

QUESTIONS & ANSWERS

1000's of people own 3 vehicles or more. They might be a mix of cars, vans, HGVs, horseboxes, caravanettes and motorcycles, but the fact is the owner can only drive one of them at a time.

The Homefleet™ Policy

A driver-based scheme whereby all vehicles are covered under an umbrella policy; the more vehicles with the least number of drivers, the bigger the savings. Homefleet™ is also ideal for people who like to buy and sell the odd vehicle or enthusiasts who like to do up old cars and take them for the occasional spin.

In most cases under Homefleet™, single driver cover means that you'll start to make substantial savings by the 2nd vehicle, or the 3rd if you cover someone else to drive. Indeed, after 3 vehicles to be driven by a single driver, further cover is essentially free.

Each driver earns their own Bonus!

Q My vehicles are all due for renewal at different dates so do I have to cancel them all now at a loss of premium to transfer them over to Tradex?

A Not unless you particularly wish to. We will, in the first year, accept vehicles to the policy (starting at the first renewal date) on the renewal premium quoted by your existing insurer on proof of the renewal notice. Thereafter, as vehicles become due, we will add them for the remainder of the year pro-rata (day charge basis) of the renewal rate until all vehicles are on the policy.

Q What if I don't like the date of my first vehicle as the future renewal of my policy?

A Then you select at inception a convenient date and we calculate all the premiums on a day charge basis (pro-rata) to the date that is convenient.

Q Do I get a Certificate of Insurance for each vehicle?

A Yes a concise document that shows the vehicle registration and against each driver the usage that is permitted for that driver.

Q As it is a driver policy, do I have to tell you about changes in vehicles?

A Yes and immediately because the "Motor Insurers Database" requires you to advise all vehicles that you own to them via your Insurer and obtain a Certificate of Insurance for that vehicle.

Q How can I advise you of these changes?

A * By telephone during normal working hours.

Q If I write off a vehicle insured under Homefleet, what happens as this is a "drivers policy" not a vehicle policy?

A For a start the cover on that vehicle alone ceases but the drivers cover does not and you are able to add another vehicle to the policy for the remainder of the year. On renewal the premium is assessed on that driver accordingly, i.e. bonus lost or not.

Q Does a driver lose all his No Claims Bonus in the event of a claim?

A No the normal "stepback" applies and bonus protection is available at an additional premium, to all drivers.

Q What if I decide not to renew my "Homefleet" policy but to insure the vehicles separately? How do I get back on to the regular insurance market?

A At each renewal you and your drivers will receive a bonus certificate confirming the number of years claim free. This document is normally sufficient to enable you to gain a standard vehicle insurance. Remember, those companies transacting single vehicle cover are keen to get your business!

To obtain a HOME FLEET quote- Please Print out and complete this form.

CALL 01234 353168 or **FAX** back on 01234 346304 –

Driver Details

		Principal driver	Additional drivers		
Surname:					
First name:					
Age:					
Date of birth:					
Type of licence:		Full / Prov / HSV / PSV	Full / Prov / HSV / PSV	Full / Prov / HSV / PSV	Full / Prov / HSV / PSV
Years held:					
DVLA licence restrictions:					
Accidents / Convictions in the last 5 years:	Date:				
	Code:				
	Suspension:				
	Points:				
Occupation:					
No Claims Bonus Years for each driver					
Type of vehicle earned on:					

Vehicles Details

Make:					
Model:					
Engine size or GYW					
No of seats					
Value:	£	£	£	£	£
Year of manufacture:					
Modifications (if any):					
Security devices:	Alarm/Immob/Tracker	Alarm/Immob/Tracker	Alarm/Immob/Tracker	Alarm/Immob/Tracker	Alarm/Immob/Tracker
Insurance renewal date:					
Registered keeper:					
Use for:					
Annual mileage:					
Where is vehicle kept*:					

*Please use appropriate key: **G** Garaged **D** On drive **E** Enclosed land **B** Back garden **F** Private car park of flats **P** Public car park **O** Other (please specify)

Contact Details

Main address:	
	Post code:
Type of property:	House/Flat/Block of flats/Other
Mobile telephone:	Email:
If any vehicle is kept at an address other than main address, give details of address and vehicle registration.	