

# Combined Goods in Transit and Liability Insurance

## Statement of Fact



Please check all of the information in this document as this will form the basis of the contract of insurance. If any details are incorrect or require amendment you must let us know immediately, otherwise please retain this document for the duration of your policy.

For office use:

### Section 1 Proposer

Full name of the proposer	Dean Hudson
Company or trading name (if applicable):	Mr Dean Hudson
Operating address	48 Hull Road
	Cliffe
	Selby
	North Yorkshire
Postcode	YO8 6NH
Business/Occupation	Courier services/Haulage

### Section 2 Period of cover

From	0:00	hours	08/12/2013	To	24:00	hours	07/12/2014
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### Section 3 Goods in transit

Make	Model	Registration Mark	Goods in transit limit of indemnity
MERCEDES-BENZ	SPRINTER	KY59 UEX	£25000

### Section 5 Public liability

Limit of indemnity required	£5000000
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### Section 6 Employers' liability

Limit of indemnity	None
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#### Have you, or has any person connected with your business:

Had any insurance cancelled by an insurer?

No

Been refused insurance or had renewal refused?

No

Had special terms imposed by an insurer?

No

Been convicted of, or charge with but not yet tried, any criminal conviction?

No

## Section 7

## Important notes

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 with you.

### Material facts

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.

### 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.

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.

### 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 Insurers' Database

## Section 9

## Declaration

**Once you have read and understood the Important Notes in Section 8 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 Zurich Insurance 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.

**Zurich Insurance plc**  
Zurich House  
Ballsbridge Park  
Dublin 4  
Ireland  
[www.zurich.co.uk](http://www.zurich.co.uk)

Zurich Insurance plc is  
authorised and regulated by the  
Financial Services Authority  
(Registration Number 203093)



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