

Notice to the proposer

Please answer all the questions in full and sign the declarations at the end of this proposal. In deciding whether to accept the insurance and in setting the terms and premium, we will rely on the information you give us.

Presentation of the risk

You must:

- give a fair presentation of the risk to be insured by clearly disclosing all material facts and circumstances (whether or not subject to a specific question) which you, your senior management and those responsible for arranging this insurance, know or ought to know following a reasonable search; or
- give us sufficient information to alert us of the need to make enquiries about such facts or circumstances;
- take care by ensuring that all information provided is correct, accurate and complete.

Proposer

1. Company name:
- Head office address:

Insured persons

2. This policy provides cover for all of the company's truck drivers whilst they are employed by and working for and on behalf of the company.

Total number of drivers working for the company:

If you would like to extend the policy to cover all of the company's directors, officers and employees, please tick here:

Yes No

If yes, please provide headcount by country:

Trucks

3. Total number of trucks/rigs owned or operated by the company:

Cargo

4. Please state cargo normally carried and average number of annual border crossings:

Financial information

5. Total revenue of your business (from last annual report):
- Total assets (from last annual report):

Other insurance

6. Do you have any other form of kidnap and ransom insurance? Yes No

If Yes, please state with whom you are insured and for what sum insured:

Name of insurance company

Sum insured

<input type="text"/>	<input type="text"/>
----------------------	----------------------

Have you ever been declined or accepted under special terms for kidnap and ransom insurance, or has any insurer ever cancelled or declined to renew your policy?

Yes No

If Yes, please give full details: (Continue on a separate sheet if necessary)

Previous threats

7. In the last five years have there been any illegal threats made directly or indirectly against the company or an insured person? Yes No

If Yes, please give details: (Continue on a separate sheet if necessary)

Losses

8. Have you sustained any losses during the last five years? Yes No

If Yes, please give details: (Continue on a separate sheet if necessary)

Amount insured

9. Please confirm the sum insured requested:

USD 100,000 per event	<input type="checkbox"/>
USD 250,000 per event	<input type="checkbox"/>
USD 500,000 per event	<input type="checkbox"/>

Important Information

You must read this before signing below.

A material fact is one likely to influence acceptance or assessment of this Proposal by Underwriters: If you are in any doubt as to what constitutes a material fact you should consult your broker, or insurance agent, and let us have details.

If you fail to make a fair presentation of the risk, we may avoid your policy (that is treat it as if it had not existed), retain any premium paid, and refuse to pay any claims where any failure to make a fair presentation is either deliberate or reckless; or of such other nature that, if you had told us about a material fact or circumstance, we would not have issued your policy.

In all other cases, if you fail to make a fair presentation of the risk, we will not avoid your policy but we may instead:

- a) reduce proportionately the amount paid or payable on any claim, the proportion for which we are liable being calculated by comparing the premium actually charged as a percentage of the premium which we would have charged had you made a fair presentation (e.g. if we would have charged you double the premium, we will only pay half the amount of any claims under your policy); and/or
- b) treat your policy as if it had included such additional terms as we would have imposed had you told us about a material fact or circumstance. Payment of any claim you make will be subject to the application of any such additional terms.

If any of the facts, statements and information set out in this Proposal form, risk presentation or any additional information provided are incomplete or inaccurate, you or your broker or insurance agent must contact us immediately. Failure to do so could invalidate your policy or lead to a claim not being paid or not being paid in full.

You should keep a record (including copies of any letters) of all information supplied to underwriters for the purpose of entering into this insurance.

Declaration

I/We declare that:

- 1 I/We have read this proposal and understand that I/we are under a duty to make a fair presentation of the risk and that failure to do so could result in my/our policy being invalidated and/or a claim not being paid or not being paid in full.
- 2 the facts, statements and information contained within this proposal, or separately in connection with it, whether provided by me/us or by others on my/our behalf, are true and complete.
- 3 I/We have declared all material facts and circumstances which may affect the risk being accepted by Underwriters even if Underwriters have not asked me/us any questions about such facts.
- 4 I/We have made all reasonable enquiries of any person employed by me/us, and any person who is responsible for arranging my/our insurance, to ensure that all facts, statements and information provided to Underwriters are accurate and correct.
- 5 I/We understand that the signing of this Proposal does not bind me to complete or Underwriters to accept this Insurance but agree that, should a contract of insurance be concluded, this Proposal and the statements made in it and the information provided in connection with it will be relied upon by Underwriters in deciding whether to accept this insurance.

Proposer's name

Signature of proposer

Date