

# Proposal Form for Trailer Insurance

**Insured by Millburn Insurance Company Limited**

**Arranged by**



**John Garth House**

Engine Lane, Stourbridge, DY9 7DF

Tel: 0844 557 4233 Or 0844 557 4237 Fax: 0845 230 4666

Email: [brokersupport@mobilers.co.uk](mailto:brokersupport@mobilers.co.uk) [www.mobilers-ebroking.co.uk](http://www.mobilers-ebroking.co.uk)

Mobilers Insurance Services Limited

Authorised and regulated by the Financial Services Authority (FSA No 300401)

Registered in England (No 3228539)

Registered Office: 108 – 112 Main Road, Sundridge, Sevenoaks, Kent, TN14 6ES.

Please complete this form in full and return by email to [brokersupport@mobilers.co.uk](mailto:brokersupport@mobilers.co.uk)

## SECTION A: GENERAL DETAILS

Proposer's Full Name(s)	<input type="text"/>	
Trading Name	<input type="text"/>	
Home Address	<input type="text"/>	
Postcode	<input type="text"/>	
Telephone Numbers	Home <input type="text"/>	Business <input type="text"/>
Years Established in Business	<input type="text"/>	Years <input type="text"/>
Effective Date of Insurance	<input type="text"/>	
Please state nature of catering activities	<input type="text"/>	
	<input type="text"/>	
	<input type="text"/>	
	<input type="text"/>	
	<input type="text"/>	
	<input type="text"/>	
	<input type="text"/>	
	<input type="text"/>	

Please complete the section for which cover is required

## SECTION B: PROPERTY DAMAGE (Trailer)

Make & Model	<input type="text"/>	
Identification No.	<input type="text"/>	
Year of Manufacture	<input type="text"/>	
Size (approx.)	<input type="text"/> feet	x <input type="text"/> feet
Price paid £	<input type="text"/>	
Year of purchase	<input type="text"/>	
Was trailer purchased brand new?	<input type="text"/> Yes/No	
Current Value of Trailer	<input type="text"/> £	
Value of permanently fixed equipment	<input type="text"/> £	
Total Value	<input type="text"/> £ (Generators/Gas bottles are <b>not</b> covered)	

## SECTION C: COVER REQUIRED

Accidental Damage, <b>Fire and Theft</b>	Yes/No
Accidental Damage and <b>Fire</b> (Theft excluded)	Yes/No
Accidental Damage only (Fire & Theft excluded)	Yes/No

### POLICY EXCESS

**Trailer (All Sections) - £250**

## SECTION D: OUT OF USE

1. Where is the trailer kept when out of use?
  - a) At your home address?\* Yes/No
  - b) In a separate compound?\* Yes/No

Please provide **FULL** details including security arrangements:

---

---

---

---

---

Please provide out of use postcode: \_\_\_\_\_

**\*If this changes, please notify us IMMEDIATELY for confirmation of Theft Cover.**

## SECTION E: FIRE SECTION (Complete if Fire Cover is required)

1. Are bottled gas appliances and pipes checked for damage on a weekly basis? Yes/No
2. Is a full safety check of the trailer carried out to ensure gas bottles are secure and all cooking apparatus is completely shut down prior to commencing any journey? Yes/No
3. Is the trailer equipped with a multi-purpose dry powder fire extinguisher **and** a fire blanket? Yes/No
4. Are all methods of heating turned off whilst the trailer is in transit? Yes/No

**If you have answered NO to any of the questions numbered 1 - 4 please provide full details overleaf.**

## SECTION F: THEFT SECTION (To be completed if Theft Cover is required)

1. Is a key operated hitch-lock, manufactured to British Standards fitted to the trailer other than whilst in transit? Yes/No

If No, theft cover will not be available.

2. Is a wheel clamp, manufactured to British Standards, fitted to the trailer other than whilst in transit? Yes/No

If No, theft cover will not be available.

3. Has the trailer been marked by Thiefbeaters or Data Tag? Yes/No  
Please provide unique Thiefbeaters/Data Tag identification number:

4. Has a Tracking device been fitted to the trailer? Yes/No

## SECTION G: LOSS OF OR DAMAGE TO STOCK

Sum insured: £500

(Maximum cover as per Trailer)

1. Is this cover required? Yes/No

## SECTION H: LOSS OF MONEY

Sum insured: £500

(Maximum cover as per Trailer)

1. Is this cover required? Yes/No

## SECTION I: PREVIOUS INSURANCE HISTORY (Answer ALL questions)

1. Have you or any partner/director in connection with your business suffered any loss, damage, injury or disability or incurred any liability (whether insured or not), during the past 5 years for the risks now proposed? Yes/No

If YES, please give details:

Date	Type of loss	Brief details	Amount paid/outstanding

2. Are you now or have you previously been insured for any of the risks now proposed? Yes/No

If YES, please state name of insurer, policy number and expiry date: \_\_\_\_\_

3. Have you or any partner/director in connection with your business:
- (i) Had any proposal or insurance declined, cancelled, refused, or made subject to increased rates or special terms? Yes/No
  - (ii) Been convicted of arson or any other offences involving dishonesty of any kind (e.g. fraud, theft, etc.) Yes/No
  - (iii) Been prosecuted under any safety legislation during the last 5 years? Yes/No
  - (iv) Been declared bankrupt or insolvent? Yes/No
4. Has the proposer or any partner/director ever had a County Court Judgement registered against them? Yes/No

**If YES, please give full details on page 5 including date and amount:**

## SECTION J: DECLARATION

**WARNING:** You are required to provide us with all material facts when applying for this insurance. If you are in any doubt about a particular fact(s) being material to this insurance you should disclose it/them. Material facts are those facts an insurer would regard as likely to influence the acceptance and assessment of this proposal for insurance. Failure to disclose all material information may result in this insurance being void from inception – leaving you without insurance cover.

Before signing this Proposal Form please read the questions and answers again particularly if someone else has completed the form for you.

I/we declare that to the best of my/our knowledge and belief the answers given in this proposal are true and complete and I/we have disclosed all material facts that might influence the Company's acceptance and assessment of this proposal and that if an answer has been given by any other person about myself/ourselves that person shall be my/our agent for that purpose. I/we agree that this Proposal Form and Declaration shall be the basis of the contract between me/us and the Company. I/we have read and agreed the answers to all questions on this form, whether in my handwriting or not and agree to accept a policy subject to the terms and conditions and exceptions contained therein.

Proposers Signature:

Date:

### NOTES

1. No cover is in force until the application is accepted by us on behalf of the insurers and we have written to confirm this and the premium is paid.
2. The insurers reserve the right to ask for special terms or to decline this application. If the insurers decline this application a premium may be payable by you for any period that cover has been in force.
3. You should keep a record (including copies of letters) of all information supplied for the purpose of entering into this insurance.
4. The insurers will supply a copy of this application form on request within three months of completion.
5. Information contained in this application form is for standard risks and is correct at the time of printing but may be subject to periodic changes. Please contact your usual insurance adviser for details of any changes.
6. For our joint protection, telephone calls may be recorded and /or monitored.
7. A Specimen copy of the policy is available on request.
8. You and the insurers are free to agree the law applicable to this policy. The insurers propose that the policy will be subject to English law. By signing this proposal, you agree with the insurer's proposal, and the contract will be subject to English law.
- 9. Cancellation charges - subject to no claim arising we will allow a return premium in accordance with the following scale subject to no claim being reported in the current insurance period.**

Length of time cover in force	Up to 1 month	Up to 2 months	Up to 3 months	Up to 4 months	Up to 5 months	Up to 6 months	Up to 7 months	Up to 8 months	Over 8 months
Percentage of premium refundable	80%	70%	60%	50%	40%	30%	20%	10%	Nil

Any refund is subject to a minimum retained premium of £50.00 (plus IPT).

## PLEASE SHOW ANY ADDITIONAL INFORMATION/MATERIAL FACTS BELOW

---

---

---

---

---

---

---

---

### PROCEDURE IN THE EVENT OF A COMPLAINT

- If you have any problems with this insurance then you should contact the insurance intermediary who arranged the cover for you.
- If you are not satisfied with their answer, please make contact with Mobilers at the following address; John Garth House, Engine Lane, Stourbridge, West Midlands DY9 7DF. You will need to quote your policy number shown in the Schedule.
- In the event that Mobilers have not resolved matters within 8 weeks of you writing to them the problem can be referred to The Compliance Officer, Millburn Insurance Company Limited, 106 Coppergate House, 16 Brune Street, London E1 7NJ.

### COMPENSATION SCHEME

All Millburn policies issued in the United Kingdom for individual customers or small businesses are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if your insurer cannot meet its obligations (e.g. if it goes out of business or into liquidation or is unable to trade). Further information about compensation scheme arrangements is available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk)), who can be contacted on 0207 892 7300.

### IMPORTANT NOTICE - DATA PROTECTION

**- you should show this notice to any other party related to this insurance.**

For the purpose of the Data Protection Act 1998, the Data Controller in relation to any personal data you supply is The Compliance Officer, Millburn Insurance Company Limited, 106 Coppergate House, 16 Brune Street, London E1 7NJ. We may store your information on a computer and in certain circumstances we may have to transfer your information to another country, which may be outside the EEA (European Economic Area). By Proceeding with your insurance application we will assume you agree to this. The way we use your data is shown below.

### INSURANCE ADMINISTRATION

Information you supply may be used for the purposes of insurance administration by the insurer and its agent, by re-insurers and your intermediary. In assessing any claims made, insurers may undertake checks against publicly available information such as electoral roll, county court judgement, bankruptcy or repossessions. Information may also be shared with other insurers either directly or via those acting for the insurer such as loss adjusters or investigators.

### INFORMATION ON PRODUCTS & SERVICES

We may use your details to send you information about other products and services or to carry out research. We may contact you by letter, telephone or email. Please be reassured that your personal details will not be made available to any companies other than Millburn Insurance Company Limited for use for their own marketing purposes. If you would prefer not to receive information or participate in research, simply write to The Compliance Officer, Millburn Insurance Company Limited, 106 Coppergate House, 16 Brune Street, London E1 7NJ.

## **FRAUD PREVENTION, DETECTION & CLAIMS HISTORY**

In order to prevent and detect fraud we may at any time:

- Share information about you with the police, fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this. We and other organisations may also search these agencies and databases to:
  - Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
  - Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
  - Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity;
- Undertake credit searches and additional fraud searches

We can supply on request further details of the databases we access or contribute to.

## **CLAIMS HISTORY**

- Under the conditions of your policy you must tell us about any Insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database.
- We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

## **CREDIT SEARCHES AND ACCOUNTING**

In assessing your application/renewal, we may search files made available to us by credit reference agencies. They keep a record of that search. We may also pass to credit reference agencies information we hold about you and your payment record with us. Credit reference agencies share information with other organisations, enabling applications for financial products to be assessed or to assist the tracing of debtors, or to prevent fraud. We may ask credit reference agencies to provide a credit scoring computation. Credit scoring uses a number of factors to work out risks involved in any application. A score is given to each factor and a total score obtained. Where automatic credit scoring computations are used by us, acceptance or rejection of your application will not depend only on the results of the credit scoring process.

## **SENSITIVE DATA**

In order to access the terms of the insurance contract or administer claims which arise, we will need to collect data which the Data Protection Act defines as sensitive such as medical history or criminal convictions. By proceeding with this contract you will signify your consent to such information being processed by the insurer or its agents.

On payment of a small fee you are entitled to receive a copy of the information we hold about you. If you have any questions, or you'd like to find out more about this notice you can write to the Data Protection Officer at Millburn Insurance Company Limited, 106 Coppergate House, 16 Brune Street, London E1 7NJ.