

# M & C General Insurance Company Ltd.

Head Office: 9-11 Bridge Street, P. O. Box 786, Castries  
St. Lucia, W.I.

## COMMERCIAL VEHICLE INSURANCE PROPOSAL

EACH OF THESE QUESTIONS MUST BE ANSWERED COMPLETELY

PLEASE  
USE  
BLOCK  
CAPITALS

1. (a) Name of Proposer (in full) \_\_\_\_\_ (b) DOB: \_\_\_\_\_

(c) Address \_\_\_\_\_

(d) Trade, occupation, profession \_\_\_\_\_

(e) Email Address \_\_\_\_\_

2. Do you have any other insurances with M & C General Insurance Co. Ltd.? YES ..... NO .....

If 'YES', please give particulars \_\_\_\_\_

3. How long have you or your driver held a valid drivers license? \_\_\_\_\_

4. To your knowledge, will anyone be driving the motor vehicle:

(a) Have less than two years regular driving experience? YES .....NO .....

(b) Be less than 25 years of age? YES .....NO .....

If 'YES', to either of these, please give driver's name and age. \_\_\_\_\_

5. Will anyone suffering from defective vision, hearing or any physical disability or infirmity drive your motor vehicle? YES ..... NO .....

6. Have you ever been convicted of any offence in connection with the driving of any motor vehicle? YES ..... NO .....

If 'YES' , please state the date and nature of conviction \_\_\_\_\_

7. Has anyone who will drive your motor vehicle been convicted of any offence in connection with the driving of any motor vehicle? YES ..... NO .....

If 'YES' , please state the date and nature of conviction. \_\_\_\_\_

8. Are you now or have you ever insured a motor vehicle in your name? YES ..... NO .....

If 'YES', please state name of company. \_\_\_\_\_

9. Has any Insurance Company ever ....  
(a) Declined your proposal? YES ..... NO.....

(b) Increased your premium? YES ..... NO.....

(c) Required you to carry/pay the first portion of any loss? YES..... NO.....

(d) Refused to renew or cancel your policy? YES ..... NO.....

(e) Intimated that they would prefer you to place the business elsewhere or otherwise hinted or informed you that they do not wish to continue your insurance? YES ..... NO .....

If 'YES', to any of these, please explain \_\_\_\_\_

10. Have you or has anyone who will drive your motor vehicle, ever had any accidents with this or any other motor vehicle? YES..... NO.....

If 'YES' , please give details \_\_\_\_\_

GIVE A SEPARATE ANSWER FOR EACH YEAR

Year	Number of Vehicles	Number of Claims or Accidents	Accidental Damage	Third Party	Outstanding

11. (a) Is the motor vehicle kept on your premises at night? YES ..... NO.....

If 'NO', state where \_\_\_\_\_

(b) How many vehicles are kept on the same premises? \_\_\_\_\_

12. Has the motor vehicle been modified in any way or fitted with oversized tires or a high-performance engine or equipment? YES ..... NO.....

If 'YES', give details \_\_\_\_\_

13. Is your motor vehicle:

(a) New ..... Secondhand .....

(b) Registered in your name? YES ..... NO .....

(c) Subject to a Hire Purchase or Mortgage Agreement? YES ..... NO .....

If 'YES', please state the name of the Finance Company \_\_\_\_\_

14. Has the vehicle ever been involved in an accident? YES ..... NO .....

If 'YES', give details. \_\_\_\_\_

15. Is the motor vehicle fitted with an anti-theft device? YES ..... NO .....

If 'YES', please state name of device \_\_\_\_\_

16a. Will the vehicle be used for any purpose in connection with?

(i) The Motor Trade? YES ..... NO.....

If 'YES', please give details. \_\_\_\_\_

(ii) Racing, peacemaking, speed testing. YES ..... NO.....

If 'YES', please give details

b. Will the motor vehicle be used for purposes other than the carriage of your own goods? YES ..... NO .....

Please state the nature of the goods carried. \_\_\_\_\_

c. Will passengers be carried for hire or reward? YES ..... NO .....

17. Is your vehicle motor in good condition and repair and will it be kept so? YES ..... NO .....

18. Type of cover required is:

COMPREHENSIVE..... THIRD PARTY FIRE AND THEFT..... THIRD PARTY ONLY .....

19. Do you wish to extend the Policy to include:

(a) WINDSCREEN DAMAGE (b) UNOBTAINABLE SPARE PARTS (c) HIGH EXCESS YES ..... NO.....

20. Do you wish to extend the Policy to include loss or damage and/or liability, arising from flood, typhoon, hurricane, windstorm, volcanic eruption, earthquake or other convulsion of nature?

YES ..... NO .....

21. Do you wish to extend the Policy to include loss or damage and/or liability arising from Strikes, Riots and Civil Commotion?

YES..... NO.....

22. Are you aware of any additional material facts which may influence underwriter's consideration of this risk?

YES ..... NO .....

If 'YES', give details \_\_\_\_\_

23. Risk date from \_\_\_\_\_ to \_\_\_\_\_

**PARTICULARS OF THE MOTOR VEHICLE (S) TO BE INSURED**

License Reg. No.	Make	Type of Body	Horse Power of Cubic Capacity	Year of Manufacture	Seating Capacity (Incl. Driver)	Date Purchased	Market Value Incl Accessories	Engine No.	Chassis No.

**NOTE: YOU ARE REQUIRED TO ENSURE THAT THE SUM INSURED IS REVISED EACH YEAR TO REFLECT THE CURRENT MARKET VALUE. CLAIMS WILL BE SETTLED ON AN INDEMNITY BASIS-FOR TOTAL LOSSES YOU WILL BE PAID THE ASSESSED PRE-ACCIDENT VALUE, PROVIDED THE SUM INSURED IS ADEQUATE,**

I /We Warrant the above statements and Particulars which I/We have read over and checked are true, and that the motor vehicle(s) referred to is/are in good condition and repair. I/We desire to effect an insurance with M & C General Insurance Company Ltd. on the terms, conditions and exceptions of the Policy to be issued by the Company. I/We agree that this Proposal shall form the basis of the Contract between me/us and the Company and shall be deemed as incorporated in the Policy to be issued.

Proposer's Signature \_\_\_\_\_ Date \_\_\_\_\_

The Liability of the Company does not commence until this Proposal is accepted and the premium is paid.

**FOR OFFICE USE ONLY**

**STATEMENT OF PREMIUM**

Gross \_\_\_\_\_  
Extras \_\_\_\_\_  
Less \_\_\_\_\_  
Discount \_\_\_\_\_

END'T/RESTRICTIONS: \_\_\_\_\_

NET PREMIUM \$ =====

AGENT : \_\_\_\_\_ CODE \_\_\_\_\_

BRANCH \_\_\_\_\_

AUTHORISED & CHECKED BY: \_\_\_\_\_

POLICY NO \_\_\_\_\_