



STATEMENT OF FACT - Short Term Insurance

Your Agent

Agent

Tempcover Limited

Your Details - Name Address

Surname

Forename(s)

Title

Address

Telephone number

Email address

Your Policy Cover

Effective Date

Expiry Date

Policy Cover

Number of Drivers (including you)

1

Class of Use

Use for social domestic and pleasure purposes and use in person by the Policyholder in connection with their business or profession EXCLUDING use for hire or reward, racing, pacemaking, speed testing, commercial travelling or use for any purpose in connection with the motor trade.

Driver Details(including you)

Full Name

Full Name

--

Sex

Sex

-

Date of birth

Date of birth

-

Licence Type

Licence Type

-

Occupation

Occupation

-

Vehicle Details

Make

Model

Registration number

Vehicle Value

Accident/Claim Details

Driver Name

Driver Name

--

Date of

Date of

-

Claim/Incident

Claim/Incident

-

Costs

Costs

-

Fault or Non-Fault

Fault or Non-Fault

-

Driver Name

Driver Name

--

Date of

Date of

-

Claim/Incident

Claim/Incident

-

Costs

Costs

-

Fault or Non-Fault

Fault or Non-Fault

-

IMPORTANT - You also must read the Ageas Insurance Proposer Declaration & Important Notes on Pages 2 & 3





Ageas / PROPOSER DECLARATION

1. I declare that I, or any named driver covered:

- a. Have been a permanent UK resident for at least 60 months (5 Years).
- b. Am NOT Unemployed, or a Professional Sportsman; or have a full or part-time occupation which is connected with the following trades or professions: Couriers, Entertainment Industry, Fast Food Delivery, Parcel Delivery
- c. Have not been disqualified from driving within the last 3 years.
- d. Have no more than 6 penalty points on my/their driving licence, in the last 3 years, and have no prosecution or police enquiry pending.
- e. Have no criminal convictions, a current Anti-Social Behaviour Order (ASBO) or a Criminal Behaviour Order (CBO).
- f. Have no more than one fault accident/loss/claim within the last 3 years (a pending claim or non-recoverable claim is considered a fault claim).
- g. Have not had any previous motor insurance policy cancelled or declared void.

2. I declare that the vehicle:

- a. Will only be used for social domestic and pleasure purposes and use in person by the Policyholder in connection with their business.
- b. Will not be used for hire or reward, racing, pace-making, speed testing, commercial travelling or use for any purpose in connection with the motor trade.
- c. Will not be used to carry hazardous goods or be driven at a hazardous location.
- d. Has not been modified from the manufacturer's standard specification, except for the addition of manufacturer optional extras eg alloy wheels.>
- e. Has no more than 7 seats in total and is right hand drive only.
- f. Has a minimum value of £1000 and I am aware that the maximum amount payable under the policy in respect of loss or damage to the vehicle insured is £65,000.
- g. Is registered in the UK at the start of the policy and will not be exported from the UK during the duration of the policy.
- h. Is not a 'Q' Plated or Diplomatic vehicle.

3. I am aware that temporary insurance cannot be used for Hire or Loan Vehicles (i.e. Vehicle Rentals, Vehicle Salvage/Recovery Agents, Credit Hire Vehicles/Companies and Accident Management Companies).

4. I declare that any certificate of motor insurance and other documents issued will not be used as evidence of insurance for the recovery of impounded vehicles.

5. I am aware that foreign use is not permitted for any demonstrator vehicle or courtesy car.

6. I am aware that this policy has a total excess in respect of Accidental Damage, Malicious Damage, Fire and Theft claims of £500.00.



IMPORTANT NOTES

This is an important document and must be read in conjunction with your Policy, Schedule, and Certificate of Motor Insurance, which together form your contract of Insurance. Please read it carefully and inform your insurance adviser immediately should any of the information be wrong or there is anything missing. Failure to supply accurate and complete answers may mean that your policy is invalid and that it does not operate in the event of a claim. If correct and complete, keep this document in a safe place together with your Policy, Schedule, and Certificate of Motor Insurance.

1. Your policy will be based on the answers provided in this statement of facts. Your answers will influence the acceptance and assessment of this proposal. If you are in any doubt about whether a piece of information is relevant to your answer, your insurance adviser will be happy to give advice.
2. Important notice-You are required by the Consumer Insurance (Disclosure and Representations) Act to take reasonable care to supply accurate and complete answers to all the questions on the statement of facts and to make sure that all information supplied is true and correct. Failure to supply accurate and complete answers may mean that your policy is invalid and that it does not operate in the event of a claim.
3. It is an offence under the Road Traffic Act to make a false statement or withhold any information for the purposes of obtaining a Certificate of Motor Insurance.
4. We recommend that you keep a copy of this Statement of Facts and a record of all information (including copies of any letter or other documents) supplied to us. We will give you a photocopy of this Statement of Facts if you ask us within 3 months of the start of cover.
5. Cover will not start until an Ageas Certificate of Motor Insurance or Cover Note is issued.
6. Unless we agree otherwise, English law will apply to this contract of insurance.
7. A specimen of our current policy is available on request.
8. This is our standard client agreement upon which we intend to rely. For your own benefit and protection you should read these terms carefully. If you do not understand any point please ask for further information.

DATA PROTECTION

We may use information we hold about you to contact you about Insurance. Information may be used by us, other companies in the Ageas group and by our agents and service partners acting under our instruction for the purpose of arranging and handling your insurance policy, and to make sure that any claim is settled effectively. We may use information for research, marketing or statistical purposes. We will not use your information or pass it on to any other person for the purpose of marketing any further products or services to you. We may share your personal information with operators of registers used by the insurance industry to check information and prevent fraudulent claims. These include the Claims and Underwriting Exchange register, and the Motor Insurance Anti-Fraud and Theft Register and the Motor Insurance Database. We may pass information relating to your insurance policy and any incident (such as an accident or theft), to the operators of 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.

We may use your personal information to prevent crime. In order to prevent crime we may check your personal information against our own databases and share it with fraud prevention agencies. Your personal information will be checked with and recorded by a fraud prevention agency. Other companies within the financial services industry may also search such fraud prevention agencies when you make an application to them for financial products (including credit, savings, insurance, stock broking or money transmission services). If such companies suspect fraud, we will share your relevant personal information with them. The information we share may be used by those companies when making decisions about you.

Data from the Motor Insurance Database (MID) may be used to establish whether a driver is insured to drive a vehicle and/or for preventing or detecting crime. If you are involved in an accident in the UK or abroad, the MID may be searched to obtain relevant policy information. You can find out more at www.mib.org.uk. You should show this notice to anyone insured to drive the car covered under the policy.

CUSTOMER SERVICE

We do everything possible to ensure that all persons taking out Optima Car are provided with the high standard of service they would expect of us. In the event that you have any cause for dissatisfaction in relation to your insurance policy, please write to the customer service advisor at our registered address. These procedures do not affect your legal rights.

MAKING A CLAIM

If you want to make a claim, please phone 0845 126 2596 (+44 23 8062 1982 if you are phoning from outside the United Kingdom) as soon as possible. Lines are open 24 hours a day. For broken glass, please phone 0800 174 764.

Should your car be involved in an accident, phone us directly and we will validate your claim and discuss with you how your claim will be progressed.

INSURER INFORMATION

Registered office address: Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Registered in England and Wales No 354568.

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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 Ageas / Proposer's Declaration