

Insurance Statement of Fact

STATEMENT OF FACTS

Date of Issue: Inception date of the policy

Important Notice

This Statement of Facts is a record of the information and Material Facts advised to Lloyd Latchford Group Ltd (trading as Lloyd Latchford Schemes) via Zenith Vehicle Contracts Ltd (trading as Zenith) upon which the acceptance of the proposal for insurance and the calculation of the premium are based and which forms the basis of the contract of insurance between the Insured and the named insurance company. A Material Fact is one, which the insurance company would regard as likely to influence their assessment and acceptance of this insurance.

Although this insurance contract is between the insured (as defined below) and the insurance company, this statement contains information presented by you, the main driver of the insured vehicle and a participant in the insured's motor insurance salary sacrifice scheme.

You should check this statement and if any of the information or the Material Facts are incorrect or if there are any other Material Facts you should disclose you should advise Zenith immediately. Failure to do so could invalidate your policy or result in a claim being repudiated.

The Insurance Company	Aviva Insurance Company Ltd
Policy Wording	As per the motor fleet insurance policy of Aviva, a copy of which is available from Zenith
Scheme Broker	Lloyd Latchford Schemes Ltd
Name of Insured	Royal Mail Group
Address	100 Victoria Embankment, London
Postcode	EC4Y 0HQ
Cover required	Fully Comprehensive
Excess level (Standard*)	£250
Demonstration Vehicle Excess Level (Standard*)	£500
Windscreen cover	Included subject to an excess of £75
Primary trade or business	Courier

* this excess may be increased, so please check your policy document

If you do not meet the insurance criteria within this document you MUST refer to Zenith for permission to be included in the insurance policy PRIOR TO ORDERING YOUR NEW VEHICLE OR BOOKING A DEMONSTRATION VEHICLE. In the event that you are subsequently included in the scheme on a referral basis there may be additional excess charges in place. You will be advised of these amounts by Zenith at the time of referral.

Vehicles covered

1. As declared to us by you.
2. Your vehicle is owned or hired and registered in the company name and leased to you and is permanently based within Great Britain unless otherwise declared by you to us.
3. Your vehicle is not used to carry goods or passengers for hire or reward unless otherwise declared by you to us.
4. Your vehicle does not operate airside or in close proximity to aircraft. Please refer to the motor fleet insurance policy document for clarification.
5. Your vehicle does not carry explosive, inflammable, corrosive or toxic goods.

Information and Material Facts advised to Lloyd Latchford Schemes Ltd

Inception of this policy has been undertaken utilising the following assumptions.

You the Policyholder and any additional drivers, as defined in the title of this policy, have:

1. No convictions or criminal offences or pending prosecutions, other than motoring offences.
2. Never been declared bankrupt/insolvent or the subject of bankruptcy proceedings.
3. Never had a proposal refused or declined or had an insurance policy cancelled, been refused renewal or had special terms imposed.
4. Not been reported to MIIC for non-compliance with the Motor Vehicles (Compulsory Insurance) (Information centre and compensation body) regulations 2003.
5. Correctly declared your date of birth to Zenith.
6. Understood that if you are placing a "secondary vehicle" order (i.e. where your spouse/partner will be the main driver of the vehicle) or you are booking a demonstration vehicle for your spouse/partner, you have correctly declared their date of birth and their relationship to you.

The following insurance criteria are also deemed to be true about you and anyone who may drive your vehicle:

1. You understand that all drivers using your vehicle, including you, must be over the minimum age of 18.
2. You, and all drivers who will use the vehicle, hold a valid full UK or EC/EEA driving licence and have done for one day or more.
3. No drivers have a non-motoring conviction that is not spent under the Rehabilitation of Offenders Act
4. You are a UK resident and you have been in the employ of the insured for 1 month or more.
5. To the best of your knowledge and belief:

Any person who will drive has not been convicted within the last 5 years of any of the following offences:

AC Accident Offences
BA Disqualified Driver
DD Dangerous and/or Reckless Driving
DR Drink and/or Drugs (convicted in the last 7 years)
IN Insurance Offences
UT Theft or Unauthorised Taking
NE Non-Endorsable Offences Leading to Disqualification
TT Disqualification under 'Totting Up' Procedure
XX Disqualification under 'Totting Up' Procedure

or has 7 or more penalty points on their licence.

6. Any person who will drive has not had more than 1 (one) 'at fault' claims in the last three years. ('At Fault' claims are defined as any claim which would result in the loss of or stepping back of no claims discount (NCD) if NCD were not Protected).'
7. Any person who will drive has notified the DVLA of any disability or medical condition and been granted a licence to drive.

IF YOU AND/OR YOUR SPOUSE/PARTNER AND/OR ANY NOMINATED ADDITIONAL DRIVER DO NOT COMPLY WITH POINTS ABOVE YOU MUST REFER TO ZENITH FOR PERMISSION TO BE INCLUDED UNDER THE INSURANCE POLICY PRIOR TO ORDERING YOUR VEHICLE OR BOOKING A DEMONSTRATION VEHICLE.

FAILURE TO DO SO WILL INVALIDATE YOUR POLICY AND RESULT IN A CLAIM BEING REPUDIATED.

Data Protection

For Data Protection Act purposes your data will be held and processed for insurance administration. For this purpose the information may also be passed to selected third parties including other insurers, credit reference agencies and reinsurers. By entering into this contract of insurance, your employer who arranged this contract of insurance on your behalf, has confirmed your authority to disclose your personal data and to consent on your behalf to the processing of that data by the insurance company.

You have a right to access (subject to limited exceptions) and if necessary rectify the information that the insurance company holds.

Insurers pass information to the Claims and Underwriting Exchange register, the Motor Insurance Anti-Fraud and Theft register and the Motor Insurance Database. These registers have been established to help check the information provided and also to reduce fraudulent claims. These registers may be searched when dealing with any request for insurance. Under the conditions of the policy, all incidents must be declared whether or not they result in a claim along with all amendments to vehicle schedule. This information will be passed on the appropriate registers as appropriate.

In order to protect the interests of our policyholders and 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.
- Undertake credit searches and additional fraud searches.

If you provide false or inaccurate information and fraud is identified, details will be passed to fraud prevention agencies and databases to prevent fraud and money laundering.

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

IF ANY DETAILS SHOWN ARE INCOMPLETE OR INCORRECT, PLEASE CONTACT ZENITH.

Lloyd Latchford Schemes is a trading style of Lloyd Latchford Group, who is authorised and regulated by the Financial Conduct Authority, reference number 496330. Address is Sunset Court, High Street, Princes Risborough, Bucks HP27 0AX (Co Reg No 5988054)

These details can be verified by visiting the Financial Conduct Authority (FCA) website at <https://register.fca.org.uk/> or by contacting the FCA on 0800 111 6768