

# Motor Proposal Confirmation (Proof of No Claims Bonus)



You must check this document carefully because it is your record of the information you have provided and we have used this to assess the risk we are undertaking. Once you have checked this document, if any information is found to be incorrect, please contact us immediately. Failure to notify us of corrections or changes could mean we do not pay your claim, reduce the amount you are able to claim for or even result in your policy being declared void. You must read this document along with 'Your Car Insurance Guide' at [www.admiral.com](http://www.admiral.com).

## Your Details:

Name:	<b>Bagat Chopra</b>	Policy Number:	<b>P65047412</b>
Address:	<b>6 Strawberry Hill Chessington Surrey KT9 2BD</b>	Issue date:	<b>27/07/2021</b>
Email address:	<b>dc00504@surrey.ac.uk</b>	Contact number:	<b>07900093399</b>

## Vehicle Details:

Registration number:	<b>EX66YHK</b>	Keeper:	<b>Bagat Chopra</b>
Annual mileage (est):	<b>6000</b>	Engine size:	<b>1685</b>
Postcode where kept:	<b>KT9 2BD</b>	Year made:	<b>2016</b>
Manufacturer:	<b>HYUNDAI</b>	Kept overnight:	<b>Driveway</b>
Model:	<b>I40 4 DOOR SALOON</b>	Immobiliser/Alarm:	<b>Engine Immobiliser</b>
Date Bought:	<b>JUL 2021</b>		
Modifications:	<b>None</b>		

(Anything which changes the maker's standard specification or alters its performance, including cosmetic changes such as alloy wheels, body kits, or any non-standard parts. If in doubt, please call us)

## Description of your Cover:

Type of cover:	<b>Comprehensive</b>	Length of Cover:	<b>293 days</b>
Years No Claims Bonus:	<b>16</b>	Period of Cover: From:	<b>17:23 27/07/2021</b>
Bonus Protection:	<b>Protected</b>	To:	<b>00:00 16/05/2022</b>
Our maximum NCB is 5 years. Please see Your Car Insurance Guide for details of how your bonus will be affected if you make a claim.		Permitted use:	<b>Business for policyholder only</b>

**IMPORTANT: PLEASE TURN OVER FOR YOUR DRIVER DETAILS**

- **Motoring Offences** : Have you or any driver been involved in any motoring offences in the last 5 years, including fixed penalties, convictions, disqualifications or have any pending prosecution other than those listed?
- **Non-Motoring Convictions** : Do you or any driver have any non-motoring convictions that are not considered spent under the Rehabilitation of Offenders Act 1974?
- **Claims** : Have you or any driver had any accidents, incidents, thefts or losses, or made any claims (Fault or Non Fault) during the past 3 years other than those listed?

Driver Details	Licence De- tails	1) Motoring Offences (within the last 5 years)					2) Claims (within the last 3 years)		
		Date	Code	Points	Disq. (up to)	Breath Reading	Date	Costs	Description
<b>Bagat Chopra</b> <b>Policyholder</b> Date of Birth: 10/04/1971 Residency: 1971 Full Time Occupation: Director - Company Non Motoring Convictions: No	Licence type: UK Full - manual Time held: 14 years Licence number: CHOPR704101BS9MR	None					None		
<b>Dje Chopra</b> <b>Driver</b> Date of Birth: 13/02/1998 Residency: 1998 Full Time Occupation: Student - college living home Non Motoring Convictions: No	Licence type: UK Full - manual Time held: 4 years	None					31/03/2021	£0	AD only claim

**Declaration:** It is an offence under the Road Traffic Act to make a false statement or withhold any information to gain the issue of a Motor Insurance Certificate. Any incorrect information could lead to us declaring your policy void and/or declining any claim.

We use all the information contained on this form to assess the risk we are undertaking. You should disclose this information accurately and you must contact us if any information is incorrect or has changed. A copy of this Motor Proposal Confirmation has been supplied for you to keep. If you give us any added information in writing you should make and keep a copy.

I understand that you will pass the information on this form and about any incident, I may give details of, to Insurance Database Services Ltd and Association of British Insurers so they can make it available to other insurers. I also understand that, in response to any searches you may make in connection with this application or any incident I have given details of, Insurance Database Services Ltd and Association of British Insurers may pass you information it has received from other insurers about other incidents anyone insured to drive the vehicle covered under the policy have been involved in.

I understand you may ask for information, from other insurers, to check the answers I have provided.

I agree that the statements made by me, which are set out above and below are true and correct to the best of my knowledge and belief and will be the basis of the Contract between the subscribing insurers and myself. I authorise Admiral until further notice in writing to charge the payment details held on record for any amounts due, including the renewal of my policy (which is separate from any intermediary charges charged by EUI Limited which are described in Your Agreement with EUI Limited). If I am not the account holder, I agree to advise the account holder of this arrangement. I give Admiral the authority to contact the DVLA for details of my driving licence and discuss the policy with, or take instruction to make changes to the policy from Spouse, Partner, Named Driver(s) and Parents.

I undertake that my vehicle is in a roadworthy condition and will not be driven by any persons who, to my knowledge, have been refused motor insurance. I can confirm that all statements set out above and overleaf, though not written in hand, have been read and checked by me and that they are correct.

**Important:** The following notice should be read as an integral part of your Motor Proposal Confirmation:

Insurers pass information to the Claims Underwriting and Exchange Register, and the Motor Insurance Anti-Fraud and Theft Register, run by the Motor Insurance Bureau (MIB). This helps insurers check information and prevent fraudulent claims. When we deal with your request for insurance we may search these registers. Under the conditions of your policy, you must tell us about any incident (such as an accident or theft) which may give rise to a claim. When you tell us about an incident we will pass information to the Registers.

Information relating to your insurance policy will be added to the Motor Insurance Database ("MID") managed by the Motor Insurers' Bureau ("MIB"). 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:

- I. Electronic Licensing
- II. Continuous Insurance Enforcement
- III. Law enforcement (prevention, detection, apprehension and or prosecution of offenders)
- IV. 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 his or her 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).

#### **Fraud Prevention and Detection notice.**

In order to prevent and detect fraud, we may at any time share information about you with the other companies within the Admiral Group.

The personal information we have collected from you will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. These include CIFAS and the Insurance Fraud Bureau. If false or inaccurate information is provided and fraud is identified, you could be refused certain services, finance, or employment and details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- Checking details on applications for credit and credit related or other facilities;
- Managing credit and credit related accounts or facilities;
- Recovering debt;
- Checking details on proposals and claims for all types of Insurance; and
- Checking details of job applicants and employees.

We and other organisations may access and use, from other countries, the information recorded by fraud prevention agencies.

For further details on how your information will be used by us and these fraud prevention agencies, and your data protection rights, please contact us at The Underwriting Department, Ty Admiral, David Street, Cardiff, CF10 2EH



# Motor Policy Schedule



This policy schedule provides important details about your policy. It must be read along with Your Car Insurance Guide, which is available online at [www.admiral.com](http://www.admiral.com).

Please check this document carefully and if anything is incorrect, call us. If everything is correct, please keep in your file for future reference.

## Your Details:

Name:	<b>Bagat Chopra</b>	Policy number:	<b>P65047412</b>
Address:	<b>6 Strawberry Hill Chessington Surrey KT9 2BD</b>	Issue date:	<b>27/07/2021</b>
Contact number:	<b>07900093399</b>	Issued by:	<b>Admiral</b>
		Reason for issue:	<b>Policy Update</b>
		Email address:	<b>dc00504@surrey.ac.uk</b>

## Vehicle Details:

Registration number:	<b>EX66YHK</b>	Immobiliser/Alarm:	<b>Engine Immobiliser</b>
Annual mileage (est):	<b>6000</b>	Engine size:	<b>1685</b>
Postcode where kept:	<b>KT9 2BD</b>	Year made:	<b>2016</b>
Manufacturer:	<b>HYUNDAI</b>	Kept overnight:	<b>Driveway</b>
Model:	<b>I40 4 DOOR SALOON</b>		
Modifications:	<b>None</b>		

(Anything which changes the maker's standard specification or alters its performance, including cosmetic changes such as alloy wheels, body kits, or any non-standard parts. If you have any queries, please call us.)

## Description of your Admiral Insurance Cover:

Type of cover:	<b>Comprehensive</b>	Period of cover From:	<b>17:23 on 27/07/2021</b>
Years No Claims Bonus:	<b>16</b>	To:	<b>00:00 on 16/05/2022</b>
Bonus Protection:	<b>Protected</b>	Type of use:	<b>Business for policyholder only</b>
Our maximum NCB is 5 years. Please see Your Car Insurance Guide for details of how your bonus will be affected if you make a claim.		Endorsements that apply:	<b>See Extra Conditions</b>
Drivers:	<b>Bagat Chopra, Dje Chopra</b>		

## Premium Details: (Payment Method: Debit Card)

Policy Upgrades (All prices include Insurance Premium Tax)	
Windscreen Cover	Included
Motor Legal Protection	£24.95
Protected No Claims Bonus	£20.16
AA Roadside Assistance Breakdown Cover	£35.95

## Excess Details:

An excess is the amount you must pay in the event of any claim, regardless of who is to blame for an incident.

(i) If you have a claim and have Comprehensive cover, the following excesses apply:

(remember you must add the relevant Compulsory and Voluntary Excesses together to calculate the total amount you **must** pay in the event of any claim made).

Age of Driver in Charge at Time of Accident:	Amount of Excess:			
	Compulsory		Voluntary	Total
Less than 21 years	£400	+	£250	= £650
Age 21-24	£300	+	£250	= £550
Over 25 with full UK licence for at least 1 year	£150	+	£250	= £400
Over 25 with a provisional UK licence or full UK licence held for less than 1 year	£300	+	£250	= £550

(ii) If you make a claim for windscreen damage, and have windscreen cover (automatically included with Comprehensive cover), the following excess applies:

£115 for replacement  
or  
£25 for repair

(iii) If you make a claim for Fire and/or Theft, the following excess applies:

£150

The Compulsory Excess stated above may change if you change your vehicle and/or ask to protect/guarantee your No Claims Bonus on your motor insurance policy. Please remember any Voluntary Excess you agreed at the start of the period of insurance forms part of the total excess that must be paid in the event of any claim made.

### Extra Conditions (Endorsements) - if applicable:

Please read Extra Conditions (Endorsements) in Your Car Insurance Guide at [www.admiral.com](http://www.admiral.com)

Includes cover to drive other cars on a third party basis only

Protected No Claims Bonus