

application, for example for motor insurance any offence including motor and non motor offences, drivers infirmities, a young or inexperienced driver, Examples for household, buy to let property and commercial premises insurance include subsidence, flood, landslip, theft. For example, for liability insurance previous claims, potential future claims, for Goods in Transit insurance hazardous goods, pharmaceuticals, time critical goods, for commercial combined all facts concerning risks covered. Criminal convictions, bankruptcy, administration, receivership, liquidation, country of residence or if you have had insurance declined or cancelled should be disclosed for all types of insurance. These are only examples and is not meant to be an exhaustive list.

**If you are in any doubt about whether information is material, you should disclose it.**

Should you require further guidance, please contact us.

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#### SECTION 4

##### Your Demands and Needs

You have requested a quotation on the basis of your requirements below:

We have set out below our understanding of your demands and needs and whether the policy we have selected meets those demands and needs.

Please read the information below carefully. It records the statements and information you provided when requesting the quotation. If any of the information is incorrect or incomplete please contact us immediately, so that we can take any appropriate action as soon as possible.

Based on the information set out below, we are making a personal recommendation to you of the policy proposed for the reasons set out on this letter.

Comprehensive Cover / Road Risk Only  
Indemnity Limit £10,000  
No Public or Employer Liability Cover  
Mr Simon Cordell to Drive  
Social, Domestic & Pleasure Use with Motor Trade Use  
No Demonstration Cover / No Additional Business Use  
No Protected No Claims Bonus / No Windscreen Cover / No Trade Plates  
No High Performance / Classic / Commercial ( Over 7.5 Ton ) Vehicles  
Payment by Direct Debit  
£500 Excess

The Period of insurance covered in this quotation is 12 months.

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#### SECTION 5

We have reviewed the policies within our range and recommend the following policy to be the most suitable to meet your needs:

Covea Policy

The Above Policy meets all your demands and needs set out as above

**Main exclusions, Limitations and conditions.**