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## PRIVATE MOTOR VEHICLE INSURANCE PROPOSAL

### COVER PROVIDED

The following alternative forms of cover are available: **(see Question 19)**

- |    |                            |  |
|----|----------------------------|--|
| 1. | THIRD PARTY                | - Liability for injury to third parties and damage to property of third parties  |
| 2. | THIRD PARTY FIRE and THEFT | - Liability for injury to third parties, damage to property of third parties, and loss of or damage to the <b>Insured Vehicle</b> by fire or theft |
| 3. | COMPREHENSIVE              | - Liability for injury to third parties, damage to property of third parties, and loss of or damage to the <b>Insured Vehicle</b>                  |

### EACH OF THESE QUESTIONS MUST BE ANSWERED COMPLETELY

PLEASE 1. USE BLOCK LETTERS	(a)	Name of Proposer(s) (Mr./Mrs./Miss)	INDIVIDUALS ONLY		
			DATE Month	OF Day	BIRTH Year
	(b)	Address (home) _____			
		_____ Contact No(s) _____			
	(c)	Mailing Address (if different from home) _____			
	(d)	Home e-mail address _____			
	(e)	Trade, occupation, profession (include part-time) _____ Marital Status _____			
	(f)	Driver's Permit No _____ Date of Issue _____ Class(es) _____ MM / DD / YY			
	(g)	Name of Employer _____			
	(h)	Address _____ _____ Telephone No _____			
	(i)	Employment e-mail address _____			

2.	Do you have any other insurance(s) with this Company? If 'YES' please give particulars	YES _____ NO _____
	_____	
	_____	

3.	Will anyone driving or who will drive your motor vehicle	
(a)	be less than <b>25</b> years of age?	YES _____ NO _____
(b)	have less than <b>2</b> years regular driving experience?	YES _____ NO _____
	If 'YES' to either of these please give	
	Driver's Name _____ Date of Birth _____	
	Driver's Permit No _____ Date of Issue _____ Class(es) _____	

4.

Have you, or has anyone who will drive your motor vehicle, ever suffered from defective vision, hearing or any other physical disability or infirmity?  
If 'YES' please state the nature of the disability or infirmity and whether any corrective actions have been undertaken

YES\_\_\_\_NO\_\_\_\_

5.

Have you, or has anyone who will drive your motor vehicle, ever been convicted of any offence?  
If 'YES' please state the date and nature of the conviction

YES\_\_\_\_NO\_\_\_\_

6.

Have you ever insured a motor vehicle in your name?  
If 'YES' please state the name(s) and Branch office(s) of the Insurers, Policy No (if known), Vehicle No. and "No Claim Discount" (if any)

YES\_\_\_\_NO\_\_\_\_

7.

Have you been driving a Motor Vehicle regularly during the past twelve months  
If 'NO' please state how long has it been since you drove regularly

YES\_\_\_\_NO\_\_\_\_

8.

Has any Insurer ever

(a)

declined your proposal?

YES\_\_\_\_NO\_\_\_\_

(b)

increased your premium?

YES\_\_\_\_NO\_\_\_\_

(c)

imposed special conditions on your policy?

YES\_\_\_\_NO\_\_\_\_

(d)

refused to continue or renew your policy?

YES\_\_\_\_NO\_\_\_\_

(e)

cancelled your policy?

YES\_\_\_\_NO\_\_\_\_

If 'YES' to any of these please give details

9.

Have you, or has anyone who will drive your motor vehicle, ever had any accidents or losses or made any claims (including windscreen damage claims) during the past three years in connection **with this or any other motor vehicle?**

YES\_\_\_\_NO\_\_\_\_

If 'YES' please give details

GIVE A SEPARATE ANSWER FOR EACH YEAR

Year	Total No. Vehicles Owned/ Driven	Total Number Accidents/ Losses		Own Damage		Third Party Property Damage		Third Party Bodily Injuries	
				No.	Amount	No.	Amount	No.	Amount
			Paid						
			Outstanding						
			Paid						
			Outstanding						
			Paid						
			Outstanding						

Please State particulars of these

10. PARTICULARS OF THE MOTOR VEHICLE(S) TO BE INSURED

Licence Reg. No.	Make & Model	Type of Body	H.P. / C.C.	Year of Manu- facture	Seating Capacity Including Driver	Purchase Date & Price	Market Value Including Standard Accessories	Engine Number	Chassis Number

Do you wish to insure the following items if installed in addition to, or as a replacement of manufacturers' Standard Items? **YES\_\_\_\_NO\_\_\_\_**

Audio/Visual Equipment    \$\_\_\_\_\_      Special Paint Works/Advertising/Graphics\$\_\_\_\_\_

Mag Rims\$\_\_\_\_\_      Any other major accessories\$\_\_\_\_\_

**NOTE:** You are required to ensure that the Sum Insured is revised each year to reflect the current market value as claims will be settled on an indemnity basis. For total losses you will be paid the market value at the time of the loss or the amount for which the vehicle is insured whichever is less.

**11.**    Has your motor vehicle been modified in any way or fitted with oversized tyres **YES\_\_\_\_NO\_\_\_\_**  
or a high performance engine or equipment?  
If 'YES' please give details

\_\_\_\_\_

\_\_\_\_\_

**12.**    Is your motor vehicle  
**(a)**    new? \_\_\_\_\_ secondhand? \_\_\_\_\_ 'foreign used'? \_\_\_\_\_  
**(b)**    registered in your name? **YES\_\_\_\_NO\_\_\_\_**  
**(c)**    the subject of a hire purchase or lease or mortgage agreement? **YES\_\_\_\_NO\_\_\_\_**  
If 'YES' please state name and address of the finance company

\_\_\_\_\_

\_\_\_\_\_

**(d)**    left hand drive **YES\_\_\_\_NO\_\_\_\_**

**13.**    Has your motor vehicle ever been involved in an accident, loss or damage? **YES\_\_\_\_NO\_\_\_\_**  
If 'YES' please give details

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**14.**    Is your motor vehicle in good condition and repair and will it be kept so? **YES\_\_\_\_NO\_\_\_\_**

**15.**    **(a)** Where will your motor vehicle be kept (in your answer please indicate whether  
the vehicle is in a locked garage, or open carport within a fenced and locked area, or otherwise)  
during the night? \_\_\_\_\_  
**(b)** Please state how many vehicles will be kept at the same premises \_\_\_\_\_

**16.**    Is your motor vehicle fitted with an anti-theft device? **YES\_\_\_\_NO\_\_\_\_**  
If 'YES' please state the name and type of such device and date installed

\_\_\_\_\_

\_\_\_\_\_

**17.**    Will the vehicle be used to draw any trailer? **YES\_\_\_\_NO\_\_\_\_**  
If 'YES' please give particulars - Licence Registration Number\_\_\_\_\_ Make & Model\_\_\_\_\_

18.

Will your motor vehicle be used

(a) for any purpose in connection with a business or trade?  
If 'YES' please give details

YES\_\_\_\_NO\_\_\_\_

(b) for racing pacemaking speed testing competitions rallies or trials or  
the carriage of passengers for hire or reward?  
If 'YES' please give details

YES\_\_\_\_NO\_\_\_\_

(c) only for social domestic and pleasure purposes and for travelling to  
and from your place of business?  
If 'NO' please state for what other purpose the vehicle will be used

YES\_\_\_\_NO\_\_\_\_

19.

Type of cover required is

THIRD PARTY \_\_\_\_\_

THIRD PARTY FIRE and THEFT \_\_\_\_\_

COMPREHENSIVE \_\_\_\_\_

20.

OPTIONAL EXTRA BENEFITS (Available at an additional cost for each item selected)

Note: Individual Policyholders are entitled to one of (d) or (f) free. Do you wish to extend the policy to include:-

(a) loss or damage arising from flood hurricane windstorm tornado  
earthquake volcanic eruption or any other convulsion of nature?  
(Comprehensive only)

YES\_\_\_\_NO\_\_\_\_

(b) windscreen and ALL glass damage? (Comprehensive and Fire & Theft only)  
If 'YES' please indicate limit required: \_\_\_\_\_

YES\_\_\_\_NO\_\_\_\_

(c) Personal Accident Benefit to un-named Passengers (between ages 17 and 65)  
for the full seating capacity of the vehicle (\$5000 per person or \$35,000 Aggregate)

YES\_\_\_\_NO\_\_\_\_

(d) Courtesy Car/Loss of Use (maximum of 10 days at \$100 per day)  
(Comprehensive only)

YES\_\_\_\_NO\_\_\_\_

(e) Agreed Value -  
(Pre-agreed Depreciation for Total Losses): (Comprehensive & Fire/Theft subject to Valuation)

YES\_\_\_\_NO\_\_\_\_

(f) Hospitalisation Benefits (Max. Benefit \$15,000 per 12-month period)  
If yes, subject to Health Questionnaire being completed and approved.  
(Comprehensive Individual only)

YES\_\_\_\_NO\_\_\_\_

(g) Increased Legal Expenses - Manslaughter  
If 'YES' Please indicate Limit required in excess of \$10,000: \_\_\_\_\_

YES\_\_\_\_NO\_\_\_\_

21.

Period of Insurance from \_\_\_\_\_ to \_\_\_\_\_

DECLARATION

I/We wish to effect insurance with **Guardian General Insurance Limited** on the terms conditions and exclusions of the Policy to be issued by the Company.

I/We warrant that:

(a) the statements and particulars given by me/us in this proposal are to the best of my/our knowledge and belief are true and complete

(b) no material fact affecting the assessment of the risk has been misrepresented mis-stated suppressed or withheld

(c) the motor vehicle is in good condition and repair.

I/We agree that this proposal and declaration shall form the basis of the contract between me/us and **Guardian General Insurance Limited** and shall be deemed to be incorporated in the Policy to be issued

Proposer's Signature \_\_\_\_\_ Date \_\_\_\_\_