

Food and Beverage Policy Proposal

Quote Ref:		Dated:	
Broker Details			
Name			
Address			

Proposer Details	
Name	
Salutation	
Address	
Postcode	
Customer Type	

Contact Details	
Contact Name	
Marital Status	
Date of Birth	
Nationality	
Home Telephone Number	
Mobile Telephone Number	
Business Telephone Number	
Fax Number	
Personal E-Mail Address	
Business E-Mail Address	
Use Postal or Electronic Mail	

Company Information	
Industrial Classification/Industry	
Nature of Business	
Legal Status	
Year Company Started Trading	
Company Registration Number	
VAT Registered	
VAT Number	
ISO9000 Number/Qualification	

Cover Required from			
From		To	

Previous Insurance			
Insurer		Policy Number	

Target			
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Target Premium (£)		Quote Due Date	
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Additional Information			
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Pre-inception claims

Incident Date	
Loss Type	
Settlement Amount (£)	
Claim Amount (£)	
Claims Status	
Claim Details	

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Claim Details	

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Loss Type	
Settlement Amount (£)	
Claim Amount (£)	
Claims Status	
Claim Details	

General Information

Have you, your Directors, Partners or family members involved with the business or any other business ever:

had any proposal or insurance declined, cancelled or refused Yes No

any renewal refused Yes No

any special terms or conditions imposed Yes No

been convicted or charged but not tried with a criminal offence
(not motoring) Yes No

been declared bankrupt or the subject of bankruptcy proceedings Yes No

any Director, Partner involved with another Company within 6 months
before receivership/insolvency Yes No

any other material facts to disclose Yes No

any notice or order placed on the company under health and safety
legislation during the last 5 years Yes No

any contracts or agreements which may affect liability under statute or
common law Yes No

any discharge of effluent, fumes or anything of a noxious nature Yes No

BuildingsRisk Address Cover Basis Day One % Index Linked Yes No Buildings Name/Description Sum Insured/Declared Value (£) Rent (£) Maximum Indemnity Period **Contingencies**All Risks Fire & Perils Subsidence Terrorism Excess (£) Subsidence Excess (£) **Additional Covers**

Architects, Surveyors & Consulting Fees	<input type="checkbox"/>	Capital Additions	<input type="checkbox"/>
Damage to Buildings (theft)	<input type="checkbox"/>	Landlords Fixture & Fittings	<input type="checkbox"/>
Landscaped Gardens	<input type="checkbox"/>	Local Authority Requirements	<input type="checkbox"/>
Loss of Rent	<input type="checkbox"/>	Metered Water	<input type="checkbox"/>
Outbuildings	<input type="checkbox"/>	Debris Removal	<input type="checkbox"/>
Roadways, Paths, Yards & Car Parks	<input type="checkbox"/>	Transfer of Interest	<input type="checkbox"/>
Underground Services	<input type="checkbox"/>	Walls, Gates and Fences	<input type="checkbox"/>

Contents Ext – General Information

Are the premises in the client's sole occupation Yes No

Are parts of the premises partly unused/unfurnished/unoccupied Yes No

Does the premises have any visible signs of cracking Yes No

Does this or any neighbouring property show any signs of subsidence Yes No

Is the property built on made up ground Yes No

Are the premises in an area free from flooding Yes No

Are the premises in a good state of repair Yes No

Are all waterpipes protected against freezing Yes No

Is the building exposed to risk of damage by storm Yes No

Have the electrics been tested in the last 5 years and IEE compliant Yes No

Are the premises within a modern shopping centre with 24 hour security Yes No

Does 24 hour security have controlled access to the Premises Yes No

Contents Ext – Business Information

Primary Trade

Risk Address

Business Description

Year Established Status

Licence Held Yes No Licence Type

Accommodation Provided Yes No Number of Bedrooms

Children’s play equipment Yes No

Catering away from the Premises Yes No

Restaurant Facilities Yes No Number of Seats

Deep Fat Frying Yes No

Contents Ext – Risk Information (Buildings)

Primary Usage

Secondary Usage

Building of Standard Construction ie brick/stone,concrete,slates, tiles with concrete floors (if no complete below) Yes No

Year Built Heating

Wall Construction %

Wall Construction %

Wall Construction %

Roof Construction %

Roof Construction %

Roof Construction %

Floor Construction %

Floor Construction %

Floor Construction %

Contents - FEA & SecurityIntruder Alarm Yes No Alarm Type and Police Response Alarm Accreditation Alarm will be set when premises closed Yes No Occupancy, 24 hours, day only, night only, not business hours, private dwelling, seasonal, unoccupied. Is there private dwellings situated above premises Yes No

Please provide details ie pied-a-terre accommodation or permanent home, occupied by family, friends, employees or other

Are the premises self contained Yes No CCTV Present Yes No CCTV Type ie live & recorded, live monitors, record only CCTV Monitored ie 24 hrs, business hrs, outside business hrs, day only, night only Fire Alarm Yes No Fire Alarm Type Sprinkler Yes No Sprinkler Accreditation Water Supply ie dry only, dual supply, public mains, pumps and tanks, single supply Fire Extinguishing Appliances to Scale Yes No **Contingencies**All Risks Fire & Perils Subsidence Terrorism Excess (£) Subsidence Excess (£) **Additional Covers**

Architects, Surveyors & Consulting Fees	<input type="checkbox"/>	Capital Additions	<input type="checkbox"/>
Christmas Increase	<input type="checkbox"/>	Damage to Buildings (Theft)	<input type="checkbox"/>
Damage to Framework (Theft)	<input type="checkbox"/>	Easter Increase	<input type="checkbox"/>
Personal Effects (Employees)	<input type="checkbox"/>	Personal Effects (Guest/Residents)	<input type="checkbox"/>
Personal Effects (Insured & Family)	<input type="checkbox"/>		
Post Office Property	<input type="checkbox"/>	Debris Removal	<input type="checkbox"/>
Rent Payable	<input type="checkbox"/>	Replacement of essential documents	<input type="checkbox"/>
Replacement of locks	<input type="checkbox"/>	Seasonal Increase	<input type="checkbox"/>
Temporary Removal	<input type="checkbox"/>	Underground Services	<input type="checkbox"/>

Seasonal Increase

Start Date End Date Percentage Increase

Item Type	Floating	Index linked	Cover Basis	Day One %	Sum Insured (£)

Deterioration of Stock

Unit Type/Description	Sum Insured (£)

Excess (£)

Money and Assault

Money	Limits (£)
Non Negotiables	
Loss of money outside business hours in unspecified safe	
Loss of money outside business hours in specified safe	
Loss of money outside business hours not in a safe	
Money at home of authorised persons	
Make & Model of Safe(s)	
I.	
II.	
III.	
Loss from Gaming Machines	
Any other loss of money	
Clothing & Personal Effects	
Excess (£)	

Assault Benefit	Amount (£)
Death/Loss of Limbs etc	
Temporary Total Disablement (weekly)	

Contents in Transit

Number of vehicles Cover for Unattended Vehicles Yes No

Limit per vehicle (£) Limit per Occurrence (£)

Business Interruption

Risk Address

Cover Basis Sum Insured (£)

Maximum Indemnity Period Excess (£)

Book Debt – Outstanding Debit Balances

Sum Insured (£) Excess (£)

Liabilities

Employers' Liability

Indemnity Limit (£) Wageroll (£)

Public/Product Liability

Indemnity Limit - PL (£) TPPD Excess (£)

Indemnity Limit - PR (£)

Is work undertaken away from premises Yes No Work Away Wages (£)

Personal Accident – Individual

Are all partners, principals and directors in good health Yes No

Are all partners, principals and directors free from physical defect or deformity Yes No

Are all partners, principals and directors between the ages of 16 and 65? Yes No

Details of other ages

Name	Activities	DOB	Benefit 1	Benefit 2	TPD	PTD

Weeks Payable

Benefits

Death = Benefit 1
Loss of Limbs or Sight = Double Benefit 1
Permanent Total Disablement = Double Benefit 1
Temporary Total Disablement = Benefit 2
Temporary Partial Disablement = 50% of Benefit 2

Legal Expenses

Cover Basis Standard (up to £100,000) Extended Covers (up to £50,000)

Standard

Employment Disputes & Compensation Awards
Legal Defence
Property Protection & Bodily Injury
Tax Protection

Extended inc Standard

Contract Dispute
Statutory Licence Protection
Debt Recovery
Tenancy Disputes

Wageroll £

Loss of Licence

Risks Address

Type of Licence

Any opposition or refusal to grant or renew licence Yes No

Intention to transfer licence in next 12 months Yes No

Basis of Cover Depreciation in value of interest Loss of Gross Profit

Sum Insured (£) Maximum Indemnity Period Excess (£)

Quote Ref:		Dated:	
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Material Fact Declaration

This Material Fact Declaration / Declaration is a record of the information provided to Layton Blackham Underwriting Ltd and facts assumed about your risk.

The quotation is valid for 30 days. If you wish to proceed and bind you/us to the insurance contract, please sign, date and return the Material Fact Declaration.

It is understood and agreed that non-disclosure or misrepresentation of a material fact will entitle insurers to avoid the insurance policy (A fact is material if it is something which would affect insurers' decision whether to accept your risk and, if so, on what terms)

If notified that any of the information in this declaration is incorrect Layton Blackham Underwriting Ltd/insurers reserve the right to refuse cover or amend the terms and conditions upon which cover has been offered or repudiate any claim.

Claims Underwriting Exchange Register

Insurers may pass information to the Claim and Underwriting Exchange Register run by Insurance Database Services Ltd (IDS Ltd). The aim is to help insurers check information provided and also to prevent fraudulent claims. When insurers deal with your request for insurance they may search the register. When you tell insurers about an incident (such as fire, water damage or theft) which may or may not give rise to a claim, they may pass information relating to it to the register.

You can ask us for more information about this.

You should show this notice to anyone who has an interest in property insured under this policy.

Data Protection Notice

Layton Blackham Underwriting Ltd are registered with the Data Protection Register. We will ensure that any information obtained from you is treated as Private and Confidential to us and anyone else involved in providing your insurance. We will not provide your information to anyone else unless we:

- have your permission to do so
- are required to by FSA
- are required to do so by law
- are required in the normal course of arranging, negotiating, maintaining or renewing your insurance cover.

We take appropriate steps to ensure the security of any money, documents, other property or information handled or held on your behalf.

It is our policy to retain documents for business effected on your behalf in electronic or paper format for up to 6 years from expiry of any policy. For some types of insurance cover, it is possible that a claim may be made under a policy long after its expiry date and it is therefore important you keep such documents safely.

Declaration

All information in this Declaration is correct, true and complete and all material facts have been disclosed

Neither you or any director or partner of the Insured:

- have ever been convicted or charged (if untried or tried with no verdict) with any offence other than a motoring offence.
- have ever been refused insurance at inception, mid term or renewal or had special terms imposed by any insurer
- have ever been declared bankrupt, the subject of bankruptcy proceedings or made arrangements with creditors.
- have any outstanding County Court Judgements.
- have ever been refused a liquor licence
- have a Long Term Agreement in force with your existing insurer

Signed

Duly authorised signatory for and on behalf of the Insured

Designation

Date