

COMMERCIAL COMBINED INSURANCE PROPOSAL



General

Our Commercial Combined policy is designed to provide you with a wide range of business insurances in one document. You select which covers are required and even within these there is a flexibility of choice to ensure your particular needs are catered for. Within each section of this Proposal are guidance notes to outline the options available to you and assist in its completion.

The information provided in this document is not intended as an outline of the cover provided by our Commercial Combined insurance. For precise details, including the conditions and exclusions that apply, the policy wording should be referred to. A copy will be provided on request.

Average

It is important to ensure that the sums insured you request are adequate. Should the sums insured not represent the full amount required by the policy, in the event of a claim your payment may be proportionately reduced. Be sure to avoid this penalty by insuring for the correct amount. Assistance on the calculation of sums insured is provided in this document.

In order to facilitate the correct calculation of sums insured, a complete record of all property owned by your business should be made, with a copy kept elsewhere than at the premises.

Deductible

Under certain covers you will have to bear the first amount of each and every claim.

Details of the deductibles that apply to each separate cover is provided with our premium quotation for your insurance requirements.

Terrorist Damage

The ever-present threat of terrorist activity has resulted in the insurance industry and government representatives working together to maintain the availability of cover for such acts. We will always endeavour to offer an indemnity for such loss or damage in line with standard market practice, but the level of insurance obtainable will vary from time to time. If you wish to establish the full extent of cover we are able to provide for acts of terrorism, please contact your insurance intermediary.

Minimum Security Standards

In response to the present number and cost of theft claims, we apply minimum security standards to reduce the chance of theft occurring at your premises.

Cover for theft or attempted theft will only apply if the following minimum level of security (or alternatively security protections as agreed with us in writing) is installed at your premises and put into effect whenever they are left unattended.

Doors

All external doors at your premises, and any internal doors which give access to any part of the building not occupied by you, (such as doors being referred to as Exposed Doors) must be of solid construction and fitted with a mortise deadlock conforming to British Standard 3621.

Where the doors are double leaf, in addition to the said mortise deadlock, the first closing leaf must be fitted with internal flush or mortise rack bolts at the top and bottom of the leaf.

Any outward opening doors should, in addition to the above, have each hinge fitted with a hinge bolt.

Windows

All accessible opening windows, fanlights and skylights, including those accessible from decks, roofs, fire escapes or downpipes, must be fitted with key operated window locks, except those opening windows protected by solid steel bars, grilles, expanded metal or weld mesh.

Notes

- (1) In respect of any door or window designated a fire exit by a Fire Authority, you will also need to consult with the Fire Authority so that the interest of both safety and security can be met.
- (2) The above are our minimum security requirements. Where additional security requirements are necessary or where we agree to accept alternative security measures, we will advise you or your insurance intermediary in writing.
- (3) In addition to physical security measures at your premises, we may also require the installation of an intruder alarm. Detail of any requirement in this respect will be advised to you, or your insurance intermediary, in writing.

Complaints Procedure

It is always our intention to provide you with a first class standard of service. However, if you are unhappy in any way with your insurance, in the first instance please contact your insurance intermediary. Should the matter not be resolved to your satisfaction and you wish to make a complaint, you may contact our Administration Officer. If you remain dissatisfied, a more formalised complaints procedure will be found in your policy document, or on request.

Law

There is a choice of law applicable to this insurance, but unless agreed otherwise English Law will apply.

Insurers

The insurers for the insurance described herein are:

HSB Engineering Insurance Company Ltd in respect of Computer Breakdown and Engineering

Lloyd's Syndicate 2001 managed by Amlin Underwriting Limited through its service company Amlin Insurance Services.

Financial Services Authority

AUA INSURANCE and the Insurers are authorised and regulated by the Financial Services Authority.

Please complete this form in **BLOCK CAPITALS** and tick boxes where appropriate.

PROPOSER AND PREMISES INFORMATION

1. Full Name of Proposer

(For a limited company, the names of all directors should be included. If not a limited company, the full names of all principals or partners and the trading name should be shown. All subsidiary and associated companies to be insured should be included).

2. Business

(The business must be fully described, including whether you are a manufacturer, processor, wholesaler, retailer or contractor. For example, "General Engineers" is insufficient, the nature of the engineering must be described).

3. Date your business was established:

a) at these premises b) elsewhere

If a new venture, provide full details of your experience in this type of business.

4. Premises to be insured. (If more than 3 premises, please list on separate sheet)

Premises A

	Postcode

Premises B

	Postcode

Premises C

	Postcode

5. Postal Address if different from Premises A

	Postcode

6. From which date do you wish this insurance to commence?

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Cover does not commence until AUA INSURANCE has confirmed acceptance of this Proposal.

7. Are the business premises:

- a) built solely of brick, stone or concrete and roofed with slate, tile, asbestos, metal or concrete? Yes No
- b) heated by conventional hot water systems, electricity, natural gas or oil piped into the premises from external bunded oil tank? Yes No
- c) in a good state of repair and will be so maintained? Yes No
- d) free from undue exposure to storm or flood or damage by any other cause? Yes No
- e) occupied solely by you in connection with your business? Yes No

If the answer to any Questions 7.a) – e) is No, please provide details:

8. Of how many storeys (including any cellar or basements areas) do the business premises comprise?

9. If the business premises are not solely occupied by you, please state which storeys you occupy:

10. Do you occupy a basement or cellar area? Yes No

If Yes, please advise what you use it for and the type of property kept there:

11. When was the last time the electrical wiring system at the premises was checked by a qualified professional?

12. Are your Exposed Doors and windows of sound construction and fitted with locking devices in accordance with the Minimum Security Requirements set out in Page 1? Yes No

If the answer to Question 12. is No, please state the doors and/or windows which do not comply and how these are presently protected against forced entry:

13. Are the premises protected by an intruder alarm? Yes No
If Yes, please advise:

(a) the name of the installer?

(b) if the system is maintained under contract by the installer? Yes No

(c) if, as well as an audible alarm, the system, upon activation, will send a signal to a manned central station? Yes No

Please forward a copy of the alarm specification with this Proposal.

GUIDANCE NOTES

Description of Property

When setting your sums insured, please note what is included under each type of property heading hereunder:

Buildings

Buildings including landlords' fixtures and fittings, outbuildings, extensions, annexes, gangways, walls, gates, fences, yards, car parks, telephone, gas, water and electric installations, piping, ducting, cables, wires and associated control gear and accessories extending to the public mains which you are responsible to repair or reinstate.

Contents

Contents relating to your business including:

- machinery, plant, fixtures, fittings and utensils
- tenants' improvements, alterations and decorations
- patterns, models, moulds, plans and designs
- money up to 5% of the sum insured on Contents or £500, whichever is the lesser
- documents, manuscripts and business books, but only for the value of the materials as stationary and the cost of clerical labour expended in writing up
- computer systems records, but only for the value of the materials and the cost of clerical labour and computer time expended in reproducing such records up to a maximum of £5,000 in any one period of insurance
- insofar as they are not insured elsewhere, your employees', directors, visitors' and guests pedal cycles and personal effects, up to a maximum any one pedal cycle of £250 and for personal effects £500 any one person.

Stock

Stock and materials in trade, which should include work in progress and finished goods.

Stock Debris Removal

Costs and expenses incurred in removing the debris of stock from the premises following a loss.

Basis of Settlement

Reinstatement

This basis of settlement is available for Buildings and Contents (other than personal effects), which are maintained in good condition. In the event of a loss, claims will be settled on the full cost of rebuilding, replacement or repair without deduction for wear, tear or depreciation, providing the sum insured is adequate at the time of loss. The sum insured selected should therefore reflect this, including an allowance for professional fees, debris removal costs and the cost of public authority requirements necessary to rebuild or reinstate the property. However, if you elect not to rebuild, replace or repair the property, claims settlement will be on an indemnity basis.

Indemnity

Under an Indemnity basis of claims settlement, any payment made will take into account an appropriate deduction for wear, tear and depreciation. The sum insured selected should therefore reflect this. The intention is to place you in the same position, as far as is reasonably practicable, after a loss as immediately before the loss had occurred. All insurances on stock, rent, personal effects and debris removal costs are always on this basis of settlement.

Inflation Protection

Index Linked Provision

Sums insured on Buildings and Contents will be increased by a percentage to help cater for increases in value due to inflation. Details of your revised sums insured will be advised at renewal date. However, this does not provide complete protection against inflation and you should ensure that your sums insured are adequate at all times.

Day One

The aim of Day One is to assist you in setting adequately the sum insured to replace property after a loss. Often, the eventual cost of reinstating property can increase over the period of insurance and the actual time taken to reinstate. This can contribute to the sum insured being inadequate to cover the full cost of reinstatement.

The sum insured consists of two elements, the Declared Value and the Inflation Provision.

The Declared Value is, in brief, the cost of reinstating the property at commencement of the period of insurance, without allowance for inflation. The Declared Value should include allowance for professional fees, debris removal costs and the cost of public authority requirements necessary to rebuild or reinstate the property. At the start of each period of insurance, a new Declared Value needs to be advised.

The Inflation Provision is a percentage uplift selected by you to cover the increases due to inflation during the period of insurance and the time necessary to reinstate (construction times can be extended, for example, due to the need to demolish, clear the site and obtain necessary planning permission).

Claims settlement is on a reinstatement basis.

BUILDINGS AND CONTENTS

This section insures your business property relating to Buildings and Contents (including stock).

Do you require insurance by this section?

Yes No

Property to be Insured

1. Please indicate the sum insured required against the item description shown.
(Where cover is on a Day One basis, the Declared Value should be shown).
If more than 3 premises, please list on a separate sheet

DESCRIPTION	SUM INSURED		
	PREMISES A	PREMISES B	PREMISES C
Buildings	£	£	£
Contents(excluding items detailed below)	£	£	£
Electronic Office Equipment (ex Computers)	£	£	£
Computers & Peripheral Equipment	£	£	£
Stock and Materials in Trade	£	£	£
Stock Debris Removal	£	£	£
	£	£	£
	£	£	£

Basis of Cover

2. Please indicate the basis of claims settlement required for the above by ticking the relevant box.
(Items of Stock, Rent and Debris Removal are always settled on an indemnity basis).

Reinstatement	<input type="checkbox"/>	or	Day One	<input type="checkbox"/>	or	Indemnity	<input type="checkbox"/>
			Day One Inflation provision required	<input type="checkbox"/>			
			(maximum 50%)	%			

Scope of Cover required

Please indicate the perils you wish to insure against by ticking the boxes.

a)	Accidental Damage* (excluding theft)	<input type="checkbox"/>	or b)	Fire, Lightning	<input type="checkbox"/>
				Explosion	<input type="checkbox"/>
				Aircraft	<input type="checkbox"/>
				Riot & Civil Commotion	<input type="checkbox"/>
				Earthquake	<input type="checkbox"/>
				Malicious Damage*	<input type="checkbox"/>
				Storm*	<input type="checkbox"/>
				Flood*	<input type="checkbox"/>
				Escape of Water*	<input type="checkbox"/>
				Impact*	<input type="checkbox"/>
				Sprinkler Leakage	<input type="checkbox"/>

On either basis:

c)	Subsidence*	<input type="checkbox"/>
d)	Theft*	<input type="checkbox"/>

* You will be required to pay the first amount of any claim in respect of these perils

GUIDANCE NOTES

You may insure either for loss of Gross Profit, Gross Revenue or Gross Rentals

Gross Profit

Gross Profit is generally appropriate for businesses involved in manufacture, distribution or retailing. The sum insured is based upon the difference between turnover and purchases (adjusted for opening and closing stock) less discounts received, bad debts, discounts allowed, carriage, packing and freight.

Gross Revenue

Gross revenue is appropriate for professionals providing a service as opposed to a physical product.

Gross Rentals

You may wish to insure rent receivable by you on a Gross Rentals wording. (Rent paid by you would normally be payable out of Gross Profit or Gross Revenue).

You need to calculate the maximum length of time, following damage to your property, your business is likely to be affected. This period is known as the Maximum Indemnity Period. You should consider a worst case situation where, for example, a total loss of your premises occurs. The Maximum Indemnity Period must cover the time necessary to completely replace your premises and regain your customers until you are trading again at the same levels as before the loss. A minimum period of 12 months will apply. Allowance for longer periods will need to be made when calculating the amount to be insured.

We offer these different methods of dealing with the amount insured:

Sum Insured Basis

The sum insured should represent not less than the Gross Profit, Gross Revenue or Gross Rental of your business which you expect to obtain throughout the whole length of the Maximum Indemnity Period. Account must be taken of the possibility of a loss occurring towards the end of the period of insurance. This means that when calculating the sum insured, full allowance should be made for growth and inflation during both the insurance period and the Maximum Indemnity Period, so the sum insured represents not less than the Gross Profit, Gross Revenue, or Gross Rentals expected to be earned during the Maximum Indemnity Period from a date commencing at the very end of the insurance year. Our liability is limited to the sum insured and in the event that this proves inadequate, claims become subject to a proportional reduction.

Provisional Premium Basis

We recognise the difficulties in forecasting accurately on the Sum Insured Basis, particularly when longer indemnity periods than 12 months are chosen. To encourage the setting of realistic sums insured, we will allow you to pay a provisional annual premium equal to 75% of the premium due, based upon the chosen sum insured. At renewal, you will be required to submit a declaration confirmed by your professional accountant of the actual Gross Profit, Gross Revenue or Gross Rentals earned during the financial year most nearly concurrent with the expired period of insurance. The provisional premium will then be adjusted, resulting in either an additional or return premium.

Declaration Linked Basis

Under this basis you are required to state your estimated Gross Profit, Gross Revenue or Gross Rentals for the next 12 months, proportionately increased for longer indemnity periods. Your premium will be calculated on this estimate, but your sum insured will be increased by one third of the estimate to protect you against unforeseen circumstances making your estimates inadequate. At the end of each period of insurance we will require a declaration and adjust the premium paid in accordance with the method described under the Provisional Premium Basis.

Cover may be extended at your option to include any of the following:

Denial of Access

Loss due to damage to nearby property which results in you, or your customers, being prevented from gaining access to your premises subject to a limit any one claim of £100,000.

Public Utilities

Loss following failure of your gas, electricity or water supply due to damage at the utility suppliers land based premises, subject to a limit any one claim of £100,000.

Property Stored

Loss as a result of damage to property stored at locations other than your own premises. If cover is required, you need to provide us with details of each location and the percentage of your earnings that depend upon them.

Suppliers or Customers Premises

Your business may depend on certain specific suppliers or customers. If they sustain damage would your business be affected? If so, you may elect to cover against this by naming the supplier(s) or customer(s) and insuring the percentage of your earnings that depend upon them.

BUSINESS INTERRUPTION

This section should be used to insure against loss of Gross Profit, Gross Revenue or Gross Rentals as a result of insured damage to your business property.

Do you require insurance by this section?

Yes No

Indemnity Period

1. Please tick the relevant box to indicate the Maximum Indemnity Period you require (minimum 12 months).

<input type="checkbox"/>	12 months	<input type="checkbox"/>	24 months	other – please specify	<input type="text"/>	months
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Basis of Cover

2. Please tick the relevant box to indicate the basis of cover required.

<input type="checkbox"/>	Gross Profit	<input type="checkbox"/>	Gross Revenue	<input type="checkbox"/>	Gross Rentals
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3. Do you require cover on:

a) the Sum Insured Basis?

Yes No

b) the Provisional Premium Basis (only for sums insured over £100,000)?

Yes No

c) the Declaration Linked Basis?

Yes No

If a) or b) above, state the sum insured you require, taking into account the Maximum Indemnity Period selected, in the boxes below.

If c) state your Estimated Gross Profit (or Estimated Gross Revenue or Rentals as appropriate) for the maximum Indemnity Period selected in the boxes below.

PREMISES A	PREMISES B	PREMISES C	or	FLOATING OVER ALL PREMISES
£	£	£		

On a Gross Profit basis, purchases less discounts received, bad debts, discounts allowed, carriage packaging and freight are not insured and need not be taken into account in arriving at the sum insured (or estimate). Detail below any additional expenses you do not wish to insure.

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Scope of Cover

Unless otherwise indicated, the perils will be as selected under the Buildings and Contents section.

4. Please indicate below any perils that are NOT to be insured under this Business Interruption Section.

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5. Do you wish to insure Business Interruption following damage occurring:

a) at nearby premises which may prevent or hinder use of your own premises?

Yes No

b) at electricity stations or water or gas works?

Yes No

c) to your property whilst stored at other locations?

Yes No

d) at the premises of any of your suppliers or customers?

Yes No

If cover is required in respect of a) or b), the amount insured will be 100% of each item for Gross profit, Gross Revenue, or Gross Rentals. If cover is required in respect of c) or d), a percentage limit of 100% or less will apply in accordance with the information to be provided hereunder. If more than 3 locations under each heading, please complete on a separate sheet.

i) Property Stored

NAME OF OCCUPIER AND THEIR ADDRESS	THEIR BUSINESS	% LIMIT
1.		
2.		
3.		

ii) Suppliers

NAME OF SUPPLIER AND THEIR ADDRESS	THEIR BUSINESS	% LIMIT
1.		
2.		
3.		

iii) Customers

NAME OF CUSTOMER AND THEIR ADDRESS	THEIR BUSINESS	% LIMIT
1.		
2.		
3.		

GUIDANCE NOTES

Book Debts

Cover provided by this section follows the perils insured by the Buildings and Contents Section. The sum insured on outstanding debit balances should represent the maximum amount outstanding at any one time during the period of insurance. At the end of each month, you will be required to record the amount of outstanding debit balances and keep a copy of such record in a fire-resisting safe or cabinet or elsewhere than at the business premises.

All Risks on Specified Items

This insurance provides All Risks (subject to certain exclusions) cover on specified articles of property. You may have chosen not to take out accidental damage under the Buildings and Contents section, but wish to include for your electronic office equipment including computers.

Even if you have taken out the wider cover, it will be restricted to damage within your premises only. Under this section cover can be extended to anywhere in the United Kingdom or even abroad, subject to appropriate terms.

You will be required to pay the first amount of any claim.

Glass

This insurance provides cover for damage to:

- a) all fixed plain plate or sheet glass, wired glass, mirrors, neon signs, light boxes and sanitaryware up to the sum insured you require
- b) alarm foil, lettering, painting and silvering damaged at the same time as glass, up to £500
- c) window frames and window contents as a result of glass breakage, up to £500.

In addition, this insurance includes the cost of temporary boarding up pending replacement of insured glass.

Cover can be extended to include other types of glass of a special nature, such as armoured, stained, bandit proof, bent, tinted or enamelled.

You will be required to pay the first amount of any claim.

BOOK DEBTS

This section should be used to insure your outstanding debit balances against damage, leading to your inability to trace the amounts owed by you to your debtors.

1. State the maximum amount of Outstanding Debit Balances at any one time.
If more than 3 premises, please list on a separate sheet.

PREMISES A	PREMISES B	PREMISES C
£	£	£

or

FLOATING OVER ALL PREMISES

2. Are records of all outstanding debit balances kept in fire resisting safes or cabinets at the premises? Yes No
3. Are records of all outstanding debit balances:
- a) kept on paper? Yes No
- b) kept within your computer system? Yes No
- c) that are kept within your computer system backed up daily and removed from the premises overnight? Yes No

ALL RISKS ON SPECIFIED ITEMS

This section should be used to insure specified items at, or away from, the premises.

Do you require insurance by this section? Yes No

Basis of Cover

1. Indicate the basis of claims settlement required by ticking the relevant box.

Reinstatement			Indemnity	
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Property to be Insured

2. Describe the items you wish to insure and insert the sum insured required.

Description	Sum Insured	Location
	£	
	£	
	£	
	£	
	£	
	£	

GLASS

This section should be used to insure glass and other property as detailed in the Guidance Notes.

Do you require insurance by this section? Yes No

1. State the sum insured required for all property described in a) of the Guidance Notes. £

2. Cover can be extended to include armoured, stained and other types of special glass.
If cover is required on such items, detail below in the space provided.

Description	Sum Insured	Premises
	£	
	£	
	£	

GUIDANCE NOTES

Money

By Money we mean:

- current currency
- crossed and uncrossed (where applicable) bankers drafts, national giro drafts and payment orders, postal and money orders, dividend warrants and cheques (other than pre-signed blank cheques)
- national savings stamps and certificates
- bus and rail travel cards and passes
- telephone cards
- current postage stamps and unused postal franking machine units
- luncheon vouchers
- gift tokens
- trading stamps
- national insurance stamps or stamped or impressed national insurance cards
- holiday with pay stamps
- premium bonds
- VAT purchase invoices
- credit and cheque card and debit sales vouchers
- savings stamps
- consumer redemption vouchers.

Cover is provided for Money belonging to you, or for which you are responsible, and relating to the business.

Non Negotiable Money

Non negotiable Money is crossed cheques, crossed postal orders, crossed bankers drafts, crossed national giro payment certificates, unused postal franking machine units, stamped or impressed national insurance cards, holiday with pay stamps and consumer redemption vouchers.

Negotiable Money

All other types of Money shall be deemed to be negotiable.

Business Hours

Business hours are defined in the policy as "the usual hours of your Business and all hours during which you or your directors partners or employees entrusted with Money are on the premises for the purpose of your Business."

Automatic Policy Cover

1. The Money section will automatically cover you for the following:
 - a) Negotiable Money in any unspecified locked safe or strongroom at the premises out of business hours £1000
 - b) Negotiable Money not in a locked safe or strongroom at the premises out of business hours £250
 - c) Negotiable Money at any private residence of yours, or any director, partner or authorised employee £350
 - d) In the custody and control of any collector £250
 - e) In transit by registered post £250
 - f) Clothing and personal effects belonging to any director, partner or employee following theft or attempted theft of Money £500
 - g) Non negotiable Money £250,000
2. Personal Accident (Assault)
Benefits are provided in the event that you or any director, partner or employee suffer death or bodily injury in the course of the business as a result of robbery.
The extent of cover offered is as follows:
 - a) Death £10,000
 - b) Loss of limb or eye £10,000
 - c) Permanent total inability to attend to any profession or occupation £10,000
 - d) Temporary total inability to attend usual profession or occupation £100 per week up to a maximum of 104 weeks

Money Limit

The limit you request for Negotiable Money at the premises during business hours will also be the maximum amount in transit at any one time. An escort warranty, detailing the number of people to accompany transits of Negotiable Money is applied as follows:

Up to £3,000	-	ONE
£3,001 - £6,000	-	TWO
Over £6,000	-	As agreed with us

Specified Safes

If you require cover above £1,000 for Negotiable Money in a locked safe or strongroom out of business hours, it is necessary to specify the make and model together with the limit you require. We will advise whether the safe/strongroom is considered suitable for the limit requested.

You will be required to pay the first amount of any claim.

MONEY AND PERSONAL INJURY

This section should be used to insure your business Money against physical loss.

Do you require insurance by this section?

Yes No

1. What is the estimated annual amount of Negotiable Money in transit:

a) by security company?

£

b) otherwise?

£

If you use a security company for transit of Negotiable Money, do you require cover whilst in their custody?

Yes No

2. How often do you bank Negotiable Money?

3. Do you pay your employees in cash?

Yes No

4. Do you maintain or receive any other negotiable Money on the premises? (ie not relating to the Business)

Yes No

If Yes, please provide full details:

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

5. State the limit you require for Negotiable Money at the premises during business hours, in transit or in a bank night safe.

£

6. In connection with Money in transit:

a) What method of transport is used?

b) What is used to contain the Money?

c) How many people accompany the Money?

Do you keep Negotiable Money in locked safes or strongrooms at the premises outside business hours?

Yes No

If Yes, please detail below the make, model and limit required in respect of each safe and strongroom.

Make and Model	Anchored Yes/No	Limit Required
<input type="text"/>	<input type="checkbox"/>	£ <input type="text"/>
<input type="text"/>	<input type="checkbox"/>	£ <input type="text"/>
<input type="text"/>	<input type="checkbox"/>	£ <input type="text"/>
<input type="text"/>	<input type="checkbox"/>	£ <input type="text"/>

8. Do you wish to increase any of the limits provided for Money?

Yes No

If Yes, please state limit required:

<input type="text"/>

GUIDANCE NOTES

Extent of Cover

This section will provide "All Risks" (subject to certain exclusions) cover for stock and tools appertaining to the business whilst in transit, including whilst being loaded and unloaded.

In addition, cover extends to include costs up to £1,000 any one event for:

- removal of debris in the event of damage
- reloading property which has fallen from a vehicle
- transferring property to another vehicle following fire, collision or overturning of the conveying vehicle
- resecuring the load following a dangerous movement of the load in transit
- damage to tarpaulins, ropes and sheets.

Refrigerated Vehicles

Deterioration of stock conveyed under frozen, chilled or insulated conditions is excluded from the cover provided by this Section. We will consider insurance for such contingencies, subject to further details.

Open Vehicles

If you convey property in open vehicles or trailers, cover will be restricted, dependent upon the type of goods to be insured.

Cover Outside of Working Hours

If any vehicle is left unloaded after the completion of any working day of the driver or between the hours of 9pm and 6am, theft cover will not apply unless it is parked under certain secure conditions. We will consider theft cover, provided that we are satisfied with the level of security fitted to the vehicle.

You will be required to pay the first amount of any claim.

GOODS IN TRANSIT

This section should be used to insure your property whilst in transit anywhere within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.

Do you require insurance by this section?

Yes No

PROPERTY TO BE INSURED

Please provide full details of the property to be insured whilst in transit and indicate whether tools used for the business are to be included.

Questions to be answered:

1. Indicate the limit you require in respect of any one transit and the estimated annual value of property consigned by:

	Limit	Estimated Annual Value
a) Post	£	£
b) Road or rail haulier	£	£

2. For property in transit by your own vehicles, please provide the necessary details, together with the limit required in respect of any one transit. If you require cover for unspecified vehicles, indicate the number of vehicles, together with the limit required.

Make and Type of Body (open or closed)	Limit
	£
	£
	£
	£

3. In respect of property in transit by all your own vehicles, state the maximum amount you wish to insure in transit at any one time.

£

4. Are any of the vehicles used in connection with:

a) market trading?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
b) direct selling from vehicles?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
c) commercial travelling or soliciting of orders?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
d) conveying property under refrigerated conditions?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

5. Are any of your own vehicles (and their trailers) left loaded overnight?

Yes No

If Yes, please provide full details, including where they are left and security measures taken.

6. Are your own vehicles fitted with:

a) additional locks? (other than those fitted by the manufacturer)	Yes <input type="checkbox"/>	No <input type="checkbox"/>
b) any alarm system?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
c) any other form of immobilising device? (other than that fitted by the vehicle manufacturer)	Yes <input type="checkbox"/>	No <input type="checkbox"/>

If Yes to any part of Question 6, please provide full details for each vehicle.

GUIDANCE NOTES

Employers' Liability

Employers' Liability Insurance is compulsory for virtually all businesses with one or more employees. You are indemnified against legal liability to pay compensation for bodily injury (including disease) sustained by your employees arising out of their employment in the business. The limit of indemnity is £10,000,000, including legal fees, costs and expenses.

We define employees as:

1. any person under a contract of service or apprenticeship with you
2. any person hired or borrowed by you in the course of their contract of service or apprenticeship with another employer
3. any person under a government or other authorised work experience or youth training or similar scheme
4. any self employed person
5. any labour master or labour only sub-contractor or person supplied by any of them

whilst engaged in working for you in connection with the Business.

When providing information to us of estimated annual wages, the total emoluments of all persons employed by you must be included, other than principals or partners of a non-limited business. No deduction should be made for income tax, holiday with pay, contributory pensions or national insurance.

Public Liability

Public liability indemnifies you against legal liability to pay compensation for damage to property or bodily injury to third parties (other than employees) arising in the course of the business. You select the limit of indemnity required, subject to a minimum of £1,000,000. In addition to the limit of indemnity, we will pay legal fees, costs and expenses.

You will be asked to pay the first amount of any claim involving damage to property only.

Please note the following in connection with questions involving work away from the premises:

"Heat equipment" means electric, oxy-acetylene or similar welding or cutting equipment, blow lamps, blow torches, hot air guns, hot air strippers, asphalt, bitumen, tar or pitch heaters, electric soldering or desoldering equipment, carpet or aspirated irons.

"At height" means using ladders, scaffolding, towers, cranes or other equipment in order to undertake work above ground floor level.

Product Liability

Product liability indemnifies you against legal liability to pay compensation for damage to property or bodily injury to third parties (other than employees) resulting from products supplied by you. You select the limit of indemnity required, subject to a minimum of £1,000,000. The chosen limit of indemnity will be our maximum liability in any one period of insurance. In addition to the limit of indemnity, we will pay legal fees, costs and expenses.

You will be asked to pay the first amount of any claim involving damage to property only.

LIABILITY

This section provides cover in respect of legal liabilities arising from the activities of your business, including costs and expenses incurred with your consent.

Do you require insurance by this section? Yes No

Please complete under each heading where cover is required.

Employers Liability

Is cover required? Yes No

Limit of Indemnity:

Please insert the estimated annual wages for the description of employees listed and specify any additional types of employees in the space provided:

DESCRIPTION OF EMPLOYEES	NUMBER	ESTIMATED ANNUAL WAGES
Clerical		£
Sheet Metal Workers		£
Woodworking Machinists		£
All Other Employees (describe duties)		£

Public Liability

Is cover required? Yes No

Limit of Indemnity:

Please complete the following, if applicable to your business, in connection with work carried out away from your premises:

	Estimated Wages/Payment
Work away using 'heat equipment'	£
Work Away 'at height'	£
Work away (other)	£
Bona fide subcontractors	£
Self-employed and labour only subcontractors	£

Products Liability

Is cover required? Yes No

Limit of indemnity:

	Estimated Annual Turnover
United Kingdom	£
USA/Canada	£
Elsewhere	£

Please answer the following questions:

1. Has any director, partner or employee ever been prosecuted under the Health and Safety at Work etc. Act or the Consumer Protection Act? Yes No
2. Do you use, handle, store or transport:
 - a) gases, spirits, petrol, oil, petrochemicals or chemicals in bulk or under pressure? Yes No
 - b) asbestos, silica, isocyanides, dioxins, radioactive materials, explosives, acids or any other substance involving a health or safety hazard? Yes No
3. Do you, or any sub-contractor on your behalf, carry out manual work away from your premises? Yes No
4. Do you ensure that subcontractors used by you, or any person or company carrying out manual work at your premises, hold adequate employers and public liability insurance? Yes No
5. Do you undertake work at or on:
 - a) aircrafts, airports, airfields, docks, harbours or railways? Yes No
 - b) watercraft or offshore gas or oil installations Yes No
 - c) chemical or petro chemical works, oil or gas refineries or storage facilities? Yes No
 - d) power stations or any installations where nuclear processing is undertaken? Yes No
 - e) towers, steeples, chimney shafts, blast furnaces, viaducts, bridges, tunnels, flyovers, dams, motorways, quarries, mines or collieries? Yes No
6. Are chemicals, effluent, fumes or other noxious dangerous or waste substances discharged from your premises into the atmosphere, sewers, waterways or elsewhere?
(If Yes, details should be provided indicating whether permission has been obtained from the relevant authority and the measures taken to render the discharge harmless). Yes No
7. Do you provide:
 - a) instructions, advice, designs, plans, supervision, specifications or formulae for a fee? Yes No
 - b) any form of treatment or diagnosis? Yes No
8. Do you enter into any agreements which affect your liability under common law or statute? Yes No
9. Do any of your activities produce noise levels above 85 decibels?
(If Yes, details should be provided, indicating the action taken by you to prevent hearing damage in the workplace, including the compulsory use of ear protectors). Yes No
10. Are your boilers and other pressure vessels, hoists, cranes, lifting equipment, passenger and other lifts regularly inspected to comply with statutory regulations? Yes No

If you have ticked any of the shaded boxes, please provide full details below or on a separate sheet, attaching any relevant documentation.

YOU NEED ONLY ANSWER QUESTIONS 11 – 17 IF PRODUCTS LIABILITY IS REQUIRED

11. Fully describe the products you manufacturer or supply and attach relevant brochures/advertising materials.

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12. Do you manufacturer, sell, instal, service or supply goods which to your knowledge:

- a) are incorporated in aircraft, spacecraft or motor vehicles? Yes No
- b) are for the nuclear, marine or offshore industries? Yes No

13. Do you manufacture or distribute components or ingredients? Yes No
(If Yes, details should be provided indicating the type of ingredient and if known the final product in which it is used).

14. Do you import products, components or raw materials from the outside of the EU? Yes No
If Yes, please provide the following details:

- | | |
|-------------------------------------------|--|
| a) Nature of imports | |
| b) Countries imported from | |
| c) Total turnover relating to the imports | |

15. Have you any representation in the USA or Canada? Yes No

16. Have you in the past ever exported to the USA or Canada? Yes No

17. Do any of your products reach the USA or Canada:

a) directly? Yes No

b) indirectly through other firms? Yes No

If you have ticked any of the shaded boxes, please provide full details below or on a separate sheet, attaching any relevant documentation.

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GUIDANCE NOTES

The benefits available are as follows and the amounts shown represent one unit.

1.	death	£1,000
2.	total and irrecoverable loss of all sight in one or both eyes rendering the insured person absolutely blind in the eye or eyes beyond remedy by surgical or other treatment	£1,000
3.	total loss by physical severance or complete and irrecoverable loss of either one or both hands and/or one or both feet	£1,000
4.	permanent total disablement (other than as provided above) entirely preventing the insured person from engaging in or giving attention to any occupation	£1,000
5.	temporary total disablement entirely preventing the insured person from engaging in or giving attention to his/her usual occupation	£10 per week (maximum 104 weeks)

We will consider requests to vary the above scale, to insure fewer benefits or to add additional benefits. If you require any of these variations, please submit details separately via your insurance intermediary and state under the question in the proposal 'No of Units Required' the comment 'Not Applicable'.

Cover applies on a 24 hour basis, but we will consider a reduced basis of cover, such as occupational only, on request.

PERSONAL ACCIDENT

This section offers a capital and weekly benefit to you and/or your employees who suffer accidental death or bodily injury.

Do you require insurance by this section?

Yes No

Insured Persons

Please complete option 1 or 2 or both to suit your requirements.

OPTION 1 – ALL EMPLOYEES

DESCRIPTION OF EMPLOYEES	NUMBER	NO. OF UNITS REQUIRED
Clerical and managerial employees who do not engage in manual labour		
Supervisory and occasional manual work		
Woodworking machinists		
Manual – Please specify 1.		
2.		
3.		
4.		

OPTION 2 – NAMED EMPLOYEES

FULL NAME OF PERSONS TO BE INSURED	DATE OF BIRTH	OCCUPATION	NO. OF UNITS REQUIRED

In respect of any person to be insured:

1. Is there anyone who is not in good health or free from physical defect or disability? Yes No
2. Have they suffered any accident which would have prevented them from carrying out their present occupation within the last 5 years? Yes No
3. Have they suffered any serious illness within the last 5 years? Yes No
4. Are there any circumstances relating to their habits, leisure pursuits or bodily powers which might render them specially liable to accident or disablement? Yes No
5. Are they to be insured other than on a 24 hour basis? Yes No

If Yes to any of Questions 1 – 5, please give details:

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GUIDANCE NOTES

Deterioration of Stock

This section covers loss of or damage to stock at your premises, resulting in deterioration or putrefaction following breakdown of your refrigeration unit(s), or by accidental failure of the public electricity supply.

Each unit must be the subject of a maintenance contract that provides an inspection of the refrigerating plant every six months, unless the motor and compressor are hermetically sealed.

Cover under this section is not available for refrigerating plant over 10 years old.

You will be required to pay the first amount of any claim.

Loss of Licence

This section covers the depreciation in value of your interest in the premises if your licence to sell excisable liquor is forfeited, or not renewed, through causes outside your control. We will also pay the costs and expenses of an appeal against such forfeiture or refusal to renew.

We will insure you up to the limit of indemnity set by you, which should reflect the extent of cover described above, including an allowance for costs and expenses.

Computer Breakdown

This section offers cover for:

1. loss, destruction or damage as a result of breakdown
2. Reinstatement of Data as a result of a breakdown
3. Increase in your Cost of Working as a result of breakdown

not provided by a maintenance agreement.

Cover is only provided if you have in force a maintenance contract with the manufacturers of your Computer equipment or a specialist computer engineering company providing:

- a) repairs to, or replacement of, the Computers, following breakdown or stoppage from any internal cause other than your negligence
- b) preventative maintenance or adjustment of mechanical moving parts.

You may insure your Computer equipment only, as cover for both Reinstatement of Data and Increase in Cost of Working is optional.

Your sum insured for Computer equipment should reflect replacement cost to a condition equivalent to, or substantially the same as, but not better or more extensive than, when new.

Your sum insured for Reinstatement of Data should reflect the replacement cost of all your computer records.

Your sum insured for Increase in Cost of Working should be based upon the maximum expenditure that you will incur to avoid or minimise interruption to your business following breakdown of your Computer equipment. Cover includes professional accountants charges in providing information for us to quantify your claim and an allowance for this should be included in your sum insured.

You will be required to pay the first amount of any claim.

DETERIORATION OF STOCK

This section should be used to insure your stock against deterioration or putrefaction.

Do you require insurance by this section? Yes No

1. Please complete the following:

Description of unit(s) including Make and Model	Year of Manufacture	Sum Insured

2. Is the unit motor and compressor hermetically sealed? Yes No

If No, is the unit subject to a contract for inspection and maintenance with a competent refrigeration engineer, at a frequency of not less than six months? Yes No

LOSS OF LICENCE

This section should be used to insure the depreciation in value of your interest in the premises if your licence to sell liquor is forfeited or not renewed.

Do you require insurance by this section? Yes No

1. Limit of Indemnity required: £

2. Has there been any opposition to the grant, renewal or transfer of the licence within the last 5 years? Yes No

3. Is there any intention to apply for a transfer of the licence within the next 12 months? Yes No

4. Have you or the licence holder ever had an application for the grant, renewal or transfer of the licence refused? Yes No

If the answer to any of Questions 2 - 4 is Yes, please provide full details.

COMPUTER BREAKDOWN

This section offers insurance for loss, destruction or damage to computer equipment, reinstatement of data and increased cost of working as a result of breakdown.

Do you require insurance by this section? Yes No

1. Please confirm details relating to cover required as under:

Cover Available		Sum Insured
Computers	Compulsory	£
Reinstatement of Data	Yes/No	£
Increased Cost of Working	Yes/No	£

2. Please confirm details relating to the computer equipment as under:

Description of Computer Equipment	Location	Sum Insured

3. Do you have in force a maintenance contract that complies with the requirements set out in the Guidance Notes? Yes No

GUIDANCE NOTES

Inspection

An annual inspection service (including an inspection service to satisfy your statutory requirements under the Health and Safety at Work legislation) can be provided.

We shall arrange for the plant detailed by you to be examined by a professional engineer on behalf of the insurers.

Other inspections are available on request.

Insurance

The Insured Events available under this section have been designed to provide the widest possible damage cover available in respect of your Plant and to provide you with the facility to tailor cover to suit your requirements.

Cover is arranged on a specified basis and the indemnity includes provision for automatic cover on all additional plant of a like type which is installed and ready for use during the period of insurance. Reasonable additional expenses up to £1,500 in making a temporary repair or expediting the permanent repair to minimise disruption is allowed. We will also provide cover whilst the plant is temporary removed for repair or renovation to other premises, and whilst in transit between the premises, cover is extended to include loss by fire, lightning, explosion, storm, tempest, flood or theft.

Insured Events

A Sudden and Unforeseen damage to plant

This is the widest material damage cover available and provides indemnity against damage which necessitates repair or replacement of plant before it can resume normal working and incorporates damage arising from breakdown, explosion, collapse or accidental causes.

B Breakdown, Explosion or Collapse

Provides indemnity where appropriate in respect of damage to the individual item of plant arising from mechanical or electrical defects in the item occurring under normal working conditions, or where the item of plant is a pressure vessel, damage to the permanent structure of the item by force of internal steam or fluid pressure, or by crushing stress arising from steam or fluid pressure.

NB This Insured Event excludes damage to boilers caused by nipple or joint leakage, failure of welds, cracking, fracturing or overheating.

If you require cover for such damage you should select Insured Event A above.

C Accidental Damage

Provides indemnity against accidental damage to insured plant, but excludes damage by breakdown, explosion or collapse.

D Legal Liability for Hired in Plant

Provides indemnity in respect of your legal liability under standard conditions for loss of or damage to hired in plant, including liability for continuing hiring charges.

Limit of Indemnity

The standard Limit of Indemnity is £100,000, but this can be increased on request.

ENGINEERING

This section provides inspection and/or insurance cover for items of specialist plant.

Is cover required by this section?

Yes No

1. Please detail the individual items of plant below:

NB1 – Where Inspection Service is required indicate YES against the appropriate column. Otherwise leave blank.
NB2 – Do not fill in the Indemnity Limit column unless more than £100,00 is required.

Description of Plant Maker's Name, Number and date of Make	Location	New Replacement Value	Size* or Capacity	Indemnity Limit (if higher than £100K)	Cover Required (See Insured Events)	Inspection Service
1.						
2.						
3.						
4.						
5.						

If there is not enough space, continue on a separate sheet and mark x in the box.

*Please insert dimension, BTU, HP, KW, Safe Working Load etc, as appropriate.

2. Optional Extensions

a) Do you require cover for loss of or damage to other property belonging to you, or for which you are responsible, arising from:

*i) Explosion or Collapse of Steam plant

Yes No

If Yes, please state Indemnity Limit required:

£

*ii) Normal use of other insured Machinery and Plant listed above?

Yes No

If Yes, please state Indemnity Limit required:

£

*(only available in addition to basic cover for Insured Events)

b) Do you require legal liability cover for loss of, or damage to, Hired in Plant?

Yes No

If Yes, please complete the following:

i)

Description of Plant	Annual Hiring Charges	Insured Event
Small Mechanical Mobile Plant and machinery (eg Compressor Sets, Generators, Cement, Mixers, Pumps)	£	D
Fork Lift trucks and other Handling Plant (eg Pallet Trucks, Stackers, Order picking trucks)	£	D
Any other Plant (please specify)	£	D

ii) Is Plant hired in under Model conditions for Hiring of Plant i.e. CPA or equivalent?

Yes No

If No, please attach a copy of conditions.

3. a) Have there been any previous failures, breakdowns or accidents connected with the Plant and Machinery to be Insured during the past 5 years?

Yes No

b) Are you aware of any defects in the Plant and Machinery being proposed?

Yes No

If Yes to either Questions 3a) or b), please give full details:

4. Do you have any maintenance or service agreements with other firms in respect of the Plant and Machinery proposed?

If Yes, please give full details. If No, please give details of any preventative maintenance arrangements:

GENERAL QUESTIONS TO BE ANSWERED IN ALL CASES

1. Are your business books audited by a professional accountant at least once a year? Yes No
2. Have you or any director or partner:
- a) ever been convicted of, or charged (but not yet tried) with any criminal offence, other than a motoring offence? Yes No
- b) ever been declared bankrupt, been a director of a company which has gone into liquidation or been subject to a County Court Judgement? Yes No
3. In respect of this business, or any other business at these premises, or any other premises, have you or any director or partner:
- a) ever been insured for any of the covers to which this proposal relates? Yes No
- b) ever had a proposal declined, renewal refused, cover terminated or had any special terms or conditions applied? Yes No
- c) sustained loss, damage, injury or incurred liability in the last five years whether insured or not? Yes No

If the answer to any part of Questions 2 or 3 is Yes, please provide full details:

4. Are there any other material facts you should disclose? Yes No

(A material fact is one which would be likely to influence an insurer in the assessment and acceptance of this Proposal. If you are in any doubt as to whether a fact is material then it should be disclosed).

If Yes, please provide full details:

DECLARATION

I declare that the statements and particulars in this Proposal, together with any information supplied by the Proposer or on the Proposer's behalf will form the basis of the contract between the Proposer and Insurers.

I confirm that AUA INSURANCE will be immediately advised of any alteration in material facts.

I agree that any information provided to Insurers regarding the Proposer for the purposes of accepting insurance and handling any claims may, if necessary, be divulged to third parties, provided it will be processed by Insurers in compliance with the provisions of the Data Protection Act 1998.

Signature

Date

Name and position of signatory



Registered in England No 789566 Registered Office St Helen's 1 Undershaft London EC3A 8ND
AUA INSURANCE is a business name of Allied Underwriting Agencies Limited