

Freight Operators Liability Factfinder

Date produce	d on :								
Quote require	d by:								
Intermediary	y details (to b	oe compl	eted by	your insu	urance int	cermediary)			
Intermediary	Name:								
Contact perso									
Direct Telepho	one no (inc co	ode) :							
Email address	S: [
Existing Insu	rance Detail	<u>s</u>							
Does the prop cover in place	-	y have or l	have the	ey previo	usly had a	nny other Marine in	surance		
If Yes, please s	state:								
Name of insur	er:								
Period of Insu	rance:								
Current Excess	S:								
Your Details									
Name of the I	nsured:								
Address:									
Postcode:									
Claims exper	<u>rience</u>								
In the past 5 y	ears, have an	y claims l	been ma	ade?					
If Yes inlease r	provide the fo	ollowing c	letails o	f each ind	cident:				
Date of intimation					Total payments including costs	Total outs	standing	Open/ Closed	
If this is a new	ı venture plea	ase provid	de detai	ls of indu	ıstrv exne	rience [.]			
	, pre-	p. o v II			<i>j</i> enpe				

General Information

Please provide details regarding the company history: (Include details such as when formed and commanagement practices and general housekeeping)	ments regarding				
How long have you been a member of the RHA or BIFA?					
Please state the Geographical limits in which you operate: (see Zones below for definitions)					
Geographical Limits					
Zone 1					
	annal Ialanda), anlu				
England, Scotland, Northern Ireland, Republic of Ireland, Wales, all offshore islands, (including the Cha	annei isianus), oniy.				
Zone 2					
Zone 1 (as defined above), Austria, Andorra, Belgium, Denmark, France, Germany, Gibraltar, Liechtenstein, Luxembourg, Monaco, Netherlands, Norway, Portugal, Spain, Sweden, Switzerland only.					
Zone 3					
Zone 2 (as defined above), Bulgaria, Cyprus, Czech Republic, Estonia, Finland, Greece, Hungary, Iceland, Italy, Latvia, Lithuania, Malta, Poland, Romania, San Marino, Slovakia, Turkey (not east of the Bosporus) only.					
Zone 4					
Zone 3 (as defined above), Albania, Bosnia and Herzegovina, Croatia, Kosovo, Macedonia, Montenegro, Russian enclave, Serbia, Slovakia and Slovenia.					
Zone 5					
Zone 4 (as defined above), Belarus, Moldova, Russia (not east or south of Moscow), Turkey (south and east of the Bosporus), Ukraine only.					
Zone 6					
Worldwide (Freight Forwarders only).					
Please state the main type of goods that you carry:					
Is any of your work sub-contracted out? (Confirm back to back cover)					

If Yes, do the sub-contractors have t	heir own insurance?				
Please state what checks are in plac	e to ensure sub-contractors ha	ve their own insurance:			
	The section of the se				
Please specify the Conditions of Tra-		T			
Conditions used	Specific Contract – If applicable	Limit – per tonne or vehicle	Haulage charges		
RHA 1998 – Own vehicles:	аррисавте	Vernicie			
RHA 1998 – Sub-contractors:					
All Risks – Own vehicle:					
All Risks – Sub-contractors:					
CMR UK – Own vehicles:					
CMR UK – Sub-contractors:					
CMR Zone 2 – Own vehicles					
CMR Zone 2 – Sub-contractors					
BIFA Zone 6					
Other Conditions – Own					
Vehicles					
Other Conditions – Sub					
contractors					
UKWA/RHA storage					
Address(es)					
Please state the number of vehicles	that you operate:				
Gross Vehicle Weight	Number of vehi	cles			
Over 24 tonnes:					
15 to 24 tonnes:					
7.5 to 15 tonnes:					
3.5 to 7.5 tonnes:					
Up to 3.5 tonnes:					
Please state the percentage of your	turnover related to transportin	g the following Target goods:			
Goods	'	Percentage of	turnover		
Spirits/tobacco products:		%			
Processed tobacco:		%			
Audio/visual equipment:		%			
Mobile Phones &/or similar:			%		
Non-ferrous metals:			%		
Refrigerated goods:			%		

Furs and/or ready made garments:

Photographic E	quipment and accessor	ies			%
Precious metal:	s or stones:			%	
Computer equi	pment, software and ac	cessories;			%
For refrigerated	goods, please give the s	split for chilled and fro-	yon goods:		
Torremgerated	goods, please give the	Chilled	ten goods.	Frozen	
UK only:		Critica	%	1102011	%
Zone 2:			%		%
20.10 2 1			,,,		,,,
Risk Managen	<u>ient</u>				
Please give det	ails of your vehicle secui	rity:			
Please give det	ails of your premises/ya	rd security:			
Please give det	ails of security precautic	ns taken for vehicles le	ft loaded overnight	:	
	ails of general risk mana		have and programr	nes that are bei	ng
considered for	the future/anything rela	ting to past losses:			
Declaration					
	t the information given i	is, to the best of my/ou	r knowledge and be	elief correct and	complete. If the risk is
accepted I/we u	ndertake to pay the prer	mium when called upor	n to do so. I/We und	lerstand that my	y/our information may
	d to regulatory bodies fo	or the purposes of mon	itoring and/or enfor	cing the insure	r's compliance with any
regulatory rules,	codes.				
Signed:				Date:	
Position Held:					1

Important Information

Choice of Law

In the absence of any written agreement to the contrary this contract and any arbitration shall be subject to and governed by and construed in accordance with English Law and shall be subject to the exclusive jurisdiction of the English courts.

If You Have a Complaint

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please contact your insurance adviser. We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

Telephone Call Charges and Recording

For our joint protection telephone calls may be recorded and/or monitored.

Material Circumstances

Please remember that you must make a fair presentation of the risk to us. This means that you must:

- disclose to us every material circumstance which you know or ought to know or, failing that, sufficient information to alert us that we need to make further enquiries; and
- (2) make such disclosure in a reasonably clear and accessible manner; and
- (3) ensure that, in such disclosure, any material representation as to a: (a) matter of fact is substantially correct; and (b) matter of expectation or belief is made in good faith.

A material circumstance is one that is likely to influence an insurer in the acceptance and assessment of the application. You must also make a fair presentation to us in connection with any variations, e.g. changes you wish to make to your policy. If you fail to make a fair presentation of the risk then this could affect the extent of cover provided or could invalidate your policy, so if you are in any doubt as to whether a circumstance is material then it should be disclosed to us.

Disclosures should be specific and made in a reasonably clear and accessible manner. We will not be deemed to have knowledge of any information generally referred to (for example the contents of company websites listed in the risk presentation) or any matter not expressly drawn to our attention.

Each renewal invitation is made on the basis of the information we have at the time it is issued. We may revise or withdraw it if, before the date your renewal takes effect, any event occurs that gives rise to a claim or alters the material circumstances under this insurance, even if we are notified after your renewal date.

A specimen copy of the policy wording is available on request. You should keep a record (including copies of letters) of all information supplied to us for the purposes of the renewal of this insurance. A copy of the completed application will be supplied on request within a period of three months after its completion.

Data Protection - Privacy Notice

Aviva Insurance Limited is the main company responsible for your Personal Information (known as the controller).

We collect and use Personal Information about you in relation to our products and services. Personal Information means any information relating to you or another living individual who is identifiable by us. The type of Personal Information we collect and use will depend on our relationship with you and may include more general information (e.g. your name, date of birth, contact details) or more sensitive information (e.g. details of your health or criminal convictions).

Some of the Personal Information we use may be provided to us by a third party. This may include information already held about you within the Aviva group, information we obtain from publicly available records, third parties and from industry databases, including fraud prevention agencies and databases.

This notice explains the most important aspects of how we use your Personal Information, but you can get more information by viewing our full privacy policy at aviva.co.uk/ privacypolicy or requesting a copy by writing to us at: The Data Protection Team, Aviva, PO Box 7684, Pitheavlis, Perth PH2 1JR. If you are providing Personal Information about another person you should show them this notice.

We use your Personal Information for a number of purposes including providing our products and services and for fraud prevention.

We also use profiling and other data analysis to understand our customers better, e.g. what kind of content or products would be of most interest, and to predict the likelihood of certain events arising, e.g. to assess insurance risk or the likelihood of fraud.

We may carry out automated decision making to decide on what terms we can provide products and services, deal with claims and carry out fraud checks. More information about this, including your right to request that certain automated decisions we make have human involvement, can be found in the "Automated Decision Making" section of our full privacy policy.

We may process information from a credit reference agency, including a quotation search where you are offered an Aviva credit payment facility. More information about this can be found in the "Credit Reference Agencies" section of our full privacy policy.

We may use Personal Information we hold about you across the Aviva group for marketing purposes, including sending marketing communications in accordance with your preferences. If you wish to amend your marketing preferences please contact us at: contactus@aviva.com or by writing to us at: Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester, LE7 1PD. More information about this can be found in the "Marketing" section of our full privacy policy.

Your Personal Information may be shared with other Aviva group companies and third parties (including our suppliers such as those who provide claims services and regulatory and law enforcement bodies). We may transfer your Personal Information to countries outside of the UK but will always ensure appropriate safeguards are in place when doing so.

You have certain data rights in relation to your Personal Information, including a right to access Personal Information, a right to correct inaccurate Personal Information and a right to erase or suspend our use of your Personal Information. These rights may also include a right to transfer your Personal Information to another organisation, a right to object to our use of your Personal Information, a right to withdraw consent and a right to complain to the data protection regulator. These rights may only apply in certain circumstances and are subject to certain exemptions. You can find out more about these rights in the "Data Rights" section of our full privacy policy or by contacting us at dataprt@aviva.com

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 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 provide us with other satisfactory proof of identity;
- Check details of job applicants and employees.

Claims history

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

We can supply on request further details of the databases we access or contribute to. If you require further details please contact us.