

Part 4

Important Notes

Data Protection Act 1998

We may store your information on a computer and use it for administration, risk assessment, research and statistical purposes and for crime prevention (see further details below). We will only disclose your personal details to third parties if it is necessary for the performance of your contract with us.

In order to assess 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 Insurers or their agents.

Anti-Fraud and Theft Registers

Insurers pass information to various anti-Fraud and Theft Registers. The aim is to help us check information provided, and also to prevent fraudulent claims, when we deal with your request for insurance we may search these registers. Under the conditions of your insurance policy, you must tell us about any incident (such as an accident or theft) whether or not it gives rise to a claim. When you tell us about an incident, we will pass information relating to it to the registers.

Motor Insurance Database

Your policy details will be added to the Motor Insurance Database (MID), which is run by the Motor Insurers Information Centre (MIIIC). This may be consulted by the police in order to establish who is insured to drive the motor vehicle. If you are involved in an accident (in the UK or abroad), other insurers, the Motor Insurers' Bureau and MIIIC may search the MID to ascertain relevant policy information.

Persons with a valid claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

You can find out more about this from your Insurer, or at www.miiic.org.uk

We will keep your information secure at all times. In certain circumstances, for example for systems administration purposes, we may have to transfer your information to another country, which may be a country outside the European Economic Area ("EEA"). By proceeding with your insurance application, we will assume you are agreeable for us to transfer your information to a country outside the EEA.

Other Important Notes

The information that you have provided to us forms the basis of your insurance policy. It is important that you advise us of all material information, and immediately of any change in the information. Please note if you are in any doubt whether or not any information is material, it should be disclosed. Under the Road Traffic Act, it is an offence to make any false statements or withhold any material information in order to obtain a cover note or a Certificate of Motor Insurance.

The Insurers reserve the right to decline any insurance risk or change the premium and the terms quoted.

Full details of our complaints procedure are set out in your insurance policy.

Your policy is subject to English Law and to the exclusive jurisdiction of the English Courts, unless we have agreed otherwise to you. **Please note:** your cover does not start until you have been issued with a cover note or Certificate of Motor Insurance.

Part 5

Declaration

Once you have read and understood the Important Notes in Part 4 above, please read the declaration below. Provided you are satisfied the information in this statement is accurate, and that you are able to comply with the declaration below, you should retain this document for your own records. If, however, any information is incorrect or requires alteration, you must contact us immediately.

I/we declare that to the best of my/our knowledge and belief that all information given on this statement is true and complete.

I/we acknowledge that Enterprise Insurance Company plc (the "Insurers") will rely on the information contained in this statement, before deciding whether to accept my/our risk and in fixing the insurance premium.

I/we declare that to the best of my/our knowledge and belief, the details of the motor vehicle(s) are correct and that it/they is/are in a roadworthy condition.

I/we declare that no material information has been intentionally withheld, concealed or misrepresented by me/us that might influence the Insurer's acceptance and assessment of my/our application.

I/we understand that non-disclosure or misrepresentation of any material fact may render the policy void.

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Enterprise Insurance Company plc is licensed and regulated by the Financial Services Commission, Gibraltar and authorised to provide insurance in the United Kingdom by the Financial Conduct Authority (Registration Number 402277)



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