



## Proposal for Self Drive Hire Fleet Insurance Arranged by Sentinel Insurance Solutions Ltd

We require completion of all sections of this proposal form. It will assist us in establishing suitable insurance cover in accordance with the requirements of your Self Drive Hire business. It is therefore essential that you disclose accurately all facts, both now and on an ongoing basis throughout any contract period, which could influence the acceptance of this proposal by underwriters and the terms that may be quoted to you. Failure to do so could invalidate any policy you may decide to purchase. If you are in any doubt whether a fact is material, it should be disclosed by you. Advice on what constitutes a material fact can be obtained from Sentinel Insurance Solutions. 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 COMPLETE IN INK (OR ELECTRONICALLY) USING BLOCK CAPITALS**

Entity Name and Trading Style:

Company Address:

Tel No:

Fax No:

Email:

Primary Contacts:

Company Website Address:

Ltd Company

Sole Trader

Partnership

Current Insurer:

Current Premium:

Renewal Date:

Current Excess:

Required Excess:

Current Level of Cover:

Comprehensive

Third Party Fire & Theft

TP Only

Extent of Cover Required:

Full Cover

On Hire Only

**"Full Cover"** covers the vehicle whilst on and off hire i.e. social, domestic, pleasure and business purposes by any person to whom the vehicle is let on hire by the Insured. In addition whilst off hire, including the use for social, domestic and pleasure purposes by any person driving with the permission of the policy holder and vehicle rental business purposes of the policyholder.

**"On Hire Only"** covers the use of vehicles for the period of the Rental Agreement only.

Do you trade from any other address? – i.e. rental depot or storage facility

Yes

No

If YES please give address details

Other business activity carried out other than rental:

Do you use a rental software system? – please specify e.g. Prohire, Rentman, other:

### 1.) GENERAL

a.) Please indicate the number of years you have been in operation

b.) Please indicate the level of experience of your staff authorised in vetting potential hirers

Name	Age	Position in Company	Experience

c.) Are you a franchise licensee or a member of a network? Yes  No

If YES please give details

d.) Please indicate the number of vehicles within your fleet

i.) Private Cars up to 2000cc

ii.) Private Cars over 2000cc

iii.) Goods Carrying Vehicles up to 3.5T GVW

iv.) Goods Carrying Vehicles from 3.5T GVW to 7.5T GVW

v.) Goods Carrying Vehicles over 7.5T GVW

vi.) All other vehicles (e.g. Minibuses / MPV's)  
(Note: a 9 seater is NOT defined as a minibus)

e.) Are any vehicles valued at over £30,000? Yes  No

If YES please give details, registration number and value

f.) Are all vehicles owned or leased to you / the company? Yes  No

If NO please give details of the vehicles, their owners and their relationship to you / the company

g.) Do you hire any temporary additional vehicles? Yes  No

If YES:

i.) Please advise the approx number of days of temporary hire for the last 12 months

ii.) Please estimate the approx number of days of temporary vehicles likely for the next 12 months

h.) Have you made any changes to your vehicle fleet or your operation over the last 12 months? Yes  No

(e.g. Changes to the type of vehicles, extended replacement periods, reduction in the number of vehicles, changes to your risk management procedure etc.)

If YES please give details

i.) Do you intend, or have you planned to introduce any changes in the immediate future? Yes  No

(e.g. Reduction in the number of vehicles, changes to the type of vehicles, extended replacement periods, changes to your risk management procedures etc)

If YES please give details

J.) Approximately what percentage of you fleet vehicles are:

i.) Under 5 years old  % ii.) Over 5 years old  %

k.) i.) What has been the average utilisation of the hire vehicles for last three years?  
(e.g. % of time on hire)

Year	Utilisation
Previous Year - 1	<input type="text"/> %
Previous Year	<input type="text"/> %
Current Year	<input type="text"/> %

ii.) What percentage is projected for the coming year?  %

l.) What is the current basis of insurance rating?

Premium Per Vehicle  % of Revenue  Rental Days  Other (please specify)

m.) Does the current insurance policy cover vehicles whilst NOT on hire? Yes  No

If NO are they covered under separate insurance (e.g. Motor Trade)? Yes  No

Where are vehicles stored when not on hire?

Are they covered by a recording CCTV system? Yes  No

Detail other site security

n.) i.) Please state the business's turnover for the last three years excluding VAT.	Year	Insured Retail Hires	COI Hire	Total Revenue
	Previous Year - 1	£	£	£
	Previous Year	£	£	£
	Current Year	£	£	£
ii.) What turnover is projected for the coming year?		£	£	£

The insurer definition of insured rental revenue is income derived from vehicle rentals and shall include any time, mileage and damage waiver charges, excluding VAT.

**o.) Customers own insurance. Please advise the vetting procedures you have in place to check customers' insurance is satisfactory** (e.g. Retain a copy of their insurance certificate/contact their insurance company/broker to ensure appropriate cover is in place and that policy Motor Insurance Database requirements have been met etc.)

## 2.) DRIVERS

**a.) For all persons who will drive a hire vehicle do you:**

- i.) Obtain a supplementary proposal form? If YES please provide a copy Yes  No
  - ii.) Take a photograph at the time of the hire or CCTV image? Yes  No
  - iii.) Check the driving licence and record the number? Yes  No
  - iv.) In addition to the licence do you ask for further identification? Yes  No
- If YES please give details
- v.) Ensure any convictions and date of birth on the licence match the information on the supplementary proposal form? Yes  No
  - vi.) Establish the intended use of the vehicle in addition to the occupation of the hirers? Yes  No

**b.) Approximately what percentage of hirers are:**

UK Residents	%
Visitors from USA & Canada	%
Other Overseas Visitors	%

**c.) i.) Do you supply Hirers/Drivers with details of what to do in an accident?** Yes  No

If YES please provide an example

**ii.) Do you supply them with an accident report to complete?** Yes  No

If YES please provide an example

**d.) Do you allow anyone other than customers to use vehicles for social, domestic and pleasure purposes?** Yes  No

**e.) Do you allow other person's (i.e. non-employees or customers) to use the vehicles for social domestic and pleasure purposes?** Yes  No

If YES please give details of any person aged below 25 who may drive:

Name	Age	Vehicle	Relationship to you/the company

## 3.) VEHICLES

**a.) How is vehicle maintenance carried out?**

In-house  Contracted out

How frequently and by whom? Please provide full details below

b.) What is the procedure for reporting vehicle defects?

c.) At what intervals or total mileage do you replace vehicles?

d.) Do you fit non-manufacturers tracking systems (VLRs/Tracker Devices) or Telematics?

Yes  No

If YES, please provide FULL details of devices used and numbers of vehicles installed below

e.) Do you have a procedure to make the customer aware of the controls of the vehicle prior to hire?

Yes  No

f.) Are all your vehicles UK registered?

Yes  No

If NO please give details

g.) When not on hire are all your vehicles kept in a locked garage or in a compound surrounded by a secure perimeter wall or fence?

Yes  No

If NO please give details

h.) Please advise the maximum number and value of vehicles that could be at one location  
(either garaged or in a car park or compound)

Number

Value

#### 4.) OPERATIONS

a.) Please advise where vehicle keys are kept whilst on your premises

Day:

Night:

b.) When returning vehicles to your premises out of hours what are hirers instructed to do with regard to parking the vehicle and placement of the keys?

c.) If vehicles are collected from hirers where are they instructed to leave the keys when there will not be anyone present at the time of collection?

d.) What is the usual radius of use of your hire vehicles?

e.) Do you allow your vehicles to be used overseas?

Yes  No

f.) If YES please estimate the number of vehicle days per annum

\* If vehicles operate outside the EU please give details of the countries visited

i.) Within the EU

ii.) Outside the EU\*

g.) What is the main purpose of overseas trips (holidays, business etc)?

h.) Do you ever carry out any cash transactions for both deposit and rentals?

Yes  No

i.) Do you permit non UK residents to use a vehicle abroad?

Yes  No

j.) Do you operate your vehicle hire business from any airport or seaport?

Yes  No

If YES please give details

k.) Do you anticipate your vehicles may be used for hire or reward?

(e.g. Parcel delivery, courier work, private or public hire)

Yes  No

If YES please give details

l.) Do you anticipate your vehicles may be used for the carriage of hazardous goods, or used at any hazardous locations, (i.e. power stations, nuclear installations, refineries, or bulk storage or production premises in the oil, gas or chemical industries, Ministry of Defence Premises, Military Bases, any airport, rail track side or other rail property)

If YES please give details

Please read the information below carefully

#### Data Protection Act – Information Uses

For the purpose of the Data Protection Act 1998 the Data Controller in relation to any personal data you supply to is Sentinel Insurance Solutions Ltd.

#### Insurance Administration

Your information may be used for the purposes of insurance administration by the insurer, its associated companies and agents, affinity partners by re-insurers and your intermediary. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes. Your information may also be used for offering renewal, research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, we will ensure that anyone to whom we pass your information agrees to treat your information with the same level of protection as if we were dealing with it.

If you give us information about another person, in doing so you confirm that they have given you permission to provide it to us and for us to be able to process their personal data (including any sensitive personal data) and also that you have told them who we are and what we will use their data for, as set out in this notice. In the case of personal data, with limited experience, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you.

In assessing any claims made, the insurer or its agents may undertake checks against publicly available information (such as electoral role, county court judgements, bankruptcy orders 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).

#### Credit Searches and Accounting

In assessing your application/renewal, to prevent fraud, check your identity and to maintain its policy records, the insurer may search files made available to it by credit reference agencies, who may keep a record of that search. The insurer may also pass to credit reference agencies information it holds about you and your payment record. The information will be used by other credit lenders for making credit decisions about you and the people with whom you are financially associated for fraud prevention, money laundering prevention and for tracing debtors.

The insurer 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 the insurer, acceptance or rejection of your application will not depend only on the results of the credit scoring process.

#### Sensitive Data

In order to assess the terms of the insurance contract or administer claims that arise, the insurer may need to collect data that the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this application/renewal you will signify your consent to such information being processed by the insurer or their agents.

#### Fraud Prevention and Detection

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

- share information about you with other organisations and public bodies including the Police
- undertake credit searches and additional fraud searches
- check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud we will record this

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

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

#### Claims History

Under the conditions of your policy you must tell us about any insurance related incidents (such as fire, water, damage, theft or 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 any time of renewal to validate your claims history or that of any person or property likely to be involved in the policy or claim.

#### Material Facts

Please remember that you must inform the insurer of any circumstances of which the insurer may not be aware. Failure to do so could invalidate the policy. If you are in any doubt as to whether a fact is material it should be disclosed to the insurer.

### **ADDITIONAL DOCUMENTS REQUIRED**

Please ensure that the following documents are included with your proposal form:

Last 3 years confirmed claims experience: YES  NO  Current Fleet List: YES  NO   
Copy of your Rental Agreement: YES  NO  Copy of your Tariff: YES  NO

### **DECLARATIONS**

1. I/We declare that the information given in this proposal is to the best of my/our knowledge and belief, correct and complete in every detail and will be the basis of the contract between Underwriters and ourselves and I/We undertake to pay the premium when called upon to do so.
2. I/We confirm that if this Insurance Proposal is accepted there will be no other Self Drive Hire Policy in force for any vehicle belonging to or in the custody of the proposer (with the exception of hires on customers own insurance).
3. I/We undertake to supply copies of Rental Agreements and Audited Accounts when called upon by the underwriters.

#### Data Protection Act:

I understand and give explicit consent that the information I provide about myself and other members of my company, including any sensitive information such as health details or motoring convictions, will be passed to and used by Sentinel Insurance Solutions, its agents and insurance companies for my insurance. This includes underwriting, processing, claims handling and preventing fraud, and could include passing information to re-insurers, other insurers, affinity partners and sub-contractors, in the UK.

**SIGNATURE** .....

**NAME** .....

**Position**

**Date** dd / mm / yy

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