

STATEMENT OF FACT – ENQUIRY FORM

Please read the following information carefully. It contains material facts regarding your business and premises, and your requirements in terms of levels of policy cover. Please compare this against the Schedule of Insurance. Should any of the information you provided be recorded inaccurately or you feel you have not been provided with adequate cover then please contact us immediately.

Risk Details	
Name of proposer	
Trading name	
Correspondence address	
Contact telephone number	
Alternative telephone number	
Risk address	
Type of business	
If 'other' then full description	
Insurance required from	
Company type	
Company registration number	
Property Damage	
Building sum insured	
Do you require subsidence cover?	
How much cover, if any, do you require for loss of rental income?	
Stock not listed below	
Stock of cigars, cigarettes and tobacco	
Stock of wines and spirits	
Stock of video tapes/discs/games	
Other Contents	
Fixtures and fittings (including all other trade contents not specifically detailed elsewhere)	
Tenants improvements sum insured	
Computers and other electrical items	
Glass Cover	
Required sum insured	
Goods in Transit	
Required sum insured	
Frozen Food/Deterioration of Stock	
Amount of cover required	

Business Interruption	
Annual turnover	
Number of Employees & Annual Wageroll	
Maximum amount of BI cover required (12 month indemnity period)	
Money Cover	
Cover in transit	
Cover on premises	
i) During business hours	
ii) Outside business hours in a locked safe	
Make and model of safe	
Loss of Licence	
Amount of cover required	
Liability	
Public liability	
Products liability	
Employers liability	
Hot Food	
What percentage of your turnover is derived through takeaway food?	
Do you use frying equipment?	
Type of equipment	
Is the frying equipment thermostatically controlled?	
How often are the extraction systems and ducting cleaned by professional contractors?	
How often is the frying equipment competently serviced?	
Premises	
Detail of wall construction	
Detail of floor construction	
Detail of roof construction	
What percentage of the roof is flat?	
How would you describe the location of the premises?	
What type of premises do you operate from?	
Are the premises in a good state of repair?	
Is your portion of the building entirely self contained and in your sole occupation?	
Are the premises in an area subject to hazardous weather conditions or flooding or an area subject to subsidence or landslip?	
Number of years trading in total?	
Do you have any portable heating?	
Are the premises located in a listed building? If so what grade?	
Do you have a children's play area?	
Management and Housekeeping	
Will the premises be closed for any period in the year?	
Do you have a written health and safety policy?	
Security Questions	
Are all external doors protected by 5-lever mortice deadlocks?	
Do you have any accessible opening windows?	
If Yes what protection do these windows have as a minimum?	
i) Key operated locks	
ii) Grills or bars	
iii) Shutters	

Are the premises protected by any intruder alarm?	
If yes i) What type of alarm ii) What type of signalling iii) To what standard is the alarm installed and maintained iv) Is the alarm maintained under contract v) Does the alarm cover all doors windows and openings	
By whom are the premises occupied overnight	
What level of CCTV coverage protects the premises	
Does the premises have any other additional security	
What type of shutters if any protect the shop front	
What type of shutters if any protect the rear of the shop	
Historical Questions	
In respect of any of the risks now proposed for any business in which you, the proposer, or any partners or director are, or have been engaged, has an insurer ever: i) Declined a proposal ii) Not invited renewal of a policy iii) Refused to renew or cancelled a policy iv) Imposed special conditions	
Or Have you the proposer or any partner or director ever been: i) Convicted of or charged (but not tried) with a criminal offence ii) Been declared bankrupt or insolvent	
Claims or Losses	
During the last five years, have you sustained any loss or damage or incurred any liability, whether insured or not, in connection with any of the insurances for which cover is required?	
Have you ever made a claim in excess of £10,000	
Details of all claims or losses relevant to this insurance (insured or otherwise)	
Terms and Conditions	
Important Notice This section may contain information which contains the terms or conditions of your policy. Please see your policy endorsements for full details. Standard Policy Excess Subsidence Excess Glass Excess Cover is provided subject to the proposer complying with the insurer's warranties and/or conditions relating to cooking and/or frying. Standard Policy Excess Subsidence Excess Glass Excess Cover is provided subject to proposer complying with the insurer's warranties and/or conditions relating to cooking and/or frying. Standard Policy Excess Subsidence Excess Glass Excess Cover is provided subject to the proposer complying with the insurer's warranties and/or conditions relating to cooking and/or frying	
Additional Comments	

IMPORTANT INFORMATION

Statement of Fact

This statement of fact is based upon information you have provided to us, it must be read in conjunction with the schedule of insurance cover and the policy wording as, together, they form a record of your insurance contract. The information that they contain has been taken into account when calculating the premium, terms and conditions upon which your policy is based.

Please ensure that all relevant and material information has been disclosed. If you are in any doubt as to whether information is relevant or material please contact your insurance advisor.

It is essential that all the information provided by you and contained within this documentation is true and accurate to the best of your knowledge and belief. If any information is inaccurate or untrue it may affect your rights under the insurance policy and your insurance may not protect you in the event of a claim.

You also have an ongoing duty to disclose any relevant information which may influence the insurers in deciding whether or not to provide you with insurance cover and if so, on what terms or conditions. If you are in any doubt whether such information is relevant then you should refer to your broker.

If any of the information is incorrect you should notify us immediately and obtain a revised statement of fact/schedule with the revisions required. You must ensure that all documentation in your possession is accurate, if you have notified us of changes but have had no written acknowledgement from us within five working days then you must re contact us until you obtain a written acknowledgement. If you do not ensure that any incorrect or untrue information on the statement of fact/schedule is corrected then it could affect your rights under the policy.

You should not provide an answer which you know or believe might be untrue or fail to disclose additional relevant information in response to the questions or declaration contained in this form. Failure to do so may be a criminal offence punishable on conviction with up to 10 years imprisonment and/or fine under the Fraud Act (2006)

Failure to comply with this information may invalidate some or all of your policy cover.

Insurance Administration – Data Protection and Cue Notice

Information you supply may be used for the purposes of insurance administration by the insurer, its associated companies or agents, by reinsurers and your intermediary. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes. Your information may also be used for offering renewal, research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. In assessing any claims made, the insurer or its agents may undertake checks against publicly available information (such as electoral roll, county court judgements, bankruptcy or repossession). Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators).

In the case of personal data, with limited exception, and on payment of the appropriate fee, you have a right to access and if necessary rectify information held by you.

Credit Searches and Accounting

In assessing your policy, the insurer or agent may search files made available to it by credit reference agencies, who may keep a record of that search. The insurer or agent may also pass to credit reference agencies information it holds about you or your payment record to them. Credit reference agencies share information with other organisations, enabling applications for financial products to be assessed or to assist the tracing of debtors or to prevent fraud.

The insurer or agent may ask credit reference agencies to provide a credit scoring computation. Credit scoring uses a number of factors to work out risks involved in any application. A score is given to each factor and a total score is obtained. Where automatic credit scoring computations are used by the insurer or agent, acceptance or rejection of your application/renewal will depend only on the results of the credit scoring process.

Sensitive Data

In order to assess the terms of the insurance contract or administer claims which arise, the insurer or agent may need to collect data which the data protection act defines as sensitive (such as medical history or criminal conviction). By proceeding with this application you will signify your consent to such information being processed by the insurer or their agents.

The insurers may also share your information and any subsequent claim information with the other insurers, via the Claims and Underwriting Exchange Register run by Insurance Databases Services Ltd to check insurance details and prevent fraudulent claims. By purchasing this policy, you consent to such use of your personal data.

Marketing

Your insurer and its agents may use your information to keep you informed by post, telephone, email or other means of products and services which may be of interest to you. Your information may also be disclosed and used for these purposes after your policy has lapsed. If you do not wish your information to be used for these purposes please inform your broker.

Legal Procedure

The policy will be governed by law of England and Wales unless you and the insurer agree otherwise.

Telephone Taping

For our joint protection and for training purposes, telephone calls may be recorded and/or monitored.

Declaration

By reading and accepting this Statement of Fact to be accurate you are agreeing to the following:

- that the answers given to questions asked in this Statement of Fact are true and complete to the best of your knowledge and belief.
- that if true answers have not been given that this insurance may not protect you in the event of a claim.
- that we/your insurer will pass the information on this form and about any incident you may give details of to Insurance Database Services Ltd so that they can make it available to other insurers. You also understand that in response to any searches your insurer may make in connection with this application or any incident you have given details of Insurance Database Services Ltd may pass us information it has received from other insurers about other incidents involving anyone insured under the policy.
- that any material fact, which is information that may influence your insurer in the acceptance of this insurance and the terms provided has been disclosed and recorded.
- to the terms and conditions contained in the Insurance Policy applying to this Statement of Fact.
- that you understand that you may be liable to prosecution under the Fraud Act 2006 if you have not provided true and complete answers.
- that the statement of Fact, Policy and Policy Schedule shall be the basis of the contract between me/us and the insurer