

## Motor Trade Factfind

Client Details	
<b>Client Name</b>	
<b>Details of Subsidiaries</b>	
<b>Full Business Description</b>	
<b>No. of Years Trading</b>	
<b>Trade Associations / Quality Standards</b>	
<b>Postal Address</b>	
<b>Post Code</b>	
<b>Risk Address (if different)</b>	
<b>Post Code</b>	
<b>Telephone No.</b>	
<b>Website Address</b>	
<b>Present Insurer</b>	
<b>Present Broker</b>	
<b>Renewal Date</b>	
<b>Target Premium</b>	

### Previous Insurance History / Convictions etc

Has the principal or any of the partners or directors either personally or in connection with any business -

- a) Held any insurance which has been declined, terminated refused renewal or subject to special terms
- b) Ever been convicted or charged (but not yet tried) with a criminal offence other than a motoring offence
- c) Ever been declared bankrupt or are subject to any bankruptcy proceedings or any voluntary or mandatory insolvency or winding up procedures
- d) Ever been the subject of a recovery action by Customs and Excise or the Inland Revenue


Has any prosecution, prohibition notice or improvement order been made against the client under Health and Safety legislation in the last 5 years?

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## Risk Information

### Construction

Walls

Roof

Floor

Are the Premises free of Composite Panels

Number of Storeys

Is there a current IEE Certificate

Method of heating the Premises

Does the risk meet FEA discount criteria

Is the risk located in a Halcrow or Inland Flood area

Additional Details


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### Trade Processes

Detail the main process at the Premises

How many woodworking machines are there on the Premises

How many woodworking machinists do you employ

Does the client undertake paint spraying

if so is it undertaken in an LPC approved spraybooth

are any flammable liquids or gases used in trade processes

if so how are they stored

Is Plastic, Foam or Rubber used / held ancillary to trade

Does the client comply with waste removal warranties

What is the sq. ft of the Ground Floor

What is the maximum storage height

Is there a Sprinkler System installed

Are the Premises protected by an Automatic Fire Alarm


### Security

Physical Security

Alarm Security

Locked Tool Store

Are vehicle keys kept in a locked cabinet

Are the Premises protected by CCTV


<b>Property Details</b>		
	Premises A	Premises B
	Sums Insured	Sums Insured
<b>Buildings</b>		
<b>Tenants Improvements</b>		
Machinery & Plant		
Computers & Electronic Office Equipment		
Portable Hand & Power Tools		
Fuel Pumps		
<b>Motor Vehicles</b>		
Own Vehicles		
Customers Vehicles		
General Stock in Trade		
Tobacco & Cigarettes		
Audio Equipment		
Wines & Spirits		
Non-Ferrous Metals		
Day One Average Extension Required		
Is subsidence cover required		
Is Terrorism cover required		

<b>Business Interruption</b>		
Estimated Gross Profit		
Accounts Receivable	£50,000	
Indemnity Period		
Is subsidence cover required		
Is Terrorism cover required		

**Automatic Extensions**

Cover automatically includes the following extensions subject to a 10% limit

- Property Stored
- Public Supplies
- Contract Sites
- Suppliers (exc. Vehicle Manufacturers)
- Customers

**Increased Limit**

Optional Extensions	
<b>Motor Vehicle Manufacturer</b>	
Estimate % of Gross Profit	
<b>Motor Vehicle Manufacturer</b>	
Estimate % of Gross Profit	
<b>Goods in Transit</b>	
Estimate % of Gross Profit	
<b>Motor Vehicles</b>	
Estimate % of Gross Profit	
<b>Loss of MOT Licence</b>	
Estimate % of Gross Profit	

All Risks		
Item Description	Sum Insured	Geographical Limits

Money & Wrongful Conversion	
Estimate of annual amount of notes & coins in transit	
Limit in Transit / Bank Safe / Premises during working hours	
Maximum amount of money carried by one person in Transit	
Limit out of Business Hours in Locked Safes	
<b>Safe Details (makers name &amp; model number)</b>	
Money not in a locked safe out of Business Hours	
Vehicle Excise Licence	
Personal Accident / Assault	
<b>Wrongful conversion Limit of Indemnity</b>	
Estimated turnover in respect of 2nd hand vehicle sales	

**Computers**

Computer Equipment	
Reinstatement of Data	
Increased Cost of Working	
Is there a maintenance agreement in force	

**Engineering**

Item of Plant	Inspection	Insurance	Value

**Liability Details**

Employers Liability	
Public & Products Liability	

**Wageroll Estimates**

Clerical, administrative, & sales	
Pump attendants & cashiers	
Working partners & principals	

**Turnover Estimates**

Turnover (£)	
% Sale of New Vehicles	
% Sale of Used Vehilces	
% Recovery Work	
% Mechanical Repairs & Servicing	

**General Information on Liability**

Does the proposer specialise in customising, modifying or any other major alteration work to vehicles, engines or other components	
Does the proposer hold any franchises or dealership agencies	
Is tyre remoulding or retreading carried out	
Does the client supply part worn or specialist tyres	
Are tyres imported from Eastern Europe or Asia	
Are vehicles or other goods imported or exported	

**Transit**

Nature of Goods carried / despatched

**Own Vehicles**

Reg No.	Make & Model	Body Type	No of Trailers	Vehicle Sum Insured	Trailer Sum Insured

**General Information on Transit**

No of vehicles used to carry goods at any one time

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Are any vehicles used for market trading / direct selling / commercial travelling / soliciting of orders


Are any vehicles left loaded and unattended night

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If so detail security devices i.e. tracker, immobilisers, alarm systems

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**Sendings**

**Estimated annual value of goods consigned including incoming supplies for which the client is responsible**

Within United Kingdom

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To the Channel Isles, IoM, Northern Ireland or Eire

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On FOB or FOA terms

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Limit any one Package

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Limit any one Consignment

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**Extensions**

Commercial travellers samples at stock rooms / hotels / houses

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Property at exhibitions

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Property on approval with customers / on demo / at packers or outworkers

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## Road Risks

### Risk Information

#### Type of work carried out

Service / Mechanical Repair

Service / Mechanical Repair (Home)

Sales Only (Showroom)

Recovery

Sales Only (Work from Home))

Vehicle Collection / Delivery

Mobile Mechanic

Body Shop

#### Type of Vehicles worked upon %

Recovery

#### Number of Vehicles owned or held for sale

Recovery Vehicles

Private Cars

Private Cars

Motor Cycles

Motor Cycles

Commercial Vehicles < 7.5t

Commercial Vehicles < 7.5t

Commercial Vehicles > 7.5t

Commercial Vehicles > 7.5t

Agricultural Vehicles

Agricultural Vehicles

Public Service Vehicles

Transporters

Other (describe)

Other (describe)

#### General Information on Road Risks

Is the client involved in any secondary occupation

Is the client involved in the sale, service or repair of

Sports or high performance vehicles, prestige or high value vehicles

Veteran or classic vehicles

Agricultural vehicles

Importing of vehicles

Vehicles with in excess of 8 seats

Is recovery work undertaken on behalf of the AA, RAC or other organisation

No. of Trade Plates held

No. of Loan Vehicles for Customers

No. of years no claim discount applicable

#### Extensions


Drivers Details							
Name	Date of Birth	Position in Company	Full Time	Part Time	No. of Years	Use	
						Business	Pleasure

Drivers Details - Convictions						
Name	Date of Conviction	Conviction Code	No. of Points	Fine	Ban	BAL (drink / drugs)

Drivers Details - Medical Conditions					
Name	DOB	Medical Condition	DVLA Advised	Terms Imposed	Licence Restricted

