



## M R Ratcliffe Transport Insurance Schemes Commercial Vehicle Enquiry Form

Email [underwriting@ratcliffes.co.uk](mailto:underwriting@ratcliffes.co.uk)

<b>BROKER NAME:</b>	<b>CONTACT:</b>
<b>TELEPHONE NO.</b>	<b>EMAIL:</b>

<b>FULL TRADING NAME:</b>	
<b>OCCUPATION:</b>	<b>RENEWAL / START DATE:</b>
<b>OPERATING CENTRE POSTCODE:</b> (i.e. the depot the vehicle(s) operate from)	<b>NUMBER OF YEARS BUSINESS HELD BY YOU AS BROKERS:</b>
<b>DOES CLIENT HOLD RELEVANT OPERATING LICENCE IN THE TRADING NAME ABOVE Y/N</b>	<b>CURRENT INSURER:</b>
<b>PERIOD TRADING (IN YEARS):</b>	<b>BEST ALTERNATIVE QUOTE: £ WHICH INSURER?</b>
<b>DOES THE INSURED WISH TO EMPLOY DRIVERS UNDER 25 OR DRIVERS HOLDING THE RELEVANT UK/EU LICENCE UNDER 2 YEARS?</b>	<b>YES/NO</b>

<b>DRIVING RESTRICTION (please tick)</b>			
1. INSURED ONLY		5. ANY AUTHORISED DRIVER 25 AND OVER	
2. INSURED AND SPOUSE/CIVIL PARTNER		5. ANY AUTHORISED DRIVER 30 AND OVER	
3. INSURED AND NAMED DRIVERS 1-4		6. NAMED DRIVER (NOT POLICYHOLDER)	

<b>Are Agency Drivers Used?</b>	<b>YES / NO</b>
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<b>DRIVERS:</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
Name					
Date of Birth					
Licence Type – How Long Held (UK / EU, HGV Class 1, HGV Class 2, Full Car, etc.)					
How Long Resident in UK					
Convictions / Tachograph Offences In Last 5 Years					
- Date					
- Conviction Code					
- Points / Disqualification Period					
- Date					
- Conviction Code					
- Points / Disqualification Period					
- Date					
- Conviction Code					
- Points / Disqualification Period					

- Date - Conviction Code - Points / Disqualification Period					
Medical Conditions or Infirmities (Are DVLA aware)					

Please continue on an additional sheet where necessary

Vehicle Details:	1	2	3	4	5
Registration Number					
Date of Purchase					
Main Driver					
Vehicle Ownership a) Proposer b) Proposer's Spouse/Civil Partner c) Short term lease					
Is Your Vehicle UK Registered					
Body Type					
Exact GVW					
Wheelbase a) Artic b) Rigid c) Van					
Make & Model					
Transmission Type					
Number of Seats					
Number of Axles					
Vehicle Livery Y/N a) Sign written b) Airbrushed Murals/Custom Paint job c) Neither d) Additional value					
Vehicle Value £					
Year of Manufacture					
NCD years (0 – 10+)					
Protected NCD Y/N					
Modified Vehicle Y/N Give DETAILS					
Estimated Annual Mileage					
Right Hand Drive Y/N					
Cover Required a) Comprehensive b) Third Party Fire & Theft					
Risk Management :- Y/N					

a) Forward facing camera b) Fitted with fleet management solution c) Fitted with both of the above d) No risk management in place					
Reversing Aids a) External Warning Beep b) Sensors c) Rear View Camera d) Side View Camera e) Rear & Side View Camera f) Warning Beep & Sensors g) None					
Immobiliser Y/N					
Security a) Tracking Device (Thatcham Approved) b) No Tracking Device					
Digital tachograph Y/N					
Vehicle Kept Postcode					
Overnight location a) Street b) Driveway c) Unsecured Yard d) Secured Yard e) Locked Building f) Driver with Vehicle					
<b>Use/Occupation/Territory:</b>					
Vehicle Use a) Haulage b) Own Goods c) Courier					
Number of drops made daily					
Type of Goods Carried					
Any Hazardous Goods Carried If so, please complete the form below. Definitions on the final page					
Drop location a) Airside b) Builders Merchant c) Building Site d) Dockside e) Factories f) Regional Distribution Centre g) Residential h) Any of the above					
Territorial Limits (confirm countries)					
Radius of Operation a) more than 100 miles b) less than 100 miles					

c) EU use more than 30 days					
d) EU use less than 30 days					
e) Outside EU					

TRAILERS	OWNED	HIRED/BORROWED
Total Number		
Type (e.g. Tipper / flat/refrigerated)		
Value(s) £		

**Have you or any person who may drive had any accidents/claims/losses (whether to blame or not) in connection with any motor vehicle during the last five years? You should include any accidents/claims/losses in respect of any Company that preceded the risk now proposed.**

	1	2	3	4
Date				
Driver Name & Vehicle Reg				
Details				
AD Costs £				
TP Costs £				
TP Injuries Y/N				
No Claims Bonus Affected Y/N				

**Are hazardous locations visited: Yes / No**

If Yes please advise type of location visited and frequency: .....

**Hazardous locations are definite as:**

- Power stations, Nuclear installations, Refineries or bulk storage or production premises in the oil, gas or chemical industries.
- Military or Ministry of Defence Premises.
- Any Airport designed for fare paying passengers and/or freight handling
- Rail trackside or other rail property
- Sites used in the pyrotechnic industry



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 is a trading name of M R Ratcliffe Consultants Ltd which is authorised  
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 M R Ratcliffe Consultants Limited is registered in England and Wales (2127940)



## SUPPLEMENTARY INFORMATION

Do you operate any other commercial vehicles not shown above? Yes/No

If so please give details.....

**Please read the below statements with care and indicate acceptance at the bottom of the form?**

**Please confirm you or any partners, directors or drivers:**

Do not have any convictions that are unspent under the Rehabilitation of Offenders Act 1974 for a criminal offence?

Have not been charged (but not yet tried) with a criminal offence under the Rehabilitation of Offenders Act 1974?

Have not received a caution for a criminal offence within the last three years that is unspent under the Rehabilitation of Offenders Act 1974?

Have not been declared bankrupt?

Have not been the subject of any county court judgement (CCJ), winding up order, insolvent liquidation or administration or have made any composition or arrangement with creditors?

Have not been a director or partner of a company which has gone into insolvent liquidation, receivership or Administration?

Have not been the subject of a recovery action by Customs and Excise or Inland Revenue?

Have never been prosecuted, or been the director of a company which has been prosecuted for failing to comply with any Health & Safety or Welfare or Environmental Protection legislation?

Have not had a fatality or serious injury that led to a Health & Safety or Police investigation?

**In respect of the business proposed, or any other business which you, your partners or directors have been involved with, please confirm, no insurer has ever;**

- Declined, cancelled or refused any proposal of insurance?
- Cancelled or declined to renew any insurance?
- Imposed special terms or conditions?

Please tick the box to confirm the client can meet all the criteria above?

**IF THE ANSWER TO ANY OF THE ABOVE IS YES, PLEASE PROVIDE FULL DETAILS:**

## HAZARDOUS GOODS

1. Do you carry or are likely to carry any goods or materials which are of a hazardous nature? Yes / No

2. Are hazardous goods carried in tankers or as bulk loads? Yes / No

If YES please complete the following table (see definitions of Hazardous Goods).

UN Class	Division	Packing Group	Transport Category	Nature of Goods	% of annual turnover	%of annual turnover carried in bulk or tankers
1						
2	2.1					
	2.2					
	2.3					
3						
4	4.1					
	4.2					
	4.3					
5	5.1					
	5.2					
6	6.1					
	6.2					
7						
8						
9						

3. Do you carry “High Consequence Dangerous Goods” (Please refer to the definitions for details). Yes / No

If YES

Do you carry such goods in bulk loads or tankers?

Please give details of the Class/Division of the goods carried.

.....

4. How many years have you been involved with hazardous goods? .....

5. Please give the name of your appointed Dangerous Goods Safety Adviser.....

6. How many of your drivers hold ADR qualifications? .....

## Definitions of Hazardous Goods

<p><b>UN Classifications</b></p> <p><b>Class 1 Explosives</b> Subdivided into 6 groups 1.1 to 1.6</p> <p><b>Class 2 Gases</b> Covers all compressed gases including flammable and toxic. Subdivided into: 2.1 flammable gases 2.2 non-toxic, non-flammable compressed gases 2.3 toxic gases</p> <p><b>Class3 Flammable liquids</b> Give off vapour which burns in air if ignited.</p> <p><b>Class 4 Other Flammables</b> Subdivided into: 4.1 flammable solids 4.2 spontaneously combustible 4.3 dangerous when wet</p> <p><b>Class 5 Oxidisers</b> Subdivided into: 5.1 oxidising agents 5.2 organic peroxides</p> <p><b>Class 6 Toxics</b> Subdivided into: 6.1 poisonous/toxic substances 6.2 infectious substances</p> <p><b>Class 7 Radioactives</b> Not subdivided but there are 3 levels of danger.</p> <p><b>Class 8 Corrosives</b> May cause serious burns etc.</p> <p><b>Class 9 Miscellaneous</b> Covers any other substance classified as dangerous by the UN which does not readily fit into one of the above classes.</p>	<p><b>Packing Groups</b> Dangerous Goods that are carried in packages are also assigned a Packing Group depending on the nature of the risk.</p> <p><b>Packing Group I High Danger</b> <b>Packing Group II Medium Danger</b> <b>Packing Group III Low Danger</b></p> <p><b>Transport Categories</b> All dangerous goods are allocated a transport category ranging from 0 to 4. These values are used to determine whether the total quantity of goods carried is sufficiently large enough to fall within the regulations.</p> <p><b>TC0</b> relates to certain highly dangerous infectious substances. <b>TC1</b> represent the most dangerous products such as toxic compressed gases. <b>TC3</b> are less dangerous substances. <b>TC4</b> are deemed so safe most of the regulations do not apply.</p> <p>When determining whether the regulations apply for loads of the same transport category, the total quantity in litres or kilograms must exceed the threshold for the relevant transport category.</p>	<p><b>High Consequence Dangerous Goods</b> Are those which have the potential for misuse in a terrorist incident which may as a result, produce serious consequences such as major casualties or mass destruction?</p> <p>Special security provisions have to be applied whilst such goods are carried.</p> <p>High Consequence Dangerous Goods are listed below and carried in quantities greater than those indicated.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th rowspan="2">Class</th> <th rowspan="2">Division</th> <th rowspan="2">Substance or article</th> <th colspan="3">Quantity</th> </tr> <tr> <th>Tank (l)</th> <th>Bulk (kg)</th> <th>Packages (kg)</th> </tr> </thead> <tbody> <tr> <td rowspan="4">1</td> <td>1.1</td> <td>Explosives</td> <td>a</td> <td>a</td> <td>0</td> </tr> <tr> <td>1.2</td> <td>Explosives</td> <td>a</td> <td>a</td> <td>0</td> </tr> <tr> <td>1.3</td> <td>Compatibility Group C explosives</td> <td>a</td> <td>a</td> <td>0</td> </tr> <tr> <td>1.5</td> <td>Explosives</td> <td>0</td> <td>a</td> <td>0</td> </tr> <tr> <td rowspan="2">2</td> <td></td> <td>Flammable gases (classification code F)</td> <td>3000</td> <td>a</td> <td>b</td> </tr> <tr> <td></td> <td>Toxic Gases (classification codes including letters T, TF, TC, TO, TFC or TOC) excluding aerosols</td> <td>0</td> <td>a</td> <td>0</td> </tr> <tr> <td rowspan="2">3</td> <td></td> <td>Flammable liquids of packing groups 1 and 2</td> <td>3000</td> <td>a</td> <td>b</td> </tr> <tr> <td></td> <td>Desensitised explosives</td> <td>a</td> <td>a</td> <td>0</td> </tr> <tr> <td>4.1</td> <td></td> <td>Desensitised explosives</td> <td>a</td> <td>a</td> <td>0</td> </tr> <tr> <td>4.2</td> <td></td> <td>Packing group 1 substances</td> <td>3000</td> <td>a</td> <td>b</td> </tr> <tr> <td>4.3</td> <td></td> <td>Packing group 1 substances</td> <td>3000</td> <td>a</td> <td>b</td> </tr> <tr> <td rowspan="2">5.1</td> <td></td> <td>Oxidizing liquids of packing group 1</td> <td>3000</td> <td>a</td> <td>b</td> </tr> <tr> <td></td> <td>Perchlorates, ammonium nitrate and ammonium nitrate fertilisers</td> <td>3000</td> <td>3000</td> <td>b</td> </tr> <tr> <td>6.1</td> <td></td> <td>Toxic substances of packing group 1</td> <td>0</td> <td>a</td> <td>0</td> </tr> <tr> <td>6.2</td> <td></td> <td>Infectious substances of Category A</td> <td>a</td> <td>a</td> <td>0</td> </tr> <tr> <td>7</td> <td></td> <td>Radioactive material</td> <td colspan="3">3000</td> </tr> <tr> <td>8</td> <td></td> <td>Corrosive substances of packing group 1</td> <td>3000</td> <td>a</td> <td>b</td> </tr> </tbody> </table> <p><b>KEY:</b> a) Not relevant. b) The provisions of ADR 1.10.3 do not apply.</p>	Class	Division	Substance or article	Quantity			Tank (l)	Bulk (kg)	Packages (kg)	1	1.1	Explosives	a	a	0	1.2	Explosives	a	a	0	1.3	Compatibility Group C explosives	a	a	0	1.5	Explosives	0	a	0	2		Flammable gases (classification code F)	3000	a	b		Toxic Gases (classification codes including letters T, TF, TC, TO, TFC or TOC) excluding aerosols	0	a	0	3		Flammable liquids of packing groups 1 and 2	3000	a	b		Desensitised explosives	a	a	0	4.1		Desensitised explosives	a	a	0	4.2		Packing group 1 substances	3000	a	b	4.3		Packing group 1 substances	3000	a	b	5.1		Oxidizing liquids of packing group 1	3000	a	b		Perchlorates, ammonium nitrate and ammonium nitrate fertilisers	3000	3000	b	6.1		Toxic substances of packing group 1	0	a	0	6.2		Infectious substances of Category A	a	a	0	7		Radioactive material	3000			8		Corrosive substances of packing group 1	3000	a	b
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