



ZURICH[®]

Licensed Motor Vehicle Dealers

Questionnaire

Completion notes

Please read the following before completing this document.

- Answer all questions in full. If you need extra space, attach additional pages on your company letterhead (if applicable) and mark their inclusion on the proposal form;
- Please ensure you read and sign the Declaration at the end of this document.

Duty of Disclosure

Before you enter into a contract of general insurance with us, you have a duty at common law to disclose to us every matter you know, or could reasonably be expected to know that a prudent insurer would want to take into account in deciding whether to insure you and, if so, on what terms. This applies to all persons to be covered under this contract of insurance.

You have the same duty to disclose those matters to us before you renew, extend, vary or reinstate a contract of general insurance.

Your duty however, does not require disclosure of a matter:

- that diminishes the risk to be insured;
- that is of common knowledge;
- that we know or in the ordinary course of our business we ought to know;
- that we state to you that we do not want to know..

Non-disclosure or misrepresentation

If you make a material misrepresentation to us, or if you do not comply with your duty of disclosure, we may treat your policy as if it never existed.

False statement and Fraudulent acts

Your policy is based on the information supplied to us by you or on your behalf. All statements made by you or on your behalf on the proposal and/or questionnaire, in support of this policy, on any claim form or in support of any claim must be true and correct. If you take any action or make any statement in connection with this policy or any claim made under it, which is fraudulent in any way or which is supported by untrue or incorrect information, we are entitled to avoid this policy and all benefits under it will be forfeited.

Privacy Act 1993

Zurich respects your privacy. The following is brought to your attention. However this does not apply to companies.

- (a) This Proposal collects personal information about you;
- (b) The information is collected by Zurich to evaluate the insurance being sought;
- (c) The intended recipient of the information is Zurich;
- (d) The information is being collected and held by Zurich;
- (e) The collection of this information is required pursuant to the common law duty to disclose all material facts relevant to the insurance sought and is mandatory;
- (f) The failure to provide this information may result in your application for insurance being declined, or your insurance being void from the beginning;
- (g) You have rights to access, and correct this information subject to the provisions of the Privacy Act 1993.

Data sharing consent

In order to provide a seamless insurance service globally, Zurich may transfer any data Zurich has received from and any data it holds on the policyholder to other units of Zurich Insurance Group Ltd, such as branches, subsidiaries, or affiliates within Zurich Insurance Group Ltd, cooperative partners of Zurich Insurance Group Ltd, coinsurance and reinsurance companies located in the country of the policyholder or abroad.

Zurich as well as such recipients may use, process and store the data, in particular for the purpose of risk evaluation, policy execution, premium setting, premium collection, claims assessment, claims processing, claims payment, statistical evaluation or to otherwise ensure Zurich's global insurance service delivery.

If a broker or agent is acting on behalf of the policyholder, Zurich is authorised to use, process and store data of the policyholder received from such broker or agent, and to forward to such broker or agent data of the policyholder relating to the execution of the policy and the collection of premiums and payment of claims.

Zurich may procure data from government offices and third parties relating to the policyholder to assess a claim in the event of loss or damage.

1 Insured details

Name of insured

Trading name

Location of yard

Dealer Type: Major franchise Retailing to public Used car dealer Wholesaling to dealer

Insurance detail:

Current Insurer

Policy expiry date

Current broker

2 Vehicles to be insured

Primary type of vehicle sold: Cars Trucks Motorcycles Other (please specify)

Does the dealer sell any Exotic / High Performance vehicles (e.g. Porsche, Ferrari, Subaru STI)? Yes No

If 'Yes', please provide further details

Does the dealer allow vehicles to be taken on a test drive unaccompanied? Yes No

If 'Yes', please provide further detail on what information you record relating to the driver and how

Please note it is a requirement of the policy to sight and record licence details or other photo ID

Does the dealer hire or loan out vehicles? Yes No

If 'Yes', please provide further details

Does the dealer sell or store vehicles on behalf of others (both the public and other dealers)? Yes No

If 'Yes', please provide further details

3 Details of yard and key security

Is the Yard or Building:

Situated on a Main road Industrial area Other (please specify)

Bounded by a security fence? Yes No If 'Yes', specify type and height e.g.6 ft iron spiked)

Is an Alarm System installed? Yes No

- Is the building alarmed? Yes No

- Is the yard alarmed? Yes No

- Is the alarm monitored? Yes No

If monitored please provide name of monitoring company

Are there security patrols after hours? Yes No

Is the yard floodlit after hours? Yes No

Are all exit doors (including roller doors) and windows deadlocked or barred? Yes No

3 Details of yard and key security (continued)

Where are keys to all vehicles kept:

- During working hours?
.....

- Outside working hours?
.....

Please note there are policy requirements regarding security of keys – please ensure that these requirements are complied with

Are any vehicles stored regularly away from the insured's premises (e.g. stored by other dealers)?

Yes No

If 'Yes', please provide further details
.....
.....
.....

4 Quotation schedule

COMMERCIAL MOTOR

Motor vehicle stock values \$
.....

Approximate number of units
.....

Maximum driving limit any one vehicle \$
.....

Specified vehicles (all vehicles to be insured by this policy which are not stock e.g. personal vehicles)

Year	Make	Model	Registration	Sum Insured*	Cover**
					<input type="radio"/> C <input type="radio"/> F <input type="radio"/> T
					<input type="radio"/> C <input type="radio"/> F <input type="radio"/> T
					<input type="radio"/> C <input type="radio"/> F <input type="radio"/> T
					<input type="radio"/> C <input type="radio"/> F <input type="radio"/> T
					<input type="radio"/> C <input type="radio"/> F <input type="radio"/> T

CLAIMS EXPERIENCE (please provide most recent 3 years history)

Year Total claims cost \$ Excess \$
.....

Year Total claims cost \$ Excess \$
.....

Year Total claims cost \$ Excess \$
.....

To assist please attach photographs of the dealer yard where possible

5 Declaration

In accordance with my / our duty of disclosure, I / We declare that the whole of these answers in the Questionnaire are true, that I / We have withheld no information whatsoever that might tend in any way to increase Zurich's risk, or to influence its decision regarding this information; and that I / We have not proposed for insurance in excess of the actual value of the motor vehicles described, and I / We undertake to exercise care, and reasonable precautions for the safety of the said motor vehicles. I / We agree that this Questionnaire and Declaration shall be the basis of the contract between me / us and Zurich.

I / We further agree that if this Questionnaire, in any part is filled in by any other person, such person shall be deemed my / our agent(s) and not the agent of the Company.

Signature X	Date / /
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