



COMMERCIAL RISKS (UK) LTD

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COMMERCIAL COMBINED FACT FIND

Please complete all details in BLOCK LETTERS. Where applicable indicate YES or NO. Insurance will not be in force until a proposal form is completed and accepted by Underwriters. It is essential you provide us with all material facts. Failure to disclose all material facts may invalidate your insurance or may result in the insurance not operating fully. We reserve the right to decline any proposal. No cover is in force until acceptance of cover is confirmed by us.

DATE COMPLETED: / / (dd/mm/yyyy)

Proposers Full Name

.....

Legal Trading Name (Company name to appear on policy documentation)

.....

Date Business established: / / (dd/mm/yyyy)

Occupation / Business / Trade Description (details of all activities required)

.....
.....
.....
.....
.....

Postal Address

(Address of premises to be insured if different from postal address)

.....

.....

.....

.....

..... Postcode.....

..... Postcode

Date from which insurance required: / / (dd/mm/yyyy)

If you are registered for VAT any claim for loss or damage to property will be paid exclusive of VAT, and you are advised to arrange your sums insured accordingly. Allowance should be made to include an amount for VAT in the sum insured if you are not registered.

VAT Status/Registration No

.....

1. MATERIAL DAMAGE

It is important that you ensure the values given below are adequate, as under-insurance may reduce the amount of recovery in the event of a claim

Buildings

Buildings, including outbuildings, representing full cost of reconstruction in their present form and debris removal and professional fees.

£

Loss of Rent Receivable

£

Duration of Loss (12 / 18 / 24 or 48 months)

months

Plant, Machinery, All Other Contents and Stock

Is cover required to include Accidental Damage?

YES/NO

Contents, including Fixtures and Fittings, Tenants Improvements, Interior Decorations, Signs, Furnishings, Machinery, Office Equipment, Cash Tills, Window Displays, Shop Front, Fittings

£

General Stock In Trade excluding computer and software equipment

£

Stock Left in the Open

£

Computer Equipment

£

Target Stock (please describe)

£

Wines, Spirits and Tobacco

£

Employees Tools

£

Customers Goods

£

Any Other Item (please specify):

£

Any Other Item (please specify):

£

Any Other Item (please specify):

£

Any Other Item (please specify):

£

All Risks Extension

Please specify any item(s) of equipment for business use whilst away from the premises (also specify territorial limits)

Item A: UK Europe Worldwide

£

Item B: UK Europe Worldwide

£

Item C: UK Europe Worldwide

£

Business Interruption

Indemnity Period (12 / 18 / 24 / 36 or 48 months)

months

Sum Insured on Gross Profit / Revenue

£

Extensions Required :

Suppliers

YES/NO

Failure of Public Utilities

YES/NO

Denial of Access

YES/NO

Any Other (Please specify):

YES/NO

Goods In Transit

Please state limit required

£

What is the estimated annual carryings?

£

State Number of Vehicles used

Do the vehicles have alarms?

YES/NO

Deterioration of Stock

Please state limit required

£

Glass

Please state limit required

£

Money

Limit required whilst at the premises outside business hours not contained in locked safes or Strongrooms

£

Limit required whilst in the private residence of You or an Employee

£

Limit required whilst in the premises outside business hours in locked safe or strongrooms

£

Limit required whilst on the premises during business hours

£

Limit required whilst in transit or bank night safe

£

Limit required whilst in a gaming, amusement or vending machine

2. CONSTRUCTION AND SECURITY

Are the Premises:

- a) Built of brick, stone or concrete and roofed with slates, tiles, concrete, metal or asbestos YES/NO
- b) In a good state of repair and will be so maintained YES/NO
- c) Heated solely by electricity or mains gas YES/NO
- d) In a position or area likely to be subject to flooding or where flooding has occurred YES/NO
- e) Entirely self-contained with their own means of access YES/NO
- f) In your sole occupation YES/NO
- g) Normally occupied by you overnight YES/NO
- h) Constructed with a flat roof and covered with felt YES/NO
- i) If yes, please state total percentage of roof area that is flat YES/NO

Are the Premises secured by:

- a) External glass doors in aluminium or UPVC frames fitted with a swing bolt mortise lock YES/NO
- b) All other external doors fitted with a five lever mortise deadlock confirming to BS3621 or Locking bars secured by five lever close shackle padlocks YES/NO
- c) Outward external doors also fitted with hinge bolts and the first closing leaf of any double doors also fitted with internal flush or mortice rack bolts and bottom YES/NO
- d) Key operated window locks fitted to all windows and skylights which are accessible from the ground, adjoining roofs, porches, fire escapes or down pipes YES/NO
- e) External grilles YES/NO
- f) Internal grilles YES/NO
- g) Aluminium roller shutter YES/NO

Are the Premises protected by an Intruder Alarm? YES/NO

If YES, please advise type of alarm: (please tick)

Bells Only

Digital Communicator

Central Station

RedCare / Dualcom

Does it have a NACOSS maintenance contract in force? YES/NO

Do you have a safe on the premises? (please specify make/model): YES/NO

3. Do you require a Quotation for:- (Please Tick)

- A. Employers Liability
- B. Public Liability
- C. Products Liability

For Public and/or Products Liability, state limit of indemnity required:- (Please Tick)

- £ 1,000,000
- £ 2,000,000
- £ 5,000,000
- £10,000,000
- Other Limit of Indemnity required: £.....

3a) EMPLOYERS LIABILITY (Standard cover £10,000,000)

Description	Estimated No. of People	Wages
Clerical Staff	<input type="text"/>	£ <input type="text"/>
Woodworking Staff	<input type="text"/>	£ <input type="text"/>
Manual Staff (Own Site)	<input type="text"/>	£ <input type="text"/>
Manual Staff (Work Away)	<input type="text"/>	£ <input type="text"/>
Drivers	<input type="text"/>	£ <input type="text"/>
Plant Operatives	<input type="text"/>	£ <input type="text"/>
Payments to Labour Only Sub-Contractors	<input type="text"/>	£ <input type="text"/>
Payments to Bonafide Sub Contractors	<input type="text"/>	£ <input type="text"/>

3b) PUBLIC / PRODUCTS LIABILITY

Turnover	UK	£ <input type="text"/>
Turnover	Exports to EU/ Rest of World	£ <input type="text"/>
Turnover	Exports to USA / Canada	£ <input type="text"/>

Work Away from Premises % If yes, please describe processes

Heat Work Away % If yes, please describe processes

List any hazardous products used:

Does any work produce noise above 85db? YES/NO

Are all Bonafide Sub Contractors checked? YES/NO

Do you have an up to date Health & Safety Policy? YES/NO

Please provide details of in-house training:

Main Contracts Split in categories:

Commercial: %
 Industrial: %
 Residential: %

4. CONTRACT WORKS

Maximum Contract Price £
 Maximum Contract Period
 Own Plant Value ((Including site huts and temporary buildings) £
 Maximum Any One Item £
 Value of Plant Hired In £
 Maximum Any One Item £
 Value of Plant Hired Out

5. CLAIMS (IN THE PAST 5 YEARS)

DATE	CIRCUMSTANCES	PAID (£)	OUTSTANDING (£)

6. ADDITIONAL INFORMATION

Please feel free to submit any further information here, outlining any other points that you feel may affect the risk included but not limited to; had any previous insurance for the cover you now required / target premium / existing insurer / ever been convicted of any offence, other than motoring? / been prosecuted under the Health and Safety at Work Act? / is there a mortgage or other charge on your business which should be noted on the policy? / do you have a deep fat frying range? / are your business books regularly examined by a professional accountant? / are all goods kept at least 6 inches off the floor level? / do you keep any property in a basement or cellar? / do you keep any property in an outbuilding or garage not attached to the main premises? / does your trade involve the sale or use of antiques, furs, suede or leather clothing (other than footwear), jewellery gold or silver articles, guns or ammunition / work on any hazardous locations i.e. bridges, docks, wharves etc?