply.

## If You Have a Complaint

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please contact your insurance agent, or alternatively you may contact Q Underwriting at <https://www.qunderwriting.com/contact-us/complaints>

Where a complaint cannot be resolved to your satisfaction you may be able to ask the Financial Ombudsman Service (FOS) to carry out an independent review. Whilst firms are bound by their decision you are not. Contacting them will not affect your legal rights.

You can contact the FOS on 0800 023 4567. You can also visit their website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) where you will find further information.

## Data Protection – Privacy Notice

Aviva Insurance Limited is the main company responsible for your Personal Information (known as the controller).

We collect and use Personal Information about you in relation to our products and services. Personal Information means any information relating to you or another living individual who is identifiable by us. The type of Personal Information we collect and use will depend on our relationship with you and may include more general information (e.g. your name, date of birth, contact details) or more sensitive information (e.g. details of your health or criminal convictions).

Some of the Personal Information we use may be provided to us by a third party. This may include information already held about you within the Aviva group, information we obtain from publicly available records, third parties and from industry databases, including fraud prevention agencies and databases.

This notice explains the most important aspects of how we use your Personal Information, but you can get more information by viewing our full privacy policy at [aviva.co.uk/privacypolicy](http://aviva.co.uk/privacypolicy) or requesting a copy by writing to us at: The Data Protection Team, Aviva, PO Box 7684, Pitheavlis, Perth PH2 1JR. If you are providing Personal Information about another person you should show them this notice.

We use your Personal Information for a number of purposes including providing our products and services and for fraud prevention. We also use profiling and other data analysis to understand our customers better, e.g. what kind of content or products would be of most interest, and to predict the likelihood of certain events arising, e.g. to assess insurance risk or the likelihood of fraud.

We may carry out automated decision making to decide on what terms we can provide products and services, deal with claims and carry out fraud checks. More information about this, including your right to request that certain automated decisions we make have human involvement, can be found in the "Automated Decision Making" section of our full privacy policy. We may process information from a credit reference agency, including a quotation search where you are offered an Aviva credit payment facility. More information about this can be found in the "Credit Reference Agencies" section of our full privacy policy.

We may use Personal Information we hold about you across the Aviva group for marketing purposes, including sending marketing communications in accordance with your preferences. If you wish to amend your marketing preferences please contact us at: [contactus@aviva.com](mailto:contactus@aviva.com) or by writing to us at: Aviva, Freeport, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester, LE7 1PD. More information about this can be found in the "Marketing" section of our full privacy policy.

Your Personal Information may be shared with other Aviva group companies and third parties (including our suppliers such as those who provide claims services and regulatory and law enforcement bodies). We may transfer your Personal Information to countries outside of the UK but will always ensure appropriate safeguards are in place when doing so. You have certain data rights in relation to your Personal Information, including a right to access Personal Information, a right to correct inaccurate Personal Information and a right to erase or suspend our use of your Personal Information. These rights may also include a right to transfer your Personal Information to another organisation, a right to object to our use of your Personal Information, a right to withdraw consent and a right to complain to the data protection regulator. These rights may only apply in certain circumstances and are subject to certain exemptions. You can find out more about these rights in the "Data Rights" section of our full privacy policy or by contacting us at [datapr@aviva.com](mailto:datapr@aviva.com)

### How your Personal Information is used and shared by insurers and databases in relation to motor insurance

The Personal Information you provide will be used by us and shared with other insurers as well as certain statutory and other authorised bodies for:

- Insurance underwriting purposes. To examine the potential risk in relation to your (and/or a third party's) prospective policy so that we can:
  - Consider whether to accept the relevant risk;
  - Make decisions about the provision and administration of insurance and related services for you (and members of your household);
  - Validate your (or any person or property likely to be involved in the policy or claim) claims history (at any time including upon application for insurance, in the event of an accident or a claim, or at a time of a mid-term adjustment or renewal).
- Management Information purposes. To analyse insurance and other markets for the purposes of:
  - Portfolio assessment;
  - Risk assessment;
  - Performance reporting;
  - Management reporting.
- Anti-fraud purposes. To detect and prevent fraudulent claims and/or activities by:
  - Sharing information about you with other organisations and public bodies including the police;

- Tracing debtors or beneficiaries, recovering debt, managing your accounts and/or insurance policies;
- Undertaking fraud searches. Insurers pass information to fraud prevention agencies and databases including the Claims and Underwriting Exchange Register and where appropriate the Motor Insurance Anti-Fraud and Theft Register by the Motor Insurance Bureau (MIB). This helps insurers check information and prevent fraudulent claims. When we deal with your request for insurance we may search these registers.
- Compliance with legal obligations and responsibilities, including:
  - Claims management – In the event of a claim we may need to disclose information with any other party involved in that claim, e.g. third parties involved in the incident, their insurer, solicitor or representative and medical teams, the police or other investigators. We also may have to investigate your claims and conviction history;
  - Complaints management – If you make a complaint about the service we have provided, we may be obliged to forward details about your complaints, including your Personal Information, to the relevant ombudsman;
  - Information about your insurance policy will be added to the Motor Insurance Database (MID) managed by the MIB. MID and the data stored on it may be used by certain statutory and/or authorised bodies including the police, the Driver and Vehicle Licensing Agency (DVLA), the Driver and Vehicle Agency Northern Ireland (DVA), the Insurance Fraud Bureau and other bodies permitted by law. This information may be used for purposes permitted by law, which include:
    - Electronic Licensing;
    - Continuous insurance enforcement;
    - Law enforcement (prevention, detection, apprehension and/or prosecution of offenders);
    - The provision of government services and/or other services aimed at reducing the level and incidence of uninsured driving.

If you are involved in a road traffic accident (either in the UK, the European Economic Area or certain other territories), insurers and/or the MIB may search the MID to obtain relevant information. Individuals who may be citizens of other countries or their appointed representatives making a claim in respect of a road traffic accident may also obtain relevant information which is held on the MID. It is vital that the MID holds your current registration number. If it is incorrectly shown on the MID you are at risk of having your vehicle seized by the police and/or a fixed penalty notice. You can check that your current registration number details are shown on the MID at [www.askmid.com](http://www.askmid.com)

#### How your Personal Information will be processed

- Information which is supplied to fraud prevention agencies and databases, e.g. the MIB and MID can include details like your name, address and date of birth.
- Your data may be supplied to databases in order to facilitate automatic no claim discount validation checks.
- Your data may be transferred to any country, including countries outside of the European Economic Area, for any of the purposes mentioned above.
- Under your policy you must tell us about any incident (e.g. an accident or theft) which may or may not give rise to a claim. When you tell us about an incident, we will pass information relating to it to the fraud prevention agencies and databases, e.g. the MIB.

#### How we use your Driving Licence Number

Insurance underwriting purposes i.e. to examine the potential risk in relation to your (and/or a third party's) prospective policy so that we can:

- Provide your (or any person included on the proposal) Driving Licence Number (DLN) to the DVLA to confirm your (or the relevant person included on the proposal) licence status, entitlement and relevant restriction information and endorsement/conviction data. Searches may be carried out prior to the date of the insurance policy and at any point throughout the duration of your insurance policy including at the mid-term adjustment and renewal stage. A search of the DLN with the DVLA should not show a footprint against your (or another relevant person included on the proposal) driving licence;
- Searches may be carried out at point of quote and, if an insurance policy is incepted, at the mid-term adjustment and renewal stage.

Please note that if you give us false or inaccurate information it may invalidate your insurance policy/prospective insurance policy or it could affect the amount we pay to settle any claims you make under the policy.

We can supply on request further details of the agencies and databases we access or contribute to and how this information may be used. If you require further details, please contact us.

For details relating to information held about you by the DVLA please visit [www.dvla.gov.uk](http://www.dvla.gov.uk)

## Fraud prevention and detection

In order to prevent and detect fraud we may at any time:

- Undertake searches against your (or any person included on the proposal) DLN against details held by the DVLA to confirm your licence status, entitlement and restriction information and endorsement/ conviction data. This helps insurers check information to prevent fraud and reduce incidences of negligent misrepresentation and non-disclosure. A search of the DLN with the DVLA should not show a footprint against your (or another relevant person included on the proposal) driving licence;
- Share information about you with other organisations and public bodies including the Police;
- Undertake credit searches and additional fraud searches;
- Check and/or file your details with fraud prevention agencies and databases, and if you 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 and members of your household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless you provide us with other satisfactory proof of identity;
- Check details of job applicants and employees.

## Claims history

- Under the conditions of your policy you 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 tell us about an incident we will pass information relating to it to a database.
- We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

We can supply on request further details of the databases we access or contribute to. If you require further details please contact us.

## Telephone Call Recording

For our joint protection telephone calls may be recorded and/or monitored.

## Declarations

I/We declare that the information given is, to the best of my/our knowledge and belief correct and complete. If the risk is accepted I/we undertake to pay the premium when called upon to do so. I/We understand that my/our information may also be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes.

Signature \_\_\_\_\_

Date \_\_\_\_\_

Position Held \_\_\_\_\_

## Underwritten by:

### Aviva Insurance Limited

Pitheadlis, Perth PH2 0NH. Registered in Scotland No. 2116. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153.