

General Questions

1. Have you or any person directly connected with the ownership or management of the business ever been:	
a) convicted of, or charged (but not yet tried) or received a police caution for a criminal offence other than a motoring offence?	Yes/No
b) declared bankrupt or been subject of bankruptcy proceedings or court judgements, or made arrangements with creditors	Yes/No
c) prosecuted for breach of any statutory requirements relating to health and safety?	Yes/No
<i>If Yes to 1a), 1b) or 1c) give details</i>	

Insurance History

1. Have you or any director or partner (whether under a current or previous trading name of interest) held insurance in the last 5 years for any risk against which you wish to insure?	Yes/No
<i>If Yes:</i>	
a) State name of previous insurer(s) and Policy number(s)	

2. Has any such previous insurer declined a proposal, refused to renew a policy or imposed special terms or conditions for any of the risks against which you wish to insure?	Yes/No
<i>If Yes give details :</i>	

Claims History

1. Have you suffered any accidents, loss, destruction or damage or made a claim in the last 5 years, occurring in the course of the business?	Yes/No	
2. Have you had any claim made against you by any employees or other parties?	Yes/No	
If you have answered Yes to any question give details in the schedule below		
Date	Cost (paid or estimate)	Brief details of the incident

Premises

List below the address(es) of all premises to which the insurance is to apply.

1.	Post code:
2.	Post code:
3.	Post code:
Are all the premises shown occupied solely by you for the business(es) stated	Yes/No
If "NO", give details	

1. Are the premises (including outbuildings) a) brick, stone, concrete, asbestos or metal built and roofed with slates, tiles, concrete, asphalt, metal or sheets or slabs composed entirely of incombustible mineral ingredients	Yes/No
<i>If No give details of construction: (i.e. flat roofing)</i>	

b) heated only by low pressure hot water apparatus or securely fixed space heat units?	Yes/No
<i>If No please provide details</i>	

c) in good repair and will they be so maintained?	Yes/No
<i>If No please provide details</i>	

d) specially exposed to damage by storm or flood, or in a area which has a history of such	Yes/No
<i>If Yes please provide details</i>	

e) occupied solely by you in connection with the business?	Yes/No
<i>If No please provide details</i>	

2. Is there a system of sprinklers installed at the premises?	Yes/No
3. Are the books of account entered up at least once a month	Yes/No
4. Are you a member of any trade association	Yes/No

<i>If Yes which association</i>	

5. Are there any additional interests such as Bank, Mortgages, Freeholder or Lessor to be endorsed	Yes/No
<i>If Yes give details</i>	

Property

State sum insured required for:	Sum Insured
Buildings: (including landlord fixtures and fittings, outbuildings, walls, gates and fences)	
1.	£
2.	£
3.	£
Contents: Property kept at the premises (including trade fixtures and fittings, machinery and all other contents except stock and vehicles)	
1.	£
2.	£
3.	£
Computers: Kept at the premises	
1.	£
2.	£
3.	£
Contents and computer equipment: Away from the premises anywhere in the Channel Islands (please list items over £500 included in the overall sum insured)	£
Description	
Make:	
Model:	
Value:	£
Make:	
Model:	
Value:	£

Stock located at	
1.	£
2.	£
3.	£

Additional Information:

a) please indicate the amounts included within the your Stock sum insured for:	
Tobacco and cigarette	£
Wines and spirits	£
Radio, audio, TV and video equipment	£
Jewellery and precious metal or stones	£
Non-ferrous metals	£

Notes:

1. The buildings sum insured should represent the full rebuilding cost plus an allowance for inflation and professional fees, removal of debris and / or local authority costs (including Planning Applications).
2. For all other property which you own or for which you are responsible the sum insured should represent the full replacement value.

Business Interruption

State Sum Insured Required For:	Sum Insured
Increase Cost of Working	Yes/No
If required please confirm	£50,000/other
If other please confirm amount	£
Gross profit/income	Yes/No
If required please confirm sum insured	£
If required please confirm indemnity period	12/24/36 months
Book Debts	Yes/No
If required please confirm sum insured	£
If required please confirm indemnity period	12/24/36 months

Notes:

1. If the maximum indemnity period exceeds 12 months the figure for Estimated Gross Profit should be proportionately increased (eg if 24 months the figure should be doubled).
2. Gross Profit is the total value of turnover and closing stock and work in progress less the total value of opening stock and work in progress and purchases (less any discounts received), discounts allowed, carriage, packing and freight and bad debts or abnormal trading conditions.
3. Book Debts is the amounts shown in your accounts as debited or invoiced to customers but not paid at the time of the damage adjusted to reflect any bad debts or abnormal trading conditions.

Goods In Transit

If required please confirm sum insured per vehicle	£
Number of vehicles to be insured	
What type(s) of goods are carried :	

Deterioration of Stock

If required please confirm sum insured per unit	£
Number of units to be insured	
What type(s) of stock are to be insured :	

Group Personal Accident / Illness

Who do you want covered?

Number of directors to be insured	
Number of clerical employees to be insured	
Number of manual employees to be insured	
Total wages	£
Top Salary	£

Please confirm required sum insured

Death, Loss of limbs, sight, speech or hearing (lump sum)	£
Permanent total disablement (lump sum)	£
Temporary total disablement (per week)	£
Temporary partial disablement (per week)	£

Public Liability

1. The standard Public Liability indemnity limit is £5,000,000, do you require a higher limit?	Yes/No
If Yes please confirm higher indemnity limit required	£

Employers' Liability

2. Do you require Employers' Liability Insurance?		Yes/No		
<i>If Yes please confirm</i>				
a) Please state the maximum number of persons & wages/drawings for the next 12 months:				
	Persons & Partners (if not a limited company)	Direct Employees & Trainees	Working Directors	Total Wages & Drawings/Salaries
Persons engaged in Manual Work				
Persons engaged solely in Clerical Sales work				

b) Do you undertake work away from the premises?	Yes/No
<i>If Yes please give details of nature of work involved</i>	

c) Does any of your work involve the use of	
1) hot welding	Yes/No
2) blow-lamps or torches	Yes/No
3) fixed wood-working machinery/fixed hand held tools	Yes/No
<i>If Yes to c1), c2) or c3) please give details of heat used</i>	

d) Do you use, handle, store, transport or discharge any hazardous substances (ie toxic chemicals, explosive substances, gases, asbestos, radioactive substances or any material giving rise to dust, fumes, or vapours which may be harmful to health of the environment)	Yes/No
<i>If Yes please give details</i>	

e) Do you manufacture, install, repair or service equipment, including parts of such equipment designed to control, process, treat or contain oil, chemicals, effluent or other polluting materials	Yes/No
<i>If Yes please give details</i>	

f) Do you undertake work which creates a noise level in excess of 85da(A)	Yes/No
<i>If Yes please give details</i>	

g) Do you undertake work at or on any airport, airfield, airstrip, ship, dock, pier or wharf, other than for social club activities, meeting room or office in connection with your business	Yes/No
<i>If Yes please give details</i>	

h) Do you have a written Health and Safety policy in force?	Yes/No
<i>If Yes please provide a copy – if no state reason why not</i>	

i) Is an accident record book maintained with any injuries being investigated?	Yes/No
<i>If no state reason why not</i>	

j) Are any of your goods intended for the use as a component part of another product	Yes/No
<i>If Yes give details of the final product and purpose of your goods</i>	

k) Do you export goods to Canada or the United States of America?	Yes/No
<i>If Yes please provide details</i>	

Your Business:

a) Please advise the estimated coming year's turnover for;	
1) goods manufactured by you	£
2) goods sold by you as wholesalers	£
3) goods sold by you as retailers	£
4) goods serviced, maintained, repaired or tested by you	£
5) other turnover – please describe	£
b) If you are involved in work not described above, provide full description and estimated coming financial year's turnover figure(s)	£

Money & Malicious Attack:

Please confirm if you require this cover	Yes/No
If cover is required please answer the following questions-	
a) Are the cover limits shown below adequate If No please state limits required	Yes/No
b) What is your estimate of the total amount of "money" carried annually (ie money paid into the bank and money drawn from the bank and other expenses if paid directly out of takings)?	£
c) Please give details of all safes and/or strong rooms where money is kept (ie make, model and serial number)	
d) Is money carried by a security company?	Yes/No
If Yes please provide details	
If No please advise security precautions in place	

Our Commercial Insurance provides cover for the following:

Money	Indemnity Limit
In transit or in a bank night safe	£5,000
In your premises during business hours	£5,000
In a locked safe in your premises outside business hours	£5,000
In gaming, amusement or vending machines	£1,000
In other circumstances	£1,000
Monetary documents	£250,000
Malicious Attack:	
Death	£10,000
Loss of limbs, sight, speech or hearing	£10,000
Permanent total disablement	£10,000
Temporary total disablement – per week for a maximum of 104 weeks	£100
Temporary partial disablement – per week for a maximum of 104 weeks	£50
Damage to personal effects	£250

Notes:

Money means cash, bank currency notes, uncrossed cheques and postal orders, luncheon vouchers, unused postage stamps, trading and National Insurance stamps not fixed to cards, National Savings stamps, unexpired units in franking machines and gift vouchers, lottery and other prize scratch cards, utility vouchers, top-up cards and mobile phone vouchers belonging to YOU or for which YOU are responsible in connection with YOUR BUSINESS.

Monetary documents means crossed cheques and postal orders and bankers' drafts, National Insurance stamps fixed to cards, National Savings certificates, premium bonds, credit card sales vouchers or receipts, VAT purchase invoices and any other money instruments which are non-negotiable belonging to YOU or for which YOU are responsible in connection with YOUR BUSINESS.

Terrorism - Cover is restricted to Property & Business Interruption only

Is Terrorism Cover required?	Yes/No
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Long Term Commitment

A discount may be allowed by entering into a commitment to continue the policy with NFUM for a period of three or five consecutive years.

Do you wish to be considered for this discount?	Yes/No
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If 'Yes', please indicate the term of the Long Term Commitment you wish to be considered for.	3 years / 5 years
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DECLARATION

I/We the undersigned, declare that to the best of my/our knowledge and belief the information given in this proposal and declaration, which I/we have read over and checked, is true and complete. I am/we are willing to accept the terms and conditions of NFU Mutual’s policy, and I/we undertake to pay the premium when called upon to do so.

Our Commitment to Mutuality

We are fully committed to the concept of mutuality believing that this is the best way of providing sustainable value for money to our customers.

As a mutual we have no shareholders and do not therefore pay dividends. As a result we have one of the lowest expense ratios in the insurance industry. We are committed to ensuring that the combined benefits of our mutuality and a low expense ratio are passed on to our General Insurance customers via keen prices, wide cover and good service and our Financial Services customers through low charges, quality investment returns and personalised service.

In order that current and future generations of customers continue to enjoy the benefits of mutuality all new policies issued by NFU Mutual contain a windfall assignment clause. Effectively this means that in the unlikely event of demutualisation any windfall payment arising from the policy you are taking out would be paid to NFU Mutual Charitable Trust rather than the policyholder.

In consideration of NFU Mutual accepting my proposal: -

1. I/We undertake and agree with NFU Mutual and the NFU Mutual Charitable Trust (“the Trust”) to assign, pay or transfer to the trustees of the Trust all and any rights to which I/we may become entitled at any time by reason or in respect of my/our membership of NFU Mutual by reference to the policy proposed for, on, or in connection with, any transfer of part or all of NFU Mutual’s business to any other person, firm or company or any change in the corporate status of NFU Mutual or any distribution out of the funds of NFU Mutual other than
 - a) the declaration of any customary annual, reversionary or terminal bonus attaching to a policy of life, annuity or capital redemption assurance or
 - b) any other benefit which the Board of NFU Mutual determines shall not be subject to my/our agreement to assign, pay or transfer;
2. I/We undertake to execute and deliver any transfer, deed and/or other documents together with any certificates of title or valuable consideration received by me/us as NFU Mutual or the Trust shall require in compliance with my/our undertaking and agreement set out above; and
3. I/We hereby irrevocably severally appoint NFU Mutual and the Trust and any officer of NFU Mutual or the Trust to act as my/our agent to execute on my/our behalf any assignment, transfer form, receipt or other document as may be required in order to effect the above assignment, payment or transfer and I/we hereby authorise and approve each and every act or thing which may be done or effected by NFU Mutual, the Trust or any officer of NFU Mutual or the Trust, as the case may be, in exercise of any of its or his powers and/or authorities given by me/us hereunder.

Name (Block Capitals)	
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Signature of proposer	Date

Additional Information

Please take a few minutes to read the **Data Protection Notice** and the **Important Information** below.

Data Protection Notice

Islands is the data controller and will process personal information in accordance with the relevant data protection law. By submitting personal information about you (and others), you (and they) consent to it being used for the purposes described in this **Data Protection Notice** and the **Important Information** below. Some or all the personal information you supply to us in connection with your insurance may be passed to other companies, in order to administer the policy for underwriting and claims handling purposes. We may pass your personal information to credit reference agencies for the purpose of arranging payments by instalments, and we may tell them about your payment history with us. Your personal information may be passed to suppliers of goods and services, regulatory or other organisations in order to review our services and we may use it to carry out research. It may be necessary to transfer your information to other companies outside the European Economic Area for any of the above purposes and for system administration. We will take steps to ensure that your privacy rights are protected. Your should show this Data Protection Notice and Important Information to anyone whose personal information you have submitted to us. If you would like to know what information we hold about you contact Islands.

Important Information

- 2) It is essential that you disclose accurately all facts which could influence acceptance of this application or the terms to be applied. Under the conditions of your policy you must tell us about any insurance related incidents whether or not they give rise to a claim. If you are in any doubt whether a claim is material you should disclose it. **FAILURE TO DO SO MAY INVALIDATE YOUR POLICY**. You are not required to disclose convictions regarded as spent under the relevant rehabilitation of offenders law.
- 3) In order to detect and prevent fraud we may at any time share information about you with other organisations and public bodies including the Police. We may check and/or file your details with fraud prevention agencies and databases and if you give us false or inaccurate information and we suspect fraud we will record this. We may also search these agencies or databases to; • help make decisions about the provision and administration of insurance and credit and related services by you and members of your household; • trace debtors or beneficiaries, recover debt, prevent fraud and to manage your account and insurance policies; • check your identity to prevent money laundering, unless you provide us with satisfactory proof of identity; • undertake credit searches and additional fraud searches.
- 4) The information you provide in connection with a claim may be passed to other insurers, and their agents, to prevent fraudulent claims via the Claims and Underwriting Exchange Register, operated by Database Services Ltd and/or the Motor Insurance Anti-Fraud and Theft Register run by the Association of British Insurers (ABI). We may search the databases we have described when you apply for insurance, in the event of any incident or claim, or at the time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim. We can supply, on request, further information about the databases we access and supply to.
- 5) You are advised to keep a record of all information supplied to NFU Mutual for the purpose of this insurance. A copy of the completed application/proposal form sent to us will be supplied on request.
- 6) You consent to accept our standard form of policy. A specimen copy of the policy is available on request.
- 7) As parties to this contract both you and us are entitled to agree which law applies to it. Unless we agree to the contrary, and it is stated in an endorsement, the law which will apply will be that of the Channel Islands.