

DATE : / /

NAME :

Legal Status :

MAIN ADDRESS :

Post Code :

Tel No		
Fax No		
E-Mail		
Website		
Trade Bodies		
IS9001/2/3	Yes / No	
Vat Registered	Yes / No	%

Person Seen :

Position :

Time in Post :

Date Business Established : / /
Business History to Date :
Any subsidiary or holding company :

Future Developments / Expansion / Diversification :

Description of Activities / products / processes :

<u>Geographical Markets</u> : UK / EU / Rest Europe / Russia / China
SE Asia / Japan / India / Africa / USA & Canada / S.America

Key Customers :

Key Suppliers :

FINANCIALS.

Turnover :	£
Cost of Sales :	£
Gross Profit :	£
<u>Wages :</u>	
Principal / Directors	£
Clerical/Managerial	£
Manual on Premises	£
Manual Away	£
Heat work away	£
Sub-Cont. on premises	£
Sub-Cont. away	£
Sub-Cont. heat away	£
Hired in Plant Charges	£
Annual Audited Accounts	Yes / No
Financial Year End	

Broker :	Yes / No
How long with broker :	Years
Satisfied ? :	Yes / No
Reasons for moving ? :	
Date of Last review :	/ /
Fee or Commission :	Fee / Comm.
Attitude to: UK	
Insurance Foreign	
Markets USA	
Lloyds	
Schemes	
Others	

Please advise us how found NG Insurance Services:

(Copy the next 4 pages for the number of locations)

Location Name :
Address :
Post Code :
Years at Location :
Additional Info :

Location Sums Insured.

Risk	Sum Insured	Reinstate/Indemnity
Buildings/Tenants Impr.	£	
Machinery & Plant	£	
Fixtures & Fittings	£	
Portable Tools/Equip.	£	
Elec. Office Equip.	£	
Stock in trade	£	
Non-Ferrous metals	£	
Tobacco & Cigarettes	£	
Wines & Spirits	£	
Deterioration of food	£	
Computer Equipment	£	
Other :	£	

Perils to be covered.

Construction / Security / Fire Precautions.

Location	Year Built	
Construction	Walls	
	Floors	
	Stairs	
	Roof	
	Number of Storeys	
	Additional Info	
General	Multi-tenure	
	Last IEE inspection	
	Waste removal	
	Heating	
	Additional info:	
Security	Intruder Alarm	
	Nacoss, SSAIB, UKAS	
	Signalling / Bells only	
	Additional info: (Inc. full police response ?)	

Openings	External Doors	
	Internal doors	
	Shop front	
	Roller shutters	
	Skylights	
	Additional info:	
Fire Equipment	Sprinklers	
	Fire Alarm	
	Exit Routes	
	Emergency lighting	
	Extinguishers, type and number.	
Flammables	Description	
	Storage	
	Quantities	
	In open ?	
	Proximity to Buildings	
	Notes:	

Business Interruption.

Max. indemnity period	Months
Declaration Linked ?	Yes / No
Gross Profit	£
Gross Revenue	£
Gross Fees	£
Increased cost of working	£
Loss of Licence	£
Book Debts	£

Extensions of Cover.

Denial of Access	Yes / No
Failure Public Utilities	Yes / No
Infectious Disease	Yes / No
Suicide / Death	Yes / No
Vermin	Yes / No
Goods in Transit	Yes / No
Motor Vehicles	Yes / No
Theft	Yes / No
Other circumstances which could lead to a loss of income or revenue.	

Suppliers.

Name	Address	Postcode	% Turnover

Customers.

Name	Address	Postcode	% Turnover

Premises where contracts are carried out (Regular).

Name	Address	Postcode	% Turnover

Premises (Other than own) where property is stored.

Name	Address	Postcode	% Turnover

Money

Est. Annual Carryings	£
Max carried by one person	£
In Transit, Bank Night Safe or from Premises in Business Hours.	£
On premises out of hours in safe	£
As above not in safe	£
At home of principal or employee	£
Other :	£
Personal Accident Assault	Yes / No
Capital Sums	Standard or Increased £
Temporary Disablement (Weekly)	Standard or Increased £

Additional Info:

Will money be in possession of roundsman or collection agency.	Yes / No
Maximum amount held.	£
Transit security details Vehicle safes ?	
Make of safe on premises	
Model of safe on premises	
Age of safe	
Cash rating if known	£
How secured floor/wall	
Smoke discharge	
Ink dye discharge	
Additional Info:	

Liabilities.

Full details of work undertaken.

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Limits of Liability.

<u>Liability</u>	<u>Selected</u>	<u>Amount</u>
Public Liability	Yes / No	£
Products	Yes / No	£
Employers	Yes / No	£

Optional Extensions.

Tenants Liability	Yes/No
Property Owners	Yes/No
Product Recall	Yes/No
Product Guarantee	Yes/No
Efficacy	Yes/No
Financial Loss	Yes/No
Other Loss	Yes/No

Additional Information.

General Questions.

1	Do you discharge effluent, fumes or anything of a noxious nature ?	
2	Do you have facilities for mooring, berthing, loading or unloading water-borne craft ?	
3	Do you handle, use, store or transport Dioxins, Isocyanates or any radioactive or ionising materials ?	
4	Do you use, store, handle or transport acids, gases, chemicals, explosives or other toxic, dangerous or waste substances ?	
5	Do you work on aircraft, aircraft operational areas, water-borne craft, offshore, nuclear, petro-chemical works or power stations ?	
6	Do you undertake manual work outside the UK ?	
7	Are your premises in a good state of repair ?	
8	Is your machinery & plant [<i>including mechanically propelled plant</i>] properly fenced, guarded and in good order and where appropriate inspected in accordance with statutory requirements ?	
9	Do you offer professional advice or service or undertake any form of treatment ?	
10	Do you use oxy-acetylene or similar welding or flame cutting equipment, angle grinders, blow lamps, blow torches, flame guns, hot air guns or other heat producing equipment ?	

Products Information.

Manufactured Products.

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Other Products Sold or Supplied.

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Work or services undertaken away from the premises.

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Professional advice or consultation give.

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Product Liability - Questions ?

1	Have you any assets or representation or any associated or subsidiary operation outside the UK ?	
2	Will any of your products be supplied directly or to your knowledge indirectly to the USA or Canada ?	
3	Do you import any products, materials, or components from EC countries, Rest of World, USA or Canada. (If yes state % turnover & country ?)	
4	Are you ever requested to provide an indemnity to clients ?	
5	Do you provide design specification, formula or advice, separately for a fee ?	
6	Do you provide design specification, formula or advice, in connection with your products ?	

7	Do you subscribe to any recognised quality standard ?	
8	Are any products intended for installation in or to form part of aircraft, water-borne craft, off shore installations, nuclear installations, petro-chemical works or power stations ?	
9	Are there any circumstances where you would be unable to enforce your rights against a supplier ?	
10	Are there any circumstances where you would be unable to identify the supplier of a particular material, component or product ?	
11	Do you enter into any contracts or agreements which may affect your liability under statute or common law ? If Yes please provide details.	
12	Material Facts :	

Goods in Transit.

Description of Goods.

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Number and type of vehicles of Vehicles.

Cars	
Commercial Vehicles	

Cover Required on :

Own Vehicles	
Sendings by haulier, rail & post	

Additional Info:

Annual Carryings.

Own vehicles	£
Courier / Haulier / Post in UK	£

Limits.

Maximum - One package	£
Maximum - One consignment	£

Optional Extensions.

Extension	Own Vehicles	Haulier/Rail/Post
Cover whilst loaded		
Cover whilst unattended		
Commercial travellers samples in stockrooms, hotels & houses		
Property on approval with customers		
Property on demonstration		
Property at exhibitions		
Property at packers premises		
Property at outworkers premises		

Profile.

1	Are vehicles used in conjunction with market trading ?	
2	Are vehicles used in conjunction with direct selling from the vehicle ?	
3	Are vehicles used for soliciting orders ?	
4	Are vehicles used for commercial travelling ?	
5	Are vehicles left unattended overnight ?	
6	Are vehicles left loaded overnight ? If so what security arrangements are made ?	

7	Do you have permanent garaging facilities ?	
8	Are vehicles fitted with immobilisers ?	
9	Are vehicles fitted with locks additional to manufacturers standard fittings ?	
10	Are vehicles fitted with approved alarm systems ?	
11	Are devices put into force whenever vehicles are left unattended ?	

Cargo Insurances.

Annual Imports	£
Nature of Imports	

From where	£	%
	£	%
	£	%
	£	%
	£	%

Annual Exports	£
Nature of Exports	

To where	£	%
	£	%
	£	%
	£	%
	£	%

Max Value any one transport air or sea	£
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All Risks Covers.

Insured Premises Only / Great Britain / Europe / Wwide.

Article Description.	Value

Contract Works Cover.

Fire & Special Perils / Plus Accidental Damage / All-Risks.

Total Contract values per annum	£
Maximum value any one contract	£
Hired in plant charges	£
Maximum value of own plant & equipment on any one site	£
Maximum value of hired in plant on any one site	£
Maximum value of any one piece of own plant on any one site	£
Maximum value of any one piece of hired in plant on any one site	£
Value of site huts	£
Materials on site	£
Portable Tools & Equipment	£

Engineering Insurance covers.

(Photocopy if necessary for additional items)

(Ask for current list if held)

<u>1</u>	<u>Article Description</u>	<u>Inspection</u>	<u>Damage</u>	<u>Value</u>
1				£
2				£
3				£
4				£
5				£
6				£
7				£
8				£
9				£
10				£
11				£
12				£
13				£
14				£

Motor.

BASIS : Fleet or Individual vehicles.

<u>No</u>	<u>Make/Model</u>	<u>Engine</u>	<u>GVW</u>	<u>CarrCap</u>	<u>Cover</u>	<u>NCD</u>	<u>Drivers</u>
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							
13							
14							
15							

Excesses: AD £
 Theft £
 Windscreen £
 Young Drivers £

If this is a fleet quotation you will require an authority letter for the release of confirmed claims experience from holding insurers. If there has been more than one insurer in the last three years you will need an authority for each one. It will need to include policy number as well and be signed by the client on their own headed paper.

Financial Risks.

Professional Indemnity

Libel & Slander

Fidelity Guarantee

Credit Insurance

You may well require a separate proposal form for these covers as they are quoted on an individual basis and require additional information, and supporting documentation which you should revisit to collect, if interest has been shown.

Directors & Officer Liability

Commercial Legal Expenses

Employment Practice Liability

You should have sufficient information within the fact find to obtain quotations for these forms of cover.

Personal Risks

Private Motor

Household

Boats, Caravans & Holiday Homes.

As these must be dealt with under the Private Code it may be prudent to have a Personal Lines adviser contact the insured direct to discuss these covers. You may of course collect preliminary information should you so desire.

Client General Questions ?

1	Are any additional interests to be noted on the policy eg. Bank, lease company, HP company etc..	
2	Have you or any of your partners or directors, either personally or in connection with any business in which you/they have been involved, previously held insurance for any of the covers to which this proposal relates, at these premises or elsewhere ?	
3	Have any previous applications for such insurances been declined ?	
4	Have any such previously held insurances been terminated ?	
5	Have any such previously held insurances been refused renewal ?	
6	Have any such previously held insurances been subject to the imposition of special terms ?	
7	Have you or any of your partners or directors,	

	either personally or in connection with any business in which you or they have been involved, ever been declared bankrupt, or are the subject of any current bankruptcy proceedings or any voluntary or mandatory insolvency or winding up procedures ?	
8	Have you or any of your partners or directors, either personally or in connection with any business in which you or they have been involved, had within the last 5 years any losses whether insured or not or had any claims made against you in this or any existing or previous business ?	
9	Have you or any of your partners or directors, either personally or in connection with any business in which you or they have been involved, ever been convicted or charged but not yet tried with a criminal offence, other than a motoring offence ?	
10	Are there any other material facts you think you should disclose ?	
11	Are you the sole occupier of the premises ?	
12	Are the premises in good repair externally & internally?	

Claims (Last 5 Years.)

Material Damage

No	Details	Date	Amount	Settled/Os
1				
2				
3				
4				
5				
6				
7				

Liability

No	Details	Date	Amount	Settled/Os
1				
2				
3				
4				
5				
6				
7				

Motor

No	Details	Date	Amount	Settled/Os
1				
2				
3				
4				
5				
6				
7				

Attitude to Health & Safety:

Written Health & Safety Policy :

Designated Responsible person :

First Aid Responsible person :

Have workplace risk assessments been carried out as required by the Management of Health and Safety at Work regulations 1992, or other specific legislation, e.g. COSHH, Noise etc... and where appropriate has action been taken to remedy and monitor on an ongoing basis.

Yes / No

What do I need to do to get your business ?

1.	
2.	
3.	

Brochure or Literature ?

Any Questions for me ?

What I will now do for you

Timescale :

Additional Information / Additional Client needs / AOB :