STATEMENT OF DEMANDS & NEEDS

To help Platinum Motor Group offer the best insurance products to meet your needs and to follow the guidelines set out by the Financial Services Authority, we have devised a number of questions which will enable use to give you details of insurance products that may be beneficial. The insurance products that we offer are provided as a customer service to meet a need in the market place.

SUPPLEMENTARY FORM

S.M.A.R.T PROTECTION YES NO			
Do you intend to use your vehicle for private use only, including Social, Domestic & Pleasure and commuting to and from work?			
In the event of cosmetic damage to your vehicle's bodywork or paintwork would you wish to protect your motor insurance excess and No Claims Bonus?			
Is the overall appearance and condition of your vehicle important to you?			
Would you like to help protect your vehicle's value from depreciation caused by minor dents, light scratches and chips in the paintwork?			
How much is the excess on your motor insurance?			
If you have answered 'YES' to the above we recommend that you purchase S.M.A.R.T protection @ a policy premium of £360.00 or monthly by 12 instalments. If you have answered 'NO' to any of the above we may not recommend that you purchase S.M.A.R.T protection.			
ALLOY PROTECTION			
Does the vehicle you intend to purchase have alloy wheels and is under 5 years of age?			
Would it be beneficial if an insurance policy paid for any wheel refurbishment costs or even replacement if your alloy wheels were cosmetically damaged?			
If you have answered 'YES' to the above we recommend that you purchase ALLOY protection @ a policy premium of £259.00 or monthly by 12 instalments. If you have answered 'NO' to any of the above we may not recommend that you purchase ALLOY protection.			
S.M.A.R.T+			
Why not take advantage of our combined product and benefit from a saving of £100.00			
If you have answered 'YES' to both S.M.A.R.T Protection and ALLOY Protection we recommend that you purchase S.M.A.R.T+ protection at a policy premium of £519 or monthly by 12 instalments. Representing an introductory saving of £100.00.			
WHAT IS S.M.A.R.T ?			
SMART is designed to assist in maintaining the appearance of your vehicle as at the time of purchase, without compromising your 'No Claims Bonus' and without expensive motor excesses. Covering minor repair damage, such as scratches, scrapes and dents, to your vehicles bodywork and bumpers not exceeding 15cm in diameter and chips in the paintwork not exceeding 1.5cm in diameter. SMART + gives you the added re-assurance of covering the costs of cosmetic repairs resulting from accidental damage to alloy wheels caused by kerbing and scuffing.			
Yes, I wish to purchase the above recommended SMART protection and understand how it meets my individual requirements.			
Yes, I wish to purchase the above recommended ALLOY protection and understand how it meets my individual requirements.			
Yes, I wish to purchase the above recommended SMART+ protection and understand how it meets my individual requirements.			
By ticking the above I confirm that the policy terms and conditions have been explained to me and I have received copies of my Initial Disclosure Document, Demands and Needs and Keyfacts documentation concerning the optional insurance.			
No, I do not wish to purchase the above recommended policy and understand that by not having the protection I will be fully responsible for any costs whilst effecting a repair, including the cost of repair work, motor insurance excess and any adverse effect on my No Claims Bonus.			
Additional information / comments: Please ensure that the information supplied is true and complete, that you disclosed all material facts that may be relevant, and that you have read and understood the data protection disclosure. If you are unsure if a fact is material please disclose it.			
CUSTOMER ACKNOWLEDGEMENT & DECLARATION			
I agree by signing below, that the products outlined have been fully explained to me, that the answers given are a true reflection of my personal situation, and that based upon my answers I have been recommended suitable products and the main benefits and significant exclusions have been explained to me. I have disclosed any relevant information that may prevent me from purchasing, or effect me from claiming on the policy. I also accept that by signing I have been made fully aware that I will be solely responsible for any loss, or consequential loss, which I may incur by not purchasing any of the products recommended above.			

Name:		Sales Executive:
Address:		Signature:
		Supervisor:
Customer Signature:	Date:	Vehicle Registration: