

## Statement of Fact



Broker agency Number: [TBC]

Period of Insurance: effective date and time []

### Information Provided by you

This is the information that you have provided to us when applying for your policy. You have confirmed you have answered the questions to the best of your knowledge and belief. It is vital that you check that it is complete and accurate. If it is not, please contact your broker immediately.

If any information on this document is not complete and accurate, please contact your broker immediately.

<b>Your Details</b>	
Policyholder	
Address	
Date of birth	
Marital status	
Occupation	
Job status	
Business Type	
Licence details	
Use of other vehicles	
Brokers E-mail	
No claims bonus	
Guaranteed no claim bonus	

<b>Medical history</b>	
[Medical conditions]	[None disclosed]

Accidents and losses in the past five years	Date of claim	Fault	NCB affected	Claim Amount	Claim Type
[None disclosed]					

Motoring convictions in the past five years	Date of conviction	Points	Months suspended	DD Reading	Conviction type	Accident Number
[None disclosed]						

<b>Your Vehicle</b>	
Make, Model and year	
Purchase date	
Vehicle Value	
VRN	

<b>Your Vehicle</b>	
Declared annual mileage	
Engine Size	
Body Type	
Number of seats	
Fuel Type	
Transmission	
Right hand drive	[Yes]
Security	[Standard]
Tracking Device	[None]
Modifications	[None]
Vehicle's overnight location	[Garage]
Vehicle Owner	[Proposer/Policyholder]
Registered Keeper	[Proposer/Policyholder]
Main Driver	[]
Use of vehicle	[Social Domestic and Pleasure Use Inc Commuting]

<b>Your Demands and Needs Statement</b>	
Policy Cover	[Comprehensive]
Drivers on your policy	
Excess	[£]
Glass Repair	[Included]
Glass Excess	[£100]

<b>Premium</b>	
All prices include Insurance premium tax (IPT)	[£]

### Additional Questions

Have you or any driver ever had an insurance cancelled, declared void or had any extra terms imposed by an insurer – [Yes/No]

Have you or any driver ever been convicted of and/or charged with any offence (other than motoring convictions and/or any convictions spent under the Rehabilitation of Offenders Act) and do not have any prosecutions pending – [Yes/No]

Have you or any driver ever been bankrupt and/or entered into an individual voluntary arrangement (IVA) – [Yes/No]

Have you or any driver ever been refused the renewal of a policy of insurance by any insurer – [Yes/No]

You have confirmed that the main driver of the vehicle(s) covered under this policy is correctly stated. Any misrepresentation made by you in order to obtain a lower premium could result in cancellation of your policy, void and or rejection of any claims.

### Company

This MeteorWrite policy is arranged by Blagrove Underwriting Agency Limited (BUA).

This policy is issued under delegated authority in accordance with Blagrove Underwriting Agency Ltd (BUA) with the authorisation that Accredited Insurance (Europe) Limited - UK Branch ('Accredited') have granted to Blagrove Underwriting Agency Ltd (BUA). This contract makes Blagrove Underwriting Agency Limited (BUA) the agent of Accredited and gives us them authority to perform certain acts on their behalf but does not affect your rights to claim or make a complaint.

### Regulation

Accredited Insurance Europe Limited - UK Branch (AIEL) is authorised and regulated by the Malta Financial Services Authority. AIEL is authorised by the Prudential Regulation Authority and with deemed variation of permission. AIEL is subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. AIEL is the UK Branch of Accredited Insurance (Europe) Limited, which is incorporated in Malta (Company number: C59505)

with limited liability and with its Registered Office and principal place of business at Development House, St Anne Street, Floriana, FRN 9010 Malta. AIEL has a place of registration and principal place of business at 71 Fenchurch Street, London, EC3M 4BS. UK Companies House registered number: BR021362.>/p>

Blagrove Underwriting Agency Ltd (BUA) is authorised and regulated by the Financial Conduct Authority and our reference number is 511162. BUA's offices are at 34 Lime Street, London EC3M 7AT and our registered office is at 1, Westferry Circus, Canary Wharf, London E14 4HD (Co Reg No 04209302).

### **Motor Insurance Database (MID)**

Information relating to this insurance will be added to the Motor Insurance Database (MID) which is managed by the Motor Insurers' Bureau (MIB) and it is a condition of this policy that you supply all the details of your vehicles in order that these details can be recorded on the MID. Failure to comply with the requirements of this condition may result in the cancellation of this insurance in accordance with the Cancellation condition.

The MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the DVANI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

- a. electronic licensing;
- b. continuous insurance enforcement;
- c. law enforcement (prevention, detection, apprehension and/or prosecution of offenders);
- d. the provision of government services and/or other services aimed at reducing the level and incidence of uninsured driving.

If you are involved in a road traffic accident (either in the UK, the EEA or certain other territories), insurers and/or the MIB may search the MID to obtain relevant information. Persons (including their appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

It is vital that the MID holds your correct registration number. If it is incorrectly shown on the MID you are at risk of having your vehicle seized by the Police. You can check that your correct registration number details are shown on the MID at [www.askmid.com](http://www.askmid.com).

### **Detecting and preventing fraud**

In order to keep premiums as low as possible for all of our customers, we participate in a number of industry initiatives to aid the prevention and detection of crime, especially insurance-related fraud. We pass information to the Claims and Underwriting Exchange Register and the Motor Insurance Anti-Fraud and Theft Register operated by Insurance Database Services Ltd (IDS Ltd). We may search these registers and any other relevant databases in order to make decisions regarding the provision and administration of insurance and, when you make a claim, to validate your claims history or that of any person or property likely to be involved in the claim.

As part of our anti-fraud processes, information will be passed to third party credit reference agencies for the purposes of identity verification only. As part of the identity verification process, your information will be checked against a range of databases/registers and a 'soft footprint' will be left on your credit file for a period of 12 months. Unlike standard credit checks, soft footprints do not affect your credit score and you are the only person who can view them on your credit report.

### **DECLARATION**

I/We declare that to the best of my/our knowledge and belief the information given in this form is correct and complete in every detail.

I/We understand that you will pass the information on this form and about any incident I/we may give details to approved companies so that they can make it available to other insurers. I/We also understand that, in response to any searches you may make in connection with this application or any incident I/we have given details to approved companies who may pass your information it has received from other insurers about other incidents anyone insured to drive the vehicle covered under the policy have been involved.