

CX52JRZ	Van/Pickup	FORD	TRANSIT	YES
MA57LDY	Private Car	FORD	FOCUS (EXCLUDING RS)	YES

TRADE PLATES

NONE DECLARED

MID DATABASE

As a result of the Fourth EU Motor Insurance Directive you are obliged to provide the Motor Insurance Database (MID) with the registration numbers of all vehicles for which cover is required and that are owned by you and that will be driven, used or parked on a road or public place.

Failure to disclose such registration numbers may invalidate your policy with the result that any claim will be rejected.

You have provided details of such vehicles (shown above) and we will notify the MID on your behalf.

When any of the vehicles declared are sold and/or cover is no longer required or a new vehicle has been purchased that needs to be placed on the MID you need do one of the following:

1. Go to www.coveainsurance.co.uk, select 'Our Products', 'Commercial Products', and then the 'MID Update Link'.
2. Notify your insurance broker who will pass this information to Covéa Insurance.
3. E-mail Covéa Insurance with the relevant details on MID@coveainsurance.co.uk.

DECLARATIONS

You have declared that:

1. No driver named on this policy has lived in the UK for less than 3 years or been a resident outside the UK in the last 36 months.
2. No driver named on this policy has held a full UK driving licence for less than 2 years.
3. No driver named on this policy has been convicted of or charged (but not tried) with a criminal offence.
4. No driver named on this policy is suffering from a disability that has a requirement to contact the DVLA but which has not been reported to the DVLA.
5. No driver named on this policy has had their motor insurance cancelled, refused or had special terms applied in last 5 years.
6. No driver named on this policy has had a claim repudiated or refused.
7. You or your business is not involved in vehicle salvaging, dismantling (even for spare parts), breaking, scrap, sale of parts or recovery for such purposes.
8. You or your business is not involved in selling, repairing or restoring scooters or motorcycles, quad bikes or trikes.
9. You or your business is not involved in importing or exporting of vehicles.
10. You or your business do not specialise in selling, repairing, servicing or restoring:
 - i) Sports or high performance cars.
 - ii) Veteran, vintage or classic cars.
 - iii) Vehicles other than motor cars or light commercial vehicles.
 - iv) 'Grey' imports.
11. No vehicle that you or your business own has been customized for performance enhancement, modified in any way or adapted for disability.
12. None of your vehicles are leased for a minimum initial period of less than 12 months.
13. No driver named on this policy has had a County Court Judgment served against them or entered into an Individual Voluntary Arrangement in the past 5 years.
14. No driver named on this policy is a Director or a Business Partner other than of the Motor Trade business proposed here.
15. You or your business is not involved in vehicle rental, self drive hire, vehicle leasing, vehicle broking or accident claims management.
16. No driver named on this policy has ever been declared bankrupt or been directors or partners in a business that has become insolvent.

Important Notes

1. You are reminded of the need to disclose all material facts, i.e. those that the Insurer would take into account in the assessment and acceptance of the Proposal. If you have any doubt as to whether certain facts are relevant please ask your Insurance Broker or Intermediary. Failure to disclose ALL relevant facts may invalidate your Policy or may result in your Policy not operating fully.
2. 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.
3. A specimen copy of the policy is available on request. Please ensure that you read a copy of the Policy Summary.
4. You should keep a record (including copies of letters) of all information supplied to Covéa Insurance for the purpose of entering into a contract.
5. You may be asked to provide documentary evidence that you are a motor trader. It is a requirement of the operation of any business that the proprietor(s) maintain formal business records to discharge their duties in that respect. We expect that you will keep such records and will be able to provide copies if asked at any time.