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# SELF-DRIVE HIRE

ONE AMERICA SQUARE 17 CROSSWALL LONDON EC3N 2LB  
TELEPHONE 020 7977 4800 | [WWW.MSIS.CO.UK](http://WWW.MSIS.CO.UK)

**FACT FINDER**



**MILES SMITH**  
INSURANCE SOLUTIONS



# FACT FINDER

**IMPORTANT:** The material information you give on this form is relevant to our assessment of the insurance when considering and evaluating the insurable risk. We reserve the right to review or withdraw our terms in the event of significant changes to the material information disclosed or failure to disclose material information. Upon receipt of this information we may recommend a review of your fleet management to improve certain areas of the overall risk prior to any insurance cover being issued.

**PROPOSER'S DETAILS**

1. Company name

2. Trading & vehicle storage address (Please specify if more than one)  
Address 1

Town County Postcode

Address 2

Town County Postcode

Address 3

Town County Postcode

3. Directors				
Title & full name	Date of birth	Experience (Yrs)	Vetting	
			Yes	No
			Yes	No
			Yes	No
			Yes	No
			Yes	No

4. Date company founded

5. Company website address

6. Are you an accident management or credit hire operator Yes No

7. Are you a franchise licensee? (Please tick as appropriate) Yes No  
If "Yes" please provide FULL details



## FACT FINDER

8. What is the current rating basis of your existing insurance? (Please tick as appropriate)

Rate per vehicle	Turn over	Hiring charges	Rental days	Daily
Other	(Please specify below)			

9. Please detail all employees and indicate whether they will vet hirers and additional drivers?

Title & full name	Date of birth	Position within the company	Experience (Yrs)	Vetting	
				Yes	No
				Yes	No
				Yes	No
				Yes	No
				Yes	No
				Yes	No
				Yes	No

### VEHICLES

10. Please indicate the number of vehicles within your fleet using the table below

Vehicle type	Qty	Approx. combined value (£'s)
Private cars up to 2000cc		£
Private cars over 2000cc		£
Commercial vehicles up to 3.5Ton GVW		£
Commercial vehicles up to 7.5Ton GVW		£
Commercial vehicles up to 18Ton GVW		£
Commercial vehicles up to 26Ton GVW		£
Commercial vehicles up to 38Ton GVW		£
Motorcycles		£
Motorhomes		£
Other (Please specify vehicle details below)		£
	Total	£
Others:		

11. Are any vehicles currently valued at over £50,000? (Tick as appropriate)

	Yes	No
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If "Yes" please provide FULL details



## FACT FINDER

12. Are all the vehicles owned by you/the company &/or leased to you/the company? Yes    No  
If "No" please provide FULL details
13. Are all vehicles UK registered? Yes    No  
If "No" please provide FULL details
14. Approximately, what percentage of your fleet is under 5 years old? %
15. What has been the average utilisation in the last 3 years? Year                      Utilisation
16. Do you hire in temporary vehicles for hire? Yes    No  
If "Yes" please indicate the number of hire days in the last 12 months?  
  
If "Yes" please estimate the number of hire days likely for the next 12 months?
17. Do you fit non-manufacturers tracking systems (VLRS/tracker devices) or telematics? Yes    No  
If "Yes" please provide FULL details of devices used and numbers of vehicle installed below
18. Will the hirer complete a hire agreement? Yes    No  
If "Yes" please provide a copy
19. Will you take a photograph of the hirer and all noted drivers? Yes    No
20. Will you check the driving licence and take photocopies of both the counterpart and photocard? Yes    No
21. Will you establish the use of the vehicle in addition to the occupation(s) and ensure the use is within the acceptable definitions of use under the contract of insurance? Yes    No
22. Approximately what percentage of hires in the last 12 months have been;
- UK residents %
  - EU residents %
  - Non-EU European residents %
  - Residents from USA, Canada, Australia, New Zealand %



**FACT FINDER**

- English speaking rest of the world %
- Non-English speaking rest of the world %
- 23. Do you supply the hirer with a procedure for what to do if an accident occurs? Yes No  
If "Yes" please provide FULL details
  
- 24. Do you supply the hirer with an accident report form to complete? Yes No  
If "Yes" please provide FULL details
  
- 25. Do you inspect the vehicle both prior to the hirer taking custody of the vehicle and after the hirer returning the vehicle, to ensure the vehicle is returned in pre-hire condition without any damage? Yes No
- 26. Are vehicles ever returned out of office hours? Yes No  
If "Yes" where are the vehicles left?
  
- If "Yes" where are the vehicle keys left?
  
- 27. If vehicles are collected from hirers, where are hirers instructed to leave the keys when there will not be anyone present at the time of collection?
  
- 28. What excess do you pass on to your hirer? £
- 29. What deposit do you take from your hirer? £

**CUSTOMERS OWN INSURANCE (ONLY APPLICABLE TO COI OPERATORS)**

- 30. Do any of your customers arrange their own insurance? Yes No  
If "Yes" what percentage of hires for the last 3 years has been on a COI basis? Year Percentage  
%  
%  
%
- 31. What percentage of COI hires is projected for the forthcoming year? %
- 32. Do you obtain and retain a copy of the insurance certificate for the intended insurers covering the hire vehicle? Yes No
- 33. Do you request confirmation from the insurance company that the vehicle has been declared to them for the hire period and that cover is in force prior to releasing the vehicle to the hirer? Yes No



## FACT FINDER

### OFF HIRE

- |   |     |    |
|---|-----|----|
| 34. Do you require cover whilst the vehicles are not on hire?   | Yes | No |
| 35. Do you provide a delivery/collection service?   | Yes | No |
| If "Yes" what is the maximum distance one way, a vehicle will be driven for delivery/collection?  |     |    |
| 36. Are the vehicles kept in a locked garaged or in a compound surrounded by a secure perimeter fence or wall with a permanently locked gate? | Yes | No |
| 37. Is there operational 24hour CCTV observing the premises where the vehicles are kept?  | Yes | No |

### OPERATIONS

- |  |     |    |
|--|-----|----|
| 38. Do you have a written health and safety policy statement?  | Yes | No |
| 39. Please advise where vehicle keys are kept whilst on the premises   |     |    |
| 40. For ALL hires, do you keep copies of all hirer associated paperwork (eg. hire agreements, driving licence, utility bills) including customer own insurance (customers insurance details) for a minimum of 5 years? | Yes | No |
| If "No" please specify how long hirer associated paperwork will be kept for?   |     |    |
| 41. Do you allow your vehicles to be used overseas?  | Yes | No |
| If "Yes" please provide number of vehicle days within the EU?  |     |    |

If "Yes" please provide number of vehicle days outside of the EU detailing countries visited and number of days per country?

- |   |     |    |
|---|-----|----|
| 42. Do you permit non-UK residents to use the vehicles abroad?  | Yes | No |
| 43. Do you operate from any airport or seaport?   | Yes | No |
| If "Yes" please provide FULL details?   |     |    |
| 44. Do you anticipate your vehicles will be used for hire & reward such as courier, haulage, parcel delivery, taxi)?  | Yes | No |
| If "Yes" please provide FULL details?   |     |    |
| 45. Do you anticipate your vehicles will be used for the carriage of hazardous goods (eg. Flammable, toxic & corrosive substances; pyrotechnics, explosives)? | Yes | No |
| 46. Do you anticipate your vehicles will be used at any hazardous locations (eg. Airports; power stations; refineries)?                                       | Yes | No |
| 47. Do you do any 100% cash hires   | Yes | No |



**DATA PROTECTION ACT - MUST BE READ**

**Previous claims and incidents**

You must tell us about any claim or incident (such as fire, water damage, theft or an accident) whether or not you claimed for them. When you tell us about a claim or incident we will pass information about it to various databases.

We may search these databases:

- When you apply for insurance
- If you have a claim
- At renewal

We will do this to validate your claims history or that of any other person or property likely to be involved in the insurance or claim.

**Fraud prevention and detection**

We'll check your information against a range of registers and anti fraud databases for completeness and accuracy. We may also share your information with law enforcement agencies, other organisations and public bodies.

If we find that false or inaccurate information has been given to us, or we suspect fraud, we'll take appropriate action. If fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

We and other organisations, including those from other countries, may also access and use this information to prevent fraud and money laundering, for example, when:

- checking details on applications for credit and credit related or other facilities
- managing credit and credit related accounts or facilities
- recovering debt
- checking details on proposals and claims for all types of insurance
- checking details of job applicants and employees

Please contact us at GFC, LV=, County Gates, Bournemouth, BH1 2NF if you want to receive details of the registers and fraud prevention agencies.

**Motor Insurance Database**

We'll add details about your insurance policy to the Motor Insurance Database ('MID') which is managed by the Motor Insurers' Bureau ('MIB'). The MID and the data stored on it may be used by the Police, the DVLA, the DVANI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

- 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 uninsured driving.

If you're involved in a road traffic accident (either in the UK or abroad), insurers and/ or the MIB may search the MID to obtain relevant information.

Other persons (including their appointed representatives) pursuing a claim in respect of a road traffic accident (including foreign citizens) may also obtain relevant information held on the MID.

It's vital that the MID holds your correct registration number. If not you risk the Police seizing your vehicle. You can check that your correct registration number is shown on the MID at [www.askmid.com](http://www.askmid.com)



**DECLARATION**

I/We declare that I/We have read the above questions and answers which have been completed accurately and fully by me/us or on my/our behalf with the information I/we have supplied. I/We confirm that I/we have read or had explained the IMPORTANT INFORMATION which appears above and accept the terms contained in it. I/We confirm the IMPORTANT INFORMATION will be made known to any party related to the insurance. I/We undertake that the Vehicles described shall not be driven by any person who to my/our knowledge has been refused any Motor Vehicle Insurance or has had insurance cover cancelled. I/We declare that the statements and particulars above are to the best of my/our knowledge and belief true, that the Vehicles described are my/our property and in roadworthy condition and that no information has been withheld by me/us that might influence Highway's acceptance and assessment of this Insurance (and failure to provide such information may result in any claim not being paid). I/We agree that this Proposal signed or caused to be signed by me/us shall form the basis of the contract between me/us and Highway Insurance and to accept the policy subject to the terms, conditions and exclusions it contains.

I/We also declare that:

1. The vehicles will NOT be driven by any person who to my/our knowledge
  - a. Suffers from any loss or loss of use of limb, eye, defective hearing or vision (not corrected by spectacles or hearing aid), a heart/diabetic/epileptic condition or from any other infirmity that should be disclosed to DVLA/DVLENI.
  - b. Has during the past 5 years been convicted of any of the following offences: manslaughter, causing death by dangerous or reckless driving, dangerous driving, driving whilst under the influence of drink or drugs, failing to stop after and/or report an accident to Police or any combination of offences that have resulted in suspension or disqualification from driving, unless such person(s) have been declared to Underwriters and has been granted permission to drive under this policy by Underwriters.
  - c. Has not held a full UK licence for at least 12 months unless such person(s) have been declared to Underwriters and has been granted permission to drive under this policy by Underwriters.
  - d. Has during the last 3 years made 2 or more claims where the cost of each claim has not been recovered from any other party, unless such person(s) have been declared to Underwriters and has been granted permission to drive under this policy by Underwriters.

Signature

Please print name

Date

Position





"YOUR VOICE IN THE LONDON MARKET"

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