

## STATEMENT OF FACT - Short Term Insurance

### ***Your Agent***

Agent Tempcover Limited

### ***Your Details - Name Address***

Surname Karbhari  
Forename(s) Faizan  
Title Mr  
Address 10 Shipley Road, Leicester, Leicestershire, LE5 5BW  
Telephone number 07305 025414  
Email address Karbhari210@icloud.com

### ***Your Policy Cover***

Effective Date 2025-01-03 23:30:00  
Expiry Date 2025-01-10 23:30:00  
Policy Cover FULLY COMPREHENSIVE  
Number of Drivers(including you) 1  
Class of Use Use for social, domestic and pleasure purposes only.

### ***Driver Details(including You)***

Full Name Mr Faizan Karbhari  
Sex Male  
Date of birth 2003-10-02  
License Type Full UK licence  
Occupation Not required

### ***Vehicle Details***

Make Bmw  
Model 330E M Sport Auto  
Registration number MJ70 GSO  
Vehicle Value £10,000 to £20,000

**IMPORTANT - You also must read the KGM Motor Proposer Declaration & Important Notes on Pages 2 & 3**

# KGM MOTOR / PROPOSER DECLARATION

1. I declare that I:
  - a. Hold a current United Kingdom Driving Licence with a Full Entitlement to drive a Motor Car for at least 6 months.
  - b. Have no more than 6 penalty points for any motoring convictions endorsed on my driving licence in the past 3 years.
  - c. Am not aware of any pending prosecution or Police enquiry pending for any motoring offences.
  - d. Am not and have not been disqualified from driving a motor vehicle or had my driving licence revoked within the last 5 years
  - e. Have no criminal convictions that are not considered as "spent" (A spent conviction is one which, under the terms of the Rehabilitation of Offenders Act 1974, can be effectively ignored after a specified amount of time). If, however you have received a custodial sentence of four years or more, your conviction will never become spent.
  - f. Have had no more than 2 accidents, claims or losses in the past 3 years that was considered my fault either partially or fully.
  - g. Have been a permanent UK resident for at least the last 24 months
  - h. Have not had any previous insurance policy declined or refused or had any additional terms imposed or had any previous insurance policy cancelled or voided by the insurer.
  - i. Have not been employed or work within any of the following excluded occupations or trades - Courier workers, Entertainment industry, Sportsperson or connected industry, Bodyguard, Circus proprietor, Circus worker, Fairground worker, Fast food industry, Funfair employee, Mobile caterer, House person or currently unemployed.
2. I declare that the vehicle:
  - a. Is not a Van, Lorry, Minibus, Horsebox, Motor Caravan, Motor Home, Recovery Vehicle, Licenced Taxi or Minicab or a Tipper
  - b. Has no more than 7 seats in total and is right-hand drive only and has a valid MOT certificate (if required) and has not been recorded as a Category A or B insurance total loss.
  - c. Will only be used by me for Social, Domestic and Pleasure purposes including commuting to one permanent place of business.
  - d. Will **not** be used for carriage of goods or passengers for hire and reward, racing, pace-making, speed testing, competitions, rallies or trails, track days, whether on a road, track or at an off-road event, commercial travelling, scrap waste or use for any purpose in relation to the motor trade
  - e. Will **not** be used to carry hazardous, corrosive or explosive goods.
  - f. Has **not** been modified or altered from the manufacturer's standard specification. Such modifications could include changes to the bodywork (such as spoilers and body kits), changes to the brakes or suspension (including lowering the vehicle), cosmetic changes (such as alloy wheels or tinted windows), changes affecting performance (such as engine management enhancements including "chipping" and the exhaust system). This is not a full list of all possible changes and you should seek guidance from a professional if you are in any doubt about changes that may have been made to your vehicle.
  - g. Will not be exported from the UK during the duration of the policy.
  - h. Has a current market value not exceeding £50,000
3. I am aware that this temporary insurance policy cannot be used for Hire or Loan Vehicles (i.e. Vehicle Rentals, Vehicle Salvage or Recovery Agents, Credit Hire Vehicles or Companies and Accident Management Companies)
4. I declare that the Certificate of Motor Insurance and any other documents will not be used as evidence of insurance for the release of a vehicle impounded or confiscated by the Police or Local Authority.
5. I am aware that this policy has a minimum excess in respect of Accidental Damage, Malicious Damage, Fire and Theft claims of £500
6. I am aware in the event of an incident resulting in a claim under this policy where there is a non-traceable responsible third party, or the incident is a fault incident involving no other party, an additional £500 excess will apply.

7. I am aware that the driving of other cars is not permitted under this policy.
8. I am aware that no amendments, alterations or changes can be made to this policy or Certificate of Motor Insurance once Issued
9. I have read and agree that the above conditions are met and that I have taken reasonable care not to make any misrepresentation of the information I have provided.

\*I have read and agree that the above conditions are met and that I have taken reasonable care not to make any misrepresentation of the information provided.

KGM Motor are pro-active in managing Fraud detection in proposals for Motor Insurance policies and claims submitted. Insurers pass information to the Claims and Underwriting Register, and the Motor Insurance Anti-Fraud and Theft Register in order to check information provided and also to prevent fraudulent claims. If any claim is in any way fraudulent, including inflating or exaggerating the claim, or submitting forged or falsified documents, or if you have not given complete or accurate information, then no payment will be made, all cover under this policy will end and the appropriate Authorities will be informed.

## DECLARATION

I declare that the answers given on this document are complete and correct to the best of my knowledge and belief. I agree to accept the policy subject to the terms, conditions and exceptions contained within. I also declare that if a third party (such as an insurance broker) has completed this form on my behalf that I have checked that all of the questions have been answered correctly.

I Understand that you will pass information I have provided on this form to the Motor Insurance Database (MID), the Claims and Underwriting Exchange Register and the Motor Insurance Anti-Fraud and Theft Register for the purposes described below and consent to the data transfer.

## WARNING

### Detecting and Preventing Fraud

In order to keep premiums as low as possible for all of our customers, we participate in a number of industry initiatives to aid the prevention and detection of crime, especially insurance related fraud. We pass information to the Claims and Underwriting Exchange Register and the Motor Insurance Anti-Fraud and Theft Register operated by The Motor Insurers Bureau (MIB). We may search these registers and any other relevant databases in order to make decisions regarding the provision and administration of insurance and, when you make a claim, to validate your claims history or that of any person or property likely to be involved in the claim.

### Motor Insurance Database

Information relating to your insurance policy will be added to the Motor Insurance Database (MID) which is managed by the Motor Insurers' Bureau (MIB). MID and the data stored on it may be used by certain statutory and/or authorised bodies including 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) and the provision of government services and 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 EEA or certain other territories), insurers and/or the MIB may search the MID to obtain relevant information. Persons (including their appointed representatives) 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. It is vital that the MID holds your correct registration number. If it is incorrectly shown on the MID you are at risk of having your vehicle seized by the Police. You can check that your correct registration number details are shown on the MID at [www.askmid.com](http://www.askmid.com).

**Complaints** If you have an enquiry about any aspect of your insurance policy then please refer to your Broker in the first instance. If you need to make a complaint then please contact, KGM Motor, 2nd Floor, St James House, 27-43 Eastern Road, Romford, Essex, RM1 3NH. Tel: 020 8530 7351; Fax: 020 8530 7037; e-mail: [compliance.kgm@kgmus.co.uk](mailto:compliance.kgm@kgmus.co.uk).

We will attempt to resolve your complaint as soon as possible within 3 days, however if this is not possible we will get in touch and advise you of the next step: If we are unable to resolve your complaint or you are dissatisfied with our decision you may have the right to refer your complaint to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the Financial Ombudsman Service at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk). The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Tel: 0800 023 4567 or 0300 123 9 123; e-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk). Further details will be provided at the appropriate stage of the complaint process. This procedure is without prejudice to your rights to take legal proceedings.

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## IMPORTANT

**There is no need to sign this document, as by agreeing to the declaration during the quotation process you have confirmed that you have read and agree to the KGM Motor / Proposer's Declaration**