

# Fleetsure MID Notification



## BROKER AND POLICYHOLDER QUESTIONNAIRE - Motor Insurance Database (MID)

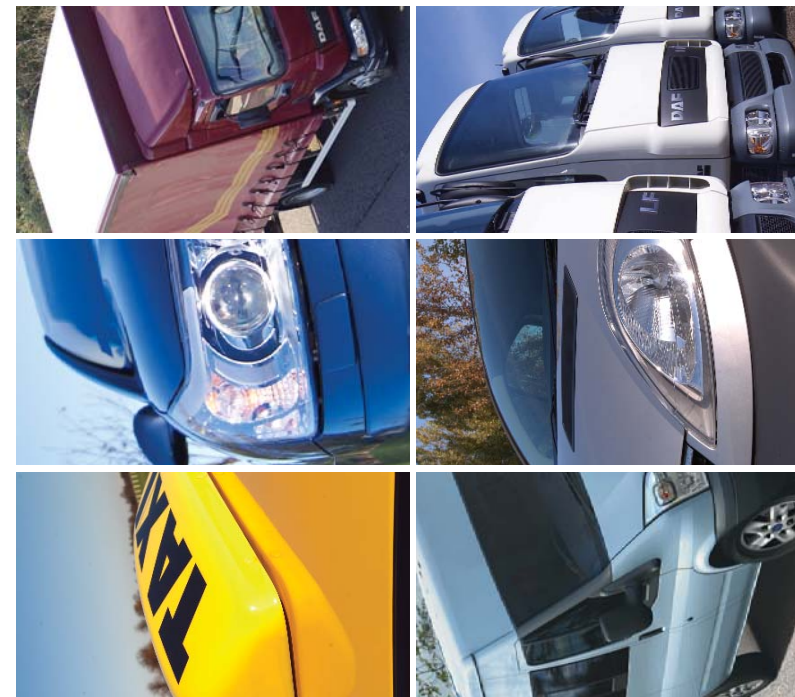
<b>Broker</b>	
<b>Contact Name at Brokers</b>	
<b>Address</b>	
<b>Email address</b>	
<b>Telephone number</b>	<b>Fax number</b>
<b>Policyholder</b>	
<b>Policy Number (if known)</b>	
<b>Policyholder Contact Name (For MID Purposes)</b>	
<b>Policyholder Address</b>	
<b>Email address</b>	
<b>Telephone Number</b>	<b>Fax number</b>
<b>OPTION 1</b> Equity Red Star to update the MID on our behalf	
<b>OPTION 2</b> The MID will be updated by: <b>Policyholder / Broker</b> Please delete as applicable	

### IMPORTANT NOTES

- WARNING:** If you are in doubt about a particular fact(s) being material to this insurance you should disclose it/them. Failure to disclose all material information may result in this insurance being void from inception - leaving you without insurance cover. You should keep a complete record (including copies of all letters) of all information supplied to Underwriters for the purpose of entering into this Contract of Insurance.
- At your request a copy of this completed form will be supplied to you, provided the request is made within a period of three months after its completion.
- Underwriters liability does not operate until acceptance has been notified or a Cover Note delivered to the Insured. If the Proposal should disclose any special features the Underwriters may quote special terms and they reserve the right to decline a proposal.
- Details of full Policy Terms will be supplied upon request.
- Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDS Ltd), the Hunter Database, run by MCL Software Ltd and the Motor Insurance Anti-Fraud and Theft Register, run by the Association of British Insurers (ABI). The aim is to help us to check information provided and also to prevent fraudulent claims. When we deal with your request for insurance, we may search these registers. Under the conditions of your policy, you must tell us about any incident (such as an accident or theft) which may or may not give rise to a claim. When you tell us about any incident, we will pass information relating to it to the registers. Your policy details will be added to the Motor Insurance Database (MID), run by Motor Insurers' Information Centre (MIIC). MID data may be used by the DVLA and DVLI for the purpose of Electronic Vehicle Licensing and by the Police for the purposes of establishing whether a driver's use of the vehicle is likely to be covered by a motor insurance policy and/or for preventing and detecting crime. If you are involved in an accident (in the UK or abroad), other UK insurers, the Motor Insurers' Bureau and MIIC may search the MID to obtain relevant policy 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. You can find out more about this from us, or at [www.miic.org.uk](http://www.miic.org.uk). You should show this notice to anyone insured to drive the vehicle covered under the policy.

Equity Red Star is managed by Equity Syndicate Management Limited, which is authorised and regulated by the Financial Services Authority. Equity Syndicate Management Limited is Registered in England No. 426475. Registered Office: Library House, New Road, Brentwood, Essex, CM14 4GD.



Broker

## Our products include:

- Motor**
  - Private car
  - Classic car
  - Motor trade road risks
  - Vans
  - Motorcycle
  - Taxis
  - Minibus
  - Fleet
  - Haulage
  - Agricultural vehicles
  - Motor breakdown
- Household**
- Personal accident**

# Fleetsure

PROPOSAL FORM

For more information on our other products please contact your insurance broker

Equity Red Star, Library House, New Road,  
Brentwood, Essex CM14 4GD

[www.equityredstar.co.uk](http://www.equityredstar.co.uk)

Administered by Equity Red Star Services Limited, an appointed representative of Equity Syndicate Management Limited which is authorised and regulated by the Financial Services Authority. Equity Red Star Services Limited Registered office: Library House, New Road, Brentwood, Essex CM14 4GD. Registered in England No: 2661753. Companies of Equity Insurance Group Limited.

FSPROP 11/07



# Policy Summary



## ABOUT THIS DOCUMENT

Please note that this policy summary does not contain the full terms and conditions of the contract of insurance, which can be found in the insurance document.

## INSURER

Equity Red Star, managed by Equity Syndicate Management Ltd which is authorised and regulated by the Financial Services Authority.

## TYPE OF INSURANCE AND COVER

Equity Red Star offers the following Motor Fleet insurance covers.

- \* Comprehensive (Comp)
- \* Third Party, Fire & Theft (TPFT)
- \* Third Party Only (TPO)

Cover specific features and benefits (referenced to the numbered sections contained in the insurance document)

COMPREHENSIVE - COMP	THIRD PARTY, FIRE AND THEFT - TPFT	THIRD PARTY ONLY - TPO
Section 1 - Liability to others Section 2 - Loss of or damage to your vehicle Windscreen cover Section 3 - Unauthorised use Section 4 - Unlicensed drivers Section 5 - Medical expenses Section 6 - Personal belongings Section 7 - Foreign use	Section 1 - Liability to others Section 2 - Loss of or damage to your vehicle (not including accidental or malicious damage and vandalism) Section 3 - Unauthorised use Section 4 - Unlicensed drivers Section 7 - Foreign use	Section 1 - Liability to others Section 3 - Unauthorised use Section 4 - Unlicensed drivers Section 7 - Foreign use

## SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS (BY SECTION)

### Section 1

The most we will pay for property damage is £20,000,000 for any one claim or claims arising out of one incident in respect of private cars. The most we will pay for costs and expenses arising from property damage is £5,000,000 for any one claim or claims arising out of one incident.

The most we will pay for property damage is £5,000,000 for any one claim or claims arising out of one incident in respect of all other vehicle types including private cars used for hire purposes.

### Section 2

You must pay an amount towards any claim that you may make under Section 2 of the insurance. This amount is called the 'excess'. More than one excess may apply to a claim, but details of all excesses will be shown in Section 2 of the insurance document (or in the schedule). The excess payable towards an authorised windscreen claim if our approved repairer is not used will be £100.

There is a £500 limit on cover for permanently fitted audio, visual or telephone equipment which is not the manufacturer's standard fitted equipment (less any excess you must pay). If your vehicle is damaged while a young or inexperienced person (including you) is driving you will have to pay the following excesses (on top of the other amount that you must pay).

DRIVERS	AMOUNT	DRIVERS	AMOUNT
Under 21 years of age.	£300	25 or over but who have not held, for 12 months	
Aged 21 to 24 years of age.	£200	or more, a full EU driving licence.	£200

### Section 3

Unauthorised use of an insured vehicle by an employee of the policyholder

### Section 4

Unlicensed drivers are covered provided no licence is required by law and the driver is old enough should a licence be required.

### Section 5

We will pay up to £500 for medical expenses for anyone in your vehicle who is injured as the result of an accident involving your vehicle.

### Section 6

Personal belongings are covered up to £250.

### Section 7

The cover shown on your schedule is automatically extended to certain countries if your documents permit this. If your insurance is restricted to the United Kingdom only then you must contact us to include foreign travel. If we agree to provide cover we may require an additional premium.

## PERIOD OF INSURANCE

The insurance offered is a 12-month contract, which may be renewed each year. Renewal will be subject to the terms and conditions that apply at the time of renewal.

## CANCELLATION

You may cancel the insurance at any time by sending us written notice and returning the certificate of insurance. The charges that will apply are detailed in the General conditions section of the insurance document.

## HOW TO CLAIM

If a claim or possible claim occurs you must report it to us as soon as possible. Please phone our 24-hour helpline on 0844 8001931 or if the claim is solely for windscreen damage please call 0844 5611934.

## COMPLAINTS

If you have any cause to complain about your insurance, or us, please contact your intermediary who administers the insurance on our behalf. Having contacted your adviser, if you are still not satisfied with the way a complaint has been dealt with, you should write to the Chief Executive of Equity Red Star at Library House, New Road, Brentwood, Essex CM14 4GD. When you do this, quote your insurance document number, as it will help us to deal with your complaint promptly. After this action, if you are still not satisfied with the way a complaint has been dealt with, you should refer your case to the Complaints Department at Lloyd's. The address is Complaints Department, Lloyd's, One Lime Street, London EC3M 7HA. Having followed this procedure your complaint can be referred to the Financial Ombudsman Service (FOS). The address is The Financial Ombudsman Service, South Quay Plaza II, 183 Marsh Wall, London E14 9SR. (These procedures do not affect your right to take legal action if necessary).

## FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

If Equity Red Star is unable to meet its liabilities under the insurance, you may be entitled to compensation from the FSCS. The first £2000 of a claim is protected in full and 90% of the remainder of the claim will be met. You can get further information from us or the Financial Services Authority (FSA).

## LANGUAGE AND LAW APPLYING TO THIS INSURANCE

This insurance is written in English and all communications about it will be in English. Unless we have agreed otherwise with you, English law will apply to this insurance.

P.C.
C.V.

# Fleetsure Proposal Form



## YOU THE PROPOSER

### COMPLETE IN BLOCK CAPITALS PLEASE

Name of Proposer	<input type="text"/>	
Full Postal Address	<input type="text"/>	
	<input type="text"/>	
	<input type="text"/>	Postcode <input type="text"/>
Business or Trade	<input type="text"/>	
	<input type="text"/>	

## COVER REQUIRED

Comprehensive <input type="checkbox"/>	Third Party Fire & Theft <input type="checkbox"/>	Third Party Only <input type="checkbox"/>
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## USE OF VEHICLES

		TICK
<b>Cars</b>	a. Pleasure and business, excluding commercial travelling, or	<input type="checkbox"/>
	b. Pleasure and business, including commercial travelling.	<input type="checkbox"/>
<b>Commercial Vehicles</b>	a. Own business purposes, excluding carriage of goods for hire or reward, or	<input type="checkbox"/>
	b. Own business purposes, including carriage of goods for hire or reward.	<input type="checkbox"/>
<b>Vehicles used for Hire</b>	a. Public hire, or	<input type="checkbox"/>
	b. Private hire.	<input type="checkbox"/>

<b>PERIOD OF INSURANCE 12 MONTHS AT</b>	<b>TIME:</b>	AM/PM	<b>DATE:</b>
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## DATA PROTECTION

The details you have provided will be used by Equity Red Star Services Limited to process your request in accordance with the Data Protection Act 1998 and other applicable laws. We share data with approved organisations for underwriting and fraud prevention purposes. Your data may also be processed outside the European Economic Area. In all instances we take steps to ensure an adequate level of protection is given to your information. In order to assess the terms of an insurance contract or administer claims that arise, we may need to collect data that the Data Protection Act 1998 defines as sensitive (such as medical data or criminal convictions). In order to process your information for the purposes of providing insurance and claims handling, it may be necessary to pass your information to carefully selected third parties and other Group companies. By proceeding with this application you signify your consent to such information being processed this way.

If you have any queries, please contact the Company Secretariat at: Equity Insurance Group Limited, Library House, New Road, Brentwood, Essex, CM14 4GD.

**DECLARATION** I/We understand that you will pass the information on this form, and about any incident I/We may give details of to IDS Ltd, MCL Software Ltd and 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, IDS Ltd, MCL Software Ltd and ABI may pass you information they have received from other insurers about other incidents anyone insured to drive the vehicle covered under the policy have been involved in. I/We declare that the answers given above or supplied in a supplementary schedule(s) (on which the Underwriters will rely when deciding whether to accept the risk and in fixing the premium) are true to the best of my/our knowledge and belief and that the vehicle(s) described is/are in roadworthy condition and that no information has been withheld by me/us that might influence the Underwriters acceptance and assessment of this insurance, and to accept a policy subject to its terms, conditions and exceptions. I/We also agree that if anything on this form has been written by another person, he or she acted as my/our agent for this purpose.

I/We hereby consent to any information you may have about me/us being processed by you for the purposes of providing insurance and claims handling, which may necessitate your providing such information to third parties.

I/We undertake that the vehicle(s) will not be driven by any person(s) who to my/our knowledge:-

- has been refused any motor vehicle insurance or continuance thereof.
- suffers from a notifiable condition not notified to DVLA. You are reminded that you are required by law to inform Drivers Medical Group, DVLA, Swansea SA99 1TU, at once, if you have any disability (including any physical or mental condition) which is or may become likely to affect your fitness as a driver.
- has during the last 5 years been convicted of any of the following motor offences:-
  - manslaughter, causing death by dangerous driving, dangerous driving, driving under the influence of drink or drugs, failing to stop after an accident, any offence or combination of offences which resulted in suspension from driving, unless such person(s) has been declared to the Underwriters and given permission to drive such vehicle(s).

We agree that this proposal and declaration will be the basis of all contracts of motor insurance between ourselves and the Underwriters.

Signature and status of person signing on behalf of the Proposer.

<input type="text"/>	<input type="text"/>
<b>SIGNATURE</b>	<b>DATE</b>
<input type="text"/>	
<b>STATUS</b>	