



Vehicle Condition Definition

Excellent:

These vehicles may not be prepared to show standards but they will be very good examples, with show potential. No significant areas of restoration or repair work would be expected. They should have a fully documented and continuous history and be capable of daily use.

Good:

These vehicles will be fine examples and are unlikely to require significant restoration work. They will be free of corrosion but may need some minor paint or trim work to bring them up to the "Excellent" category. A full and continuous history would be expected together with the capability of daily use.

Average:

These vehicles will be trouble free, have a current MOT certificate and be capable of daily use. They will not have areas of corrosion but may need localised body renovation and/or respray and/or attention to minor mechanical items. They may not have a full and continuous history.

Below Average/Poor:

These cars will still be capable of daily use and have a current MOT certificate but may require extensive renovation work to trim and/or body work or need engine/gearbox overhaul. They will, however, be free from previous poor restoration work or accidental damage. It is doubtful they will have a full and continuous service history.

Towergate Underwriting Cherished Cars

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Towergate Underwriting and Towergate Underwriting Cherished Cars are trading names of Towergate Underwriting Group Ltd
Registered Address: Towergate House, Staceys Street, Maidstone, Kent ME14 1ST
Registered in England no.4043759
Authorised and regulated by the Financial Services Authority (FSA).
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Important: The value of the vehicle is not agreed until all documentation is with TUCC and the Agreed Valuation Certificate has been issued.

What is a Cherished Car?

All cars must be:

- Registered in the UK.
- Manufactured at least 10 years ago.
- A standard production model.
- The annual mileage must not exceed 7500.
Discounts are available where the annual mileage selected is lower.
- Special terms or an increased premium may be required in some cases such as:-
higher performance cars, convertibles or open types.

The Use of the Car

The policy covers:

- Social Domestic and Pleasure use by all drivers including commuting to and from a permanent place of business.
- Use for competitions, rallies and trials excluding speed trials, racing, or track events.
- Use within the mileage limits specified in the schedule.

The Value of the Car

An “agreed value basis” (i.e. we agree with you the value of the car when taking out the policy) is the maximum amount payable in the event of a claim for loss or damage to the insured car.

Agreed values are generally not available for vehicles manufactured less than 15 year ago or if the vehicle value is less than £1000 and will not apply if an MOT certificate cannot be produced for the insured vehicle effective on the date of any accident or loss.

In exceptional circumstances we reserve the right to request additional information i.e. a qualified engineers conditional report, which must be provided at your own expense.

The Drivers

- The proposer must have held a full licence for at least 3 Years and been a resident in the UK for the last 3 Years.
- The policy can provide for up to six named drivers.
- All drivers must be at least 25 years old and hold a current full driving licence.
- Either comprehensive or laid up cover will be offered.
- The policy will be subject to a minimum excess of £100 (please refer to your insurance advisor for the details in respect of your car).

The Policy Cover

1. Comprehensive Cover includes:

- Agreed Value (where available).
- Free valuation service.
- Accidental Damage, Fire and Theft (subject to Policy excess).
- Liability to Third Parties.
- Unlimited windscreen and window damage (subject to policy excess).
- Personal Accident Benefits for you and your spouse.
- Medical expenses.
- Legal Charges – Manslaughter or reckless driving causing death.
- Towing of or trailer or caravan (Third Party only).
- Club events (excluding speed trials, racing and anytrack events).

2. Laid Up Cover

- Accidental Damage, Fire and Theft (subject to policy excess).

The above information is not intended to provide a complete description of the policy cover, for further information please refer to your policy booklet (specimen copy available upon request). Further information is also contained in your ‘Key Facts’ policy summary.



Cherished Car Proposal Form



underwriting

Please complete the following questions in **BLOCK CAPITALS** and tick appropriate boxes where necessary.

- This form details the information on which the contract of insurance is based.
- You must ensure that all questions have been **fully completed** and the answers are true and correct to the best of your knowledge and belief.
- You must ensure that all **material facts** are disclosed. A material fact is one that is likely to influence us in the assessment or acceptance of this risk. Material facts must be disclosed in relation to yourself and all persons who are to be insured. If you are in any doubt as to whether a fact is material, you must disclose it. It is an offence under the Road Traffic Acts to make any false statement or withhold any material information for the purpose of obtaining a certificate of motor insurance. If any change in circumstances arise during the period of insurance cover please provide your insurer with details.
- **FAILURE TO DO THIS MAY MEAN THAT YOUR POLICY BECOMES INVALID OR DOES NOT OPERATE IN THE EVENT OF A CLAIM.**
- You should keep a copy of all information and correspondence you supply to us in connection with your application. A copy of this form will be available on request.
- A copy of the policy wording is available on request.
- This policy is underwritten by a consortium of leading UK insurers as detailed in the policy schedule. It is administered on their behalf by Towergate Underwriting Group Ltd, trading as Towergate Underwriting Cherished Cars (TUCC).
- You are not covered until your application has been accepted by Towergate Underwriting Cherished Cars or an authorised agent of Cherished Cars.

1. About Yourself

Proposer's full name

Mr/Mrs/Ms Forename Surname

Address (incl. Postcode)

Telephone Number Email Address

Are you a member of any Classic or Cherished Car Club? Yes No (If 'Yes' please supply a copy of your Club Membership Card)

2. About your Cherished Car

NOTE: Six recent colour photographs showing front, rear, both sides, interior and engine bay **must** be submitted with this proposal form. Please sign the photographs on the reverse side and include the date they were taken. Polaroid photographs are not acceptable. Digital photographs are only acceptable if printed on photographic quality paper. We are unable to return these photographs and they will be retained on company records.

Please advise the following information regarding your MOT:

a) Date of issue b) MOT Certificate Number c) Certificate mileometer reading miles/km
(Delete as appropriate)

Please advise the following information regarding your vehicle

Make and precise model cc/hp
Type of Body/No of seats Year of Make Reg. Mark
Date of purchase Price Paid £ Current Value £
(excluding personalised no. plates)

You may extend cover to include Cherished Number Plate insurance: Yes No If yes, please state Value £
(Value must be confirmed by a member of the Cherished Number Plate Register)

Current Odometer Reading (Delete as appropriate) miles/km (Failure to disclose the correct mileage could render the policy null and void).

- a) is the vehicle fitted with a mechanical or electromechanical anti-theft device? Yes No
- b) is the car right hand drive? Yes No
- c) is the car owned and registered in the name of the proposer? Yes No

if NO give details of the owner and/or registration

d) where is the vehicle normally kept overnight (delete as applicable)? Garage / carport / your driveway / private land / road / elsewhere

if elsewhere please provide details

e) if different from the postal address provided in section 1, please provide address of the overnight vehicle location

- f) Does the main driver have unrestricted use of another car as their main form of daily transport? Yes No
- g) Is annual wedding and anniversary use required? Yes No

h) Reinstatement Cover – This cover increases the agreed value of the insured vehicle in respect of repairs following an insured peril. If you require this additional cover, please select the amount most suited for your needs. Please note that selecting this cover carries an additional premium 25% 50%

Please tick the following boxes as appropriate to include the current condition of the car (*see back page for definitions*):-

	CONDITION					CONDITION			
	Excellent	Good	Average	Poor		Excellent	Good	Average	Poor
BODY	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	INTERIOR	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ELECTRICAL EQUIP	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ENGINE/TRANSMISSION	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CHASSIS/FLOOR PAN	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	TYRES	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Has or will the car be modified from the makers standard specification?

Yes No

If Yes please detail any non-authentic fittings, repairs or other special features:

Is the car a convertible or open top type?

Yes No

Annual Mileage required: None 1500 3000 5000 7500 (vehicle must be over 15 years old)

Start Date required _____ / _____ / _____

3. About the Drivers

Give details below of yourself and all others you wish to have as named drivers under the policy.

	PROPOSER	SPOUSE	DRIVER 1	DRIVER 2	DRIVER 3
Full Name					
Main Occupation					
Employers business					
Date of Birth (Day/Month/Year)					
Years resident in the UK (incl. Channel islands)					
Type of licence (Full/Provisional)					
Period Licence Held					
Please Tick Main Driver					

4. Driving History

Have you or any person who will drive:-

- a) Been convicted of any motoring offence or had a licence suspended during the last 5 years? Yes No
- b) Any prosecution pending for a motor offence? Yes No
- c) Been convicted of any offence involving fraud or dishonesty? Yes No
- d) Ever had motor insurance cancelled or refused? Yes No
- e) Been asked to pay an increased premium (other than normal rating increases) or had special conditions imposed? Yes No
- f) Ever suffered from physical defects or infirmity, defective vision or hearing, mental, cardiac, epileptic or diabetic condition? Yes No

If you have answered YES to any to any of the above, give name of driver concerned and details including DVLA being aware. Where a conviction is involved, please include the date, offence and penalty imposed.

5. Claims History

Have there been any accidents or losses, regardless of blame, during the last 3 years, in connection with any vehicle owned or driven by you or any drivers named at (3) above?

Yes No

If YES give brief details below.

DRIVER	DATE	COST OF OWN DAMAGE	OTHER COSTS	DETAILS OF INCIDENT
		£	£	
		£	£	
		£	£	

6. Previous Insurers

Please give detail of your previous insurer including any policies with TUCC

Insurer Name

Policy Number

If you have a complaint

Should you have a complaint, please initially notify your insurance advisor or Towergate Underwriting Cherished Cars. Full details of our complaints procedure will be set out in your policy booklet, or are available from Towergate Underwriting Cherished Cars. The complaints procedure does not affect your right to take legal action.

Choice of Law

The law of England and Wales will apply to this contract unless:

- 1) You and the Insurer agree otherwise; or
- 2) At the date of the contract you are a resident of (or, in the case of a business, the registered office or principal place of business is situated in) Scotland, Northern Ireland, Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply.

Additional Information

Agent/Company use only

Car Group

Area

Mileage

Age Youngest Driver

Brokers Stamp

Premium Calculation

Basic Premium

Plus XS Value

TOTAL

Plus Load 1 @ %

TOTAL

Plus Load 2 @ %

Plus Reinstatement Load @ %

TOTAL

Less Discount 1 @ %

TOTAL

Less Discount 2 @ %

TOTAL

Plus IPT @ %

TOTAL PREMIUM

Policy Excess

Data Protection Act – Information uses

For the purpose of the Data Protection Act 1998 the Data Controllers in relation to any personal data you supply are Towergate Underwriting Group Ltd trading as Towergate Underwriting Cherished Cars, and the insurers as detailed in the policy schedule.

Insurance Administration

Information you supply may be used for the purposes of insurance administration by the insurer, its associated companies and its agents, by re-insurers and your intermediary. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes. Your information may also be used for offering renewal, research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. In assessing any claims made, insurers may undertake checks against publicly available information (such as electoral roll, county court judgments, bankruptcy orders or repossessions). Information may also be shared with other insurers either directly or via those acting for the insurer such as loss adjusters or investigators.

With limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you.

Credit Searches and accounting

In assessing your application/renewal, we may search files made available to us by credit reference agencies. They may keep a record of that search. We may also pass to credit reference agencies information we hold about you and your payment record with us. Credit reference agencies share information with other organisations, enabling applications for financial products to be assessed or to assist the tracing of debtors, or to prevent fraud.

We may ask credit reference agencies to provide a credit scoring computation. Credit scoring uses a number of factors to work out risks involved in any application. A score is given to each factor and a total score obtained. Where automatic credit scoring computations are used by us, acceptance or rejection of your application will not depend only on the results of the credit scoring process.

Sensitive Data

In order to assess the terms of the insurance contract or administer claims which arise, we will need to collect data which the Data Protection Act defines as sensitive such as medical history or criminal convictions. By proceeding with this contract you will signify your consent to such information being processed by the insurer or its agents.

Marketing

Your Insurer and its agents may use your information to keep you informed by post, telephone, e-mail or other means about products and services which may be of interest to you. Your information may also be disclosed and used for these purposes after your policy has lapsed.

Please tick this box if you do not wish the Personal Data to be used to send or communicate marketing information to you about other insurer products and services

Fraud Prevention and Detection

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this. We and other organisations may also search these agencies and databases to:
- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity;
- Undertake credit searches and additional fraud searches.

We can supply on request further details of the databases we access or contribute to.

Claims History

- Under the conditions of your policy you must tell us about any Insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database.
- We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

Motor Insurance Database

Your policy details will be added to the Motor Insurance Database (MID), run by the Motor Insurers Information Centre (MIIC). MID data may be used by the DVLA and DVLENI for the purpose of Electronic Vehicle Licensing and by the Police for the purposes of establishing whether a driver's use of the vehicle is likely to be covered by a motor insurance policy and/or for preventing and detecting crime. If you are involved in an accident (in the UK or abroad), other UK insurers, the Motor Insurers' Bureau and MIIC may search the MID to ascertain relevant policy information.

Persons with a valid claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

You can find out more about this from your insurer, or at www.miic.org.uk.

You should show these notices to anyone insured to drive the vehicle covered under the policy.

Declaration

- I/We hereby declare that to the best of my/our knowledge and belief the above statements and particulars are true, correct and complete and that I/we have withheld no information material to the application whether the subject of an application form question or not
- I/We agree that the statements in this application shall form the basis of the contract between the insurer and myself/ourselves.
- I/We agree to accept and conform to the terms of the policy when issued
- I/We undertake that the vehicle(s) to be insured shall not be driven by any person who to my/our knowledge has been refused any Motor Vehicle Insurance or continuance thereof

Proposers Signature

Date

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