

Your Client Reference: **MARS77005**

Silviu Marcu
66 Giltspur Brook
Bray
Wicklow
A98 KN59

18/03/2021

RE: Van New Business Policy No: TBA Current Insurer: Zurich Insurance PLC

Dear Silviu Marcu,

Firstly, may we take this opportunity to thank you for placing your insurance with www.insuremyvan.ie. We have incepted cover, as requested with effect from 08/03/2021.

Please find attached your Statement of Fact, which contains the information on which we have provided the quotation and incepted cover with your insurers. Please ensure that you read through this document carefully to ensure that all the risk details are correct. If any of the details are not accurate or there is other material information that is relevant to the acceptance and assessment of the risk, then please provide full details immediately. Failure to do so could invalidate your policy.

This Statement of Fact will form part of the contract between you and Zurich Insurance PLC.

IN ORDER FOR US TO RELEASE YOUR ANNUAL CERTIFICATE & DISC TO YOU CAN YOU PLEASE FORWARD THE FOLLOWING DOCUMENTS TO US WITHIN THE NEXT 14 DAYS OR ALTERNATIVELY YOU CAN EMAIL THEM TO US @ info@insuremyvan.ie

- ALL** pages of the Statement of Fact & the Statement of Suitability - signed & dated
- Original Proof of no claims discount
- A photocopy of your Logbook (VLC)

PLEASE NOTE THAT FAILURE TO RETURN YOUR DOCUMENTS WITHIN THE SPECIFIED TIME MAY RESULT IN YOUR POLICY BEING CANCELLED.

On Behalf of

Insure my van

www.insuremyvan.ie

IMPORTANT NOTICE – STATEMENT OF SUITABILITY

This is an important document which sets out the reasons why the product(s) or service(s) offered or recommended is/are considered suitable, or the most suitable, for your particular needs, objectives and circumstances.

Please note full disclosure of all material facts should be made including medical history and all claims. Failure to disclose all relevant information could result in your policy being cancelled, claims not being paid, the difficulty you may encounter in trying to obtain insurance elsewhere. In the case of property insurance, failure to have property insurance in place could lead to a breach of the terms & conditions attaching to any loan secured on that property.

Client: Silviu Marcu, 66 Giltspur Brook, , Bray, Wicklow
Policy No: TBA
Inception Date: 08/03/2021
Product: Commercial Motor New Business
Current Insurer: Zurich Insurance PLC
Total Cost: €950.00 inclusive of an administration charge of €88.23 and 7% Government levy

Having considered your request for a quotation and having researched the market on your behalf, and based on your indicated price range, suitability of the cover for you, we are recommending Zurich Insurance PLC for your Van Policy. Please consult your Policy Document and/or Schedule for full Policy Terms and Conditions and if you have any queries, please do not hesitate to contact us.

CLIENT ACKNOWLEDGEMENT:-

I acknowledge and confirm that I have been provided with & read the Statement of Suitability as to why this policy is considered most appropriate for my needs and that all details provided are correct.

STATEMENT OF FACT ACCEPTANCE

I Acknowledge and confirm I have been provided with the relevant Statement of Fact for my van insurance policy. The details set out in the Statement of Fact are the details your Insurers have agreed to incept your policy. Incorrect information on your Statement of Fact may result in a future claim being refused by your insurers. If any of the details set out in your Statement of Fact are incorrect you must immediately contact our office and advise us of the changes that are required. Failure to advise us of these changes may result in your policy being cancelled. Additional premiums may be applied for these changes.

TERMS OF BUSINESS

I acknowledge and confirm I have been provided with the City Financial Marketing Group Ltd Terms of Business Document. I further confirm I have read and accept these Terms of Business.

DIRECT MARKETING

I confirm having read the paragraphs in relation to Data Protection in the Terms of Business above, and consent to City Financial Marketing Group Ltd t/a Insuremyvan.ie making contact with me by letter, phone, email, or SMS text in relation to the range of services provided by City Financial Marketing Group Ltd t/a Insuremyvan.ie or its associated or partnership companies and to the sharing of relevant information as indicated.

If you do not wish to avail of these services, please tick here

Signed:	Dated:
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We would be obliged if you could sign and return this form as an acknowledgement. Please return this to www.insuremyvan.ie, Insurance House, 62A Terenure Road North, Terenure, Dublin 6W

IMPORTANT INFORMATION PLEASE READ

Certificate of Roadworthiness (CRW) or National Car Test (NCT)

- The insured vehicle must have a valid Certificate of Roadworthiness (CRW) certificate (formally known as DOE) or a National Car Test (NCT) where it is required by law to have such a Certificate.
- It is a policy condition that the policyholder must keep their vehicle in a roadworthy condition. Failure to do so can invalidate cover and / or future claims being met. The onus is on the customer to ensure that their vehicle complies with the law.

INFORMATION ABOUT MATERIAL FACTS

Clients must disclose all material facts relating to the risk, irrespective of whether asked for them or not.

- Material Facts - every circumstance is material which would influence the judgement of an Underwriter (Insurer) in fixing the premium or determining whether they will accept a risk or not
- Therefore any facts known to you, and any changes affecting the risk since inception or last renewal (whichever is the later) must be disclosed to us, examples include and are not limited to; change in personal details, including occupations, employment status, health, address, change of vehicle, change of ownership, use of property and/or vehicle, main user, vehicle modifications, motoring and non-motoring convictions, prosecutions, penalty points, any other important changes etc. If you are in doubt please disclose them or alternatively contact us and we will be happy to discuss them with you.
- Where a person withholds material facts or is not fully truthful in relation to information can have serious consequences for the insurance contract and whether cover is provided (a claim paid)

INFORMATION ABOUT YOUR VEHICLE VALUE

An important point to note when considering what value you should place on your vehicle when insuring it

- Insurers wording is generally “the cost of replacing the insured vehicle at the date of the accident, loss, fire, theft or where the vehicle is beyond economical repair with one of a similar make, model, age, condition, and mileage”.
- In other words insurance companies will tend to either pay out your estimated cost or the current market value of the vehicle (whichever is less) in the event of one of the scenarios mentioned occurring
- Therefore it is imperative when assessing your vehicle value that you take into account the above and insure the vehicle for its correct value. Failure to do so could result in your claim payments being reduced.

INFORMATION ABOUT FRONTING

Fronting is the practice of insuring a vehicle in the name of a parent, or other person, where actually the insured vehicle is being mainly used by a much younger person named on the policy.

- Where the Named Driver or Drivers are under 25 years of age insurers need to clarify who is the main driver of the insured vehicle as they may have concerns that the young driver is going to be the main driver of the insured vehicle and the risk should be accurately rated on this information.
- When insuring young drivers on any vehicle, thought needs to be given to how much use of the car they have and what they use the car for. If the young driver is regularly taking the vehicle to a place of work or education or it becomes apparent that they use the vehicle more than the Policyholder, then the young driver may be the main user of the vehicle.
- Insurers establish these cases by looking at the registered owner of the vehicle, the number of cars in the family, if the policyholder owns or has regular use of another vehicle.
- **Generally where fronting is identified insurers will cancel the policy and decline claims.**
- If you are in any way in doubt please feel free to contact us and we will be happy to discuss this with you