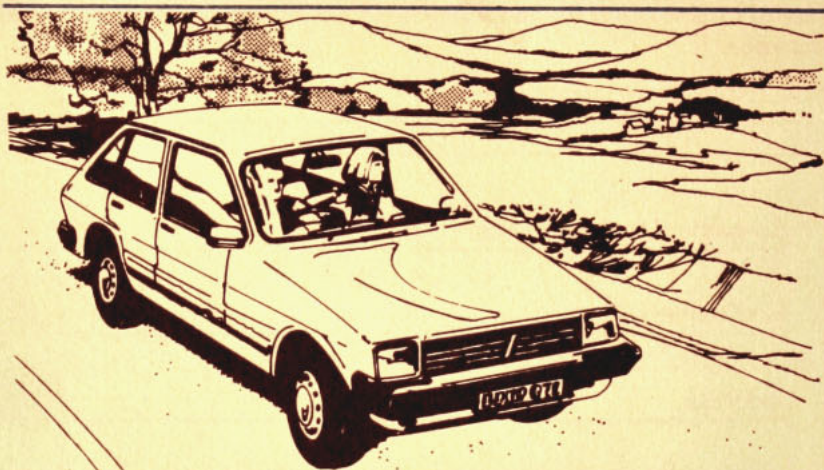


Commercial Union Assurance

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Motor Car Insurance



Proposal Form



ASSURANCE

CU look after you as well as your car

Whether you're interested in Comprehensive insurance or just Third Party, a CU Motor Car policy gives first class cover.

- Claims are dealt with . . . fast.
- There are CU offices throughout the UK and also in Europe; you can get help virtually anywhere you go.
- For travel in Europe, we'll tell you about the insurance you are likely to need.
- You're safe with CU. We've been in the insurance business for over 250 years and are one of the country's leading car insurers.

Discounts available to you

- **60% No Claim Discount** where you can provide recent evidence of 4 or more years entitlement with another insurer; 50% for 3 years; 40% for 2 years and 30% for 1 year.
- **40% Starter No Claim Discount** if you are aged 21 or over and have not earned a No Claim Discount in your own name but have been regularly driving on a full licence without claim or conviction during the 3 years immediately prior to the making of this proposal. If the period is 2 years, 30% may be allowed.
- **20% Introductory Discount** at any age where you do not qualify for either N.C.D. or Starter N.C.D. but have held a full driving licence for at least one year without accident or conviction during the past year.

If you are aged 23 or over you can normally reduce your premium still further if you ask for:

- **Restricted Driving** — up to 10% discount where you agree to limit driving of your car to one or two named persons.
- **An Own Damage Excess** — discounts of approximately 5%, 13½% and 17½% are available if you have a Comprehensive policy and you agree to pay the first £25, £50 or £100 worth of damage to your car. We will still pay the full amount when you claim simply for a broken windscreen or other window, or for loss or damage caused by fire or theft.

Protected No Claim Discount if you are aged 50 or over

If you have attained your 50th birthday and are entitled to 60% No Claim Discount **this will not be lost as a result of any claim.**

Your choice of covers

Comprehensive

Gives you all of the covers described below and in addition insures your car against accidental damage. The standard policy includes the following benefits:

- **New car concession:** when your car is less than one year old and sustains accidental damage in one accident so that repair costs exceed 50% of its list price when new, or is stolen and not recovered, at your request we'll buy you (subject to availability) a new car of the same make and model.
- **Full payment for windscreen or window breakage,** whatever the cost, and it won't affect your no claim discount if this is the only damage.
- **Medical expenses** up to £100 per person, for all occupants of your car, if it is involved in an accident.
- **£5,000** if you are aged between 25 and 75 and while wearing a seat belt you lose a hand, foot, sight of an eye or die following an accident in your car. If not wearing a seat belt, the amount is £1,000. Similar cover is given for your wife/husband.
- **Up to £100** for loss or damage to rugs, clothing and personal effects in your car.

With a Comprehensive policy, if the driver is aged 21 to 24 or has not held a full licence for one year, you're asked to pay the first £50 of damage to your car. If the driver is under 21 the amount is £75. These excesses are in addition to any other compulsory or voluntary excess. However, where damage to your car is caused by fire or theft or when just your windscreen is broken, no excess is payable.

Third Party, Fire and Theft

Gives you the Third Party cover described below; in addition your car is insured for loss or damage by fire or as a result of theft.

Third Party

Third Party cover insures legal liabilities arising from an accident involving **your car** — we'll pay for your legal liability for death or injury to other people, including passengers, and for damage to their property. We'll also pay solicitors' costs to defend you, if a driving summons results from an accident which may involve payment under your insurance. If the charge is for causing death by reckless driving or manslaughter we will pay all reasonable defence costs. This protection also applies for accidents caused by your passengers or any person entitled by your insurance to drive your car with your permission.

The information given in this leaflet is intended as a broad guide to the cover provided by the Policy. If you require any further information or a copy of the standard policy form, please contact your broker, insurance adviser or nearest CU office.

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Please answer all questions carefully and correctly, as it is an offence under the Road Traffic Act to make any false statement or withhold any material information for the purpose of obtaining a Certificate of Motor Insurance.

PLEASE USE BLOCK CAPITALS

Surname (Mr./Mrs./Miss) _____

First name(s) _____

Address _____

Postcode _____

Telephone No. _____

Occupation(s) (If more than one, state all)

Address at which your car is kept (if not as above)

Insurance required (please tick appropriate box)

Comprehensive ☐

Own damage excess
(if required)

£25 ☐

£50 ☐

or £100 ☐

Third Party, Fire and Theft ☐

Third Party ☐

Please indicate Class of Use required.

Class C
(Pleasure)

☐

Use by anyone for social, domestic and pleasure
(including travel to and from usual place of work).
Use for hiring or any business purpose is excluded.

Class A
(Pleasure
and
personal business)

☐

Use by anyone for social, domestic and pleasure
and by you in person for your business. Use for
hiring, motor trade purposes and commercial
travelling is excluded.

Class B
(Pleasure
and
business)

☐

Use by anyone for social, domestic and pleasure
and by any person for your or your employer's or
partner's business. The carriage of passengers for
hire or reward is excluded.

Note: All classes exclude use for racing, competitions, rallies or trials.

Will your car be used for any purpose not provided for in the class of
use indicated? ☐ YES/NO ☐ (if YES please give details)

What date do you require insurance to commence?

Remember no insurance will be in force except to the extent of
any official cover note which may be issued. Commercial Union
Assurance reserve the right to decline any proposal.

FOR OFFICE USE

Policy Number MP _____ Premium _____ Points total _____

Agent's name _____ Branch and Agent No.

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Period of insurance From _____ to _____ Renewal date _____

Your car(s)

Make and Model including whether L, GL, S etc.	Type of Body e.g. Saloon, Hatchback, Coupé etc	Year of Make	Cubic Capacity	Seating Capacity	Value	Registration Number

- Has the car been converted, adapted or modified in any way?
- Is the car (i) owned by a person other than yourself?
or (ii) registered in the name of a person other than yourself?
- Are you the owner of any other motor vehicles?

YES/NO	If YES, please give details
(i)	
(ii)	

Drivers

When completing 1 and 2 below, please give details for yourself and your spouse (whether likely to drive or not) and all other persons who to your knowledge may drive your car.

1a)	Full Name	Occupation(s)	Date of Birth	Type of licence currently held (e.g. Full, Provisional or International)	Date driving test passed
	(Myself)				
	(My spouse)				

- b) Do you wish driving to be restricted to:

yourself ☐ YES ☐ NO or yourself and spouse ☐ YES ☐ NO If NO who will be the main driver?

YES/NO	If YES, please give details
	Name of Company Expiry Date
	No. of Years

Disclosure

You are not required to disclose convictions regarded as "spent" by virtue of the Rehabilitation of Offenders Act, 1974.

Any other facts known to you which are likely to affect acceptance or assessment of the risks proposed for insurance must be disclosed. Should you have any doubt about what you should disclose, do not hesitate to tell us or your Broker/insurance adviser. This is for your own protection, as failure to disclose may mean that your policy will not provide you with the cover you require, or may perhaps invalidate the policy altogether.

Declaration

I declare that the statements and particulars given in this proposal are, to the best of my knowledge and belief, true and complete, and that this proposal shall form the basis of my contract with Commercial Union Assurance Company plc.

I agree that the insurance will not be in force until the proposal has been accepted by the Company, except to the extent of any official cover note which may be issued.

Signed _____ Date _____

How to insure with CU

All you need do is complete the form overleaf and return it to your insurance adviser or CU office. You'll then be given a quotation, and if we need to vary the cover or any of the terms described in this leaflet these will be advised to you at that time.



can help you spread the premium payments.
Please ask for details.

Please return the completed proposal to:



ASSURANCE

Commercial Union Assurance Company plc,
Registered Office: St. Helen's, 1 Undershaft, London EC3P 3DQ.
Registered in England No. 21487.