



Retail Proposal Form

Important Note

You are reminded that you must provide all material information likely to influence the acceptance and assessment of this insurance. If you have any doubts as to whether a fact is material it should be disclosed. Failure to disclose all material facts may invalidate your Policy or may result in your Policy not operating fully.

1. General Information

Name in Full _____

Company Registration No. _____

Trade Name _____

Business Description _____

Postal Address _____

Town _____

County _____

Post Code _____

Business Phone No. _____

Fax No. _____

Email Address _____

Contact Name _____

How many years have you been in this trade or business? _____

Period of insurance – 12 months from _____

2. The Business

Please give full description of business activities:

Are the premises occupied by you or an employee for residential purposes?

Yes

No

Please supply full details of any work you carry out away from your business premises

3. The Premises

If you tick a 'No' box, please give details in the box below

Are the Premises:

a) Built entirely of brick, stone or concrete walls and roofed with slates, tiles, concrete, metal, asbestos or any other non-combustible materials?

Yes
No

b) Floors all concrete?

Yes
No

c) Occupied solely for retail purposes?

Yes
No

d) Self contained with a lockable entrance door?

Yes
No

e) In your sole occupation?

Yes
No

f) In a good state of repair?

Yes
No

g) In an area free from known storm or flood problems?

Yes
No

Reasons for any 'No' answers:

When were the premises built?

Are your premises within a shopping centre?

Yes
No

Which of the following features are present in the premises/centre:

a) Fire alarm

Yes
No

b) Perimeter security

Yes
No

c) 24 hour security

Yes
No

d) Sprinkler installation

Yes
No

Are the premises:

a) Within an area monitored by closed circuit TV cameras?

Yes

No

b) If 'Yes' is the installation constantly monitored by security personnel?

Yes

No

Does security at your premises meet the minimum Standard of Security as detailed at the end of this proposal?

Yes

No

If 'No' – cover for theft will not be in force until written confirmation or compliance is received by the company unless otherwise agreed.

Are your premises protected by an intruder alarm?

Yes

No

If 'Yes' please give details of:

a) Alarm company and maintenance arrangements

b) Method of signalling

c) Alarm system verification

d) Any previous false alarms

e) Level of police response

4. Insurance Cover

Buildings

Do you require buildings cover?

Yes
No

Buildings rebuilding costs

£

Subsidence (Optional Extension)

Do you require subsidence cover?

Yes
No

If yes, please answer Questions a to e below

a) Is the property in an area known for subsidence problems?

Yes
No

b) Has the property or any adjacent properties previously suffered damage from subsidence?

Yes
No

c) Has a structural survey recently been carried out on the property?
If 'Yes' please forward a copy of this report

Yes
No

d) Is the property showing any signs of damage by subsidence, heave or landslip, or signs of cracked brickwork?

Yes
No

e) Has the property ever been subject of a survey which mentions settlement or movement of the building?

Yes
No

If you have ticked any 'Yes' boxes, please give details below:

Trade contents

a) Please state the cost of: Trade and office furniture, business machines, fixtures and tenants decorations, external signs and utensils owned by you or for which you are responsible, plus employees pedal cycles and personal effects, (limit £500 any one employee)

£
£
£
£

b) Business machines other than computers
c) Computer equipment
d) Stock

e) Other items of stock (other than general stock insured above)
Please state the cost of:

Stock of tobacco, cigars and cigarettes
Stock wines and spirits
Stock of pre-ordered video tapes
Stock of other 'High Risk'* goods

£
£
£
£

*('High Risks' property includes antiques, pictures, works of art, stamp and coin collections, jewellery articles of gold, silver or other precious metals, furs, clocks, watches, photographic equipment, power tools, musical instruments, televisions, radios, recording and audio equipment)

Miscellaneous items

Any other property – please specify

	£
	£
	£
	£

All risks – Specified items covered away from the premises

a) Please specify items

£
£
£

b) Please specify the extent of cover away from the premises you require

UK only
UK & Europe
Worldwide

Frozen Food

Required
Not required

a) Limit any one loss

£

b) Limit any one freezer

£

5. Money

a) The standard limits under the policy are:

Money in transit	£2000
Money on premises during working hours	£2000
Money contained in a locked safe	£1000

b) If you require a higher limit for money in a locked safe, please state the level you require and the make and model number/name of your safe:

Amount: £	Safe model:
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6. Goods in transit

a) Do you require cover for goods in transit? Yes
 No

Method of transit	Estimated annual value of goods sent/carried	Limit any one transit
Own vehicles	£	£
Post	£	£
Haulier	£	£

b) Please state the number of own vehicles

c) Details of goods carried/sent

d) Any sendings to Europe? Yes
 No

If 'Yes' please confirm countries sendings are made to:

e) Any sendings under UK CMR? Yes
 No

If 'Yes' what is the value of UK CMR sendings per year? £

f) Any sendings under European CMR sendings per year? Yes
 No

If 'Yes' what is the value of European CMR sendings per year? £

g) Is deterioration of stock cover required?

Yes
No

If 'Yes' what is the limit per vehicle?

£

h) What is the value of sendings requiring deterioration of stock cover per year?

£

6. Business Interruption

Required.

Not required

a) Type of cover required

Estimated gross profit

Loss of rental income

b) Sum insured (The standard limit is £250,000, please state if you require a higher limit)

£

c) Maximum Indemnity/Rental Period

Months

7. Book Debts

Required

Not required

a) Outstanding Debit Balances (The standard limit is £10,000 please state if you require a higher limit)

£

8. Public Liability

The limit of indemnity is £2,000,000

9. Employers Liability

The limit of indemnity is £10,000,000

10. Loss of Licence

Required

Not required

a) Limit any one claim

£

11. Insurance History & Financial Information (To be completed in all cases)

If you tick a 'Yes' box please give details using the box below each question

Is there any other party, e.g. bank, building society, whose interest should be noted in the policy?

Yes

No

Details

Have you or any of your partners or directors either personally or in any connection with any business in which you/they have been involved:

a) Previously held insurance for any of the covers to which this proposal relates at these premises or elsewhere?

Yes
No

If 'Yes' please advise name of Insurers and policy number

b) Held any insurance (in respect of the covers to which this proposal relates) which has subsequently been:

i) Declined?

Yes
No

ii) Terminated?

Yes
No

iii) Refused renewal?

Yes
No

iv) Subjected to special terms?

Yes
No

Details

c) Ever been convicted or charged (but not yet tried) with a criminal offence other than a motoring offence?

Yes
No

Details

d) Ever been declared bankrupt or are subject of any current bankruptcy proceedings or any voluntary or mandatory insolvency or winding up procedures?

Yes
No

Details

e) 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)

Yes
No

Details

SECURITY (To be read in conjunction with Question 3)

Property Damage

The Minimum Standard of Security must be implemented at all premises insured for theft cover within 8 weeks of the cover commencing.

Failure to implement these requirements may result in a theft claim not being paid.

- A. The final Exit Door of the premises be fitted with a mortise deadlock which has 5 or more levers and/or conforms to BS3621: 1980 specification for theft resistance locks and matching boxed striking plate.
- B. All other external doors and all internal doors giving access to any part of the building not occupied by the insured for the purpose of the business be fitted with either:

1. A mortise deadlock with matching boxed striking plate as specified in (A)

OR

2. Two-key - operated security bolts for doors, one fitted approximately 30cm from the top of the door and the other 30cm from the bottom.

OR

3. In the case of aluminium or UPVC doors an integral cylinder operated swingbolt mortice lock

- C. All ground and basement opening windows/skylights and other opening windows/skylights accessible from roofs, decks, balconies, fire escapes, canopies or down pipes to be fitted with key operated window locks. This requirement does not apply to windows/skylights which are protected by solid steel bar grilles, lockable gates, expanded metal or weld-mesh, provided agreement shall have been obtained from the company and is stated on the schedule.

Any door or window officially designated a fire exit by the fire authority is excluded from these requirements.

**TO BE COMPLETED IN ALL CASES
IMPORTANT NOTICE**

I/WE hereby declare that to the best of my/our knowledge all the statements given on this Proposal Form are true and complete and that I/WE have disclosed all material facts that ought to be communicated to the Underwriters.

I/WE undertake to exercise all ordinary and reasonable precautions for the safety of the insured property.

I/We hereby agree that this proposal and this Declaration shall be the basis of the contract insurance between the Insurers and myself/Ourselves.

Signature of proposer (partner/director) _____

Position Held _____

For and on behalf of _____ Date _____

Law Applicable to Contract: If the proposer shown on this Proposal Form is a private individual or a sole trader then they are free to choose to the law applicable to this Insurance Contract. This Contract will be subject to English Law (or Scottish Law where applicable).

Please return the completed form to:-

E-mail Insurance@aips.co.uk

Fax: 01623 663119

Post: **AIPS LTD
363 Nottingham Road
Mansfield
Notts
NG18 4SG**