

Important Information

Your Duty To Make A Fair Presentation Of The Risk

You must make a fair presentation of the risk to us at inception, renewal and variation of your Policy. This means that you must tell us about all facts and circumstances which may be material to the risks covered by your Policy in a clear and accessible manner or give us sufficient information to alert us of the need to make enquiries about such facts or circumstances.

Material facts are those which are likely to influence us in the acceptance of or assessment of the terms or pricing of your Policy. If you are in any doubt as to whether a fact is material, you should tell us about it.

If you fail to make a fair presentation of the risk, we may avoid your Policy (that is treat it as if it had not existed) and refuse to pay any claims where any failure to make a fair presentation is:

- a) deliberate or reckless; or
- b) of such other nature that, if you had told us about a material fact or circumstance, we would not have issued, renewed or varied your Policy.

In all other cases, if you fail to make a fair presentation of the risk, we will not avoid your Policy but we may instead:

- a) reduce proportionately the amount paid or payable on any claim, the proportion for which we are liable being calculated by comparing the premium actually charged as a percentage of the premium which we would have charged had you made a fair presentation (e.g. if we would have charged you double the premium, we will only pay half the amount of any claims under your Policy); and/or
- b) treat your Policy as if it had included such additional terms as we would have imposed had you told us about a material fact or circumstance. Payment of any claim you make will be subject to the application of any such additional terms.

For these reasons it is important that you check all of the facts, statements and information set out in your Proposal Form or in any other information provided are complete and accurate. You must also make reasonable enquiries to check with anyone you employ in your business that the facts and statements set out in your Proposal Form or in any other information provided are complete and accurate and that there are no other material facts which you need to disclose.

IF ANY OF THE FACTS, STATEMENTS AND INFORMATION SET OUT IN YOUR PROPOSAL FORM, RISK PRESENTATION OR ANY ADDITIONAL INFORMATION PROVIDED ARE INCOMPLETE OR INACCURATE, YOU OR YOUR INSURANCE ADVISER MUST CONTACT US IMMEDIATELY.

FAILURE TO DO SO COULD INVALIDATE YOUR POLICY OR LEAD TO A CLAIM NOT BEING PAID OR NOT BEING PAID IN FULL.

Part A**Business Details**

A.1 Full company or partnership name including Subsidiary companies

A.2 Company Registration Number

A.3 Correspondence Address

A.4 Risk Address(es)

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A.5 Employee Reference Number

A.6 Business Description

A.7 Policy Commencement Date

A.8 Provide a full description of the products manufactured and the industries supplied

A.9 Describe key processes involved in the business including types of machines and trade materials

A.10 What year was the company established?

A.11 Has any proposer, director or partner of the business or any other business in which you or they have been trading ever

- a) had any convictions, criminal offences or prosecutions pending other than motor offences?
- b) had a proposal refused or declined or ever had an insurance cancelled, renewal refused or had special terms imposed?
- c) ever been declared bankrupt/insolvent, or the subject of bankruptcy proceedings?
- d) been prosecuted for a breach of any statute relating to health or safety of employees or others; served with a Prohibition Notice under the Health and Safety at Work Act; subject of a recovery action by Customs and Excise or the Inland Revenue; the subject of a county court judgement made against you?

If you have answered 'Yes' to question A.9 a), b), c) or d) above, please give details below:

Question number	Details

A.12 Have you ever previously been insured for any of the covers requested in this proposal?

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If you have answered 'Yes' to question A.10 above, please give details below

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A.13 Provide details of all previous losses or damage/claims sustained by you or any Director or Partner (whether insured or not) which have or could have resulted in a claim in respect of the risks proposed during the last 5 years

Date	Circumstances	Amount

Part B

Section 1 - Property Damage

B.1	Property Damage All Risks cover required?	Yes		
B.2	Buildings Declared Values			
B.3	Tenants Improvements Declared Value			
B.4	Stock and Work in Progress Declared Value (excluding non-ferrous metals)			
B.5	Stock of non-ferrous metals			
B.6	Machinery, Plant, Fixtures, Fittings and All Other Contents Declared Value			
B.7	What is the basis of valuation for Machinery, Plant, Fixtures and Fittings?	Reinstatement / Indemnity	Reinstatement / Indemnity	Reinstatement / Indemnity

Premises Details

B.8	Year of construction			
B.9	Number of storeys			
B.10	Are the premises of standard construction (constructed of Brick, Stone, or Concrete and roofed with Slates, Tiles, Concrete, Metal or Asbestos)?			

If you have answered 'No' to question B.10 above, please give details below:

B.11	Does your premises contain Sandwich Panels, Composite Panels or Linings?			
B.12	Are the Premises in an area previously affected by flood?			
B.13	Does the building have any visible sign of cracks?			
B.14	Are you aware that the premises or any adjacent property has previously suffered from subsidence, heave or landslip, or that there is any reason this may occur in the future?			
B.15	Is cover required on any outbuildings or temporary buildings (e.g. portakabins or metal containers) or any contents within these?			
B.16	Are the Premises heated in whole or part by portable appliances of any description?			

If you have answered 'Yes' to question B.11, B.12, B.13, B.14, B.15 or B.16 above, please give details below:

Question number	Details

B.17 Are you the sole occupants of your premises and are there no unoccupied portions of the premises?

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B.18 If your premises are adjoining any other premises, does perfect fire separation exist between premises?

(Note, perfect fire separation is defined as a roof height non-combustible, e.g. a brick wall, between premises)

If you have answered 'No' to question B.17 or B.18 above, please give details below:

Question number	Details

Fire Safety Details

B.19 Is there a No Smoking Policy in force?

If you have answered 'No' to question B.19 above, please give details below:

B.20 Is any machinery in use when you premises are left unattended

If you have answered 'Yes' to question B.20 above, please give details below:

B.21 Will all combustible waste be cleared up on a daily basis at the Premises?

B.22 Are fire extinguishers installed and subject to an annual maintenance agreement?

If you have answered 'No' to question B.21 or B.22 above, please give details below:

Question number	Details

B.23 Has a Fire Alarm been installed?

If yes, is it a manual or automatic system?

If you have answered 'Automatic' to question B.23 above, please describe detection equipment and method of signalling below:

B.24 Do your premises have a sprinkler system?

If you have answered 'Yes' to question B.24 above, please answer the following questions below:

e) Age of system

f) Type of system

g) Water supply details

h) Frequency of maintenance visits

i) Does it have an alarm connection to the Fire Brigade?

Security Details

B.25 Do your premises comply with our 'Minimum Standard of Security' condition?

If you have answered 'No' to question B.25 above, please provide details below:

B.26 Has an Intruder Alarm been installed?

If you have answered 'Yes' to question B.26 above, please answer the following questions below:

a) Installer accreditation

b) Maintenance accreditation

c) Please give details of signalling

d) Are you aware of any restrictions in Police response?

B.27 What additional security protections do you have installed such as CCTV, roller shutter protection or ram raid protection

Part C

Section 2 - Money

C.1 Money cover required?

Part D

Section 3 - Business Interruption

D.1 Business Interruption All Risks cover required?

D.2 Estimated Gross Profit (do not deduct wages and salaries i.e. turnover less purchases)

D.3 Maximum Indemnity Period Required

D.4 Loss of Rent Cover Required?

D.5 Estimated Annual Rent

D.6 Maximum Indemnity Period Required

Part E

Section 4 - Specified All Risks

E.1 Specified All Risks cover required?

(Note, Laptops should be included under the Computers Section)

E.2

Description: Tools and Plant

Sum Insured:

Territory:

Description: Miscellaneous

Sum Insured:

Territory:

Part F

Section 5 - Public & Products Liability

- F.1 Public Liability cover required?

- F.2 Product Liability cover required?

- F.3 Are any products known or intended to be included in or installed air, space or marine craft or offshore or nuclear installation

- F.4 Does your work involve work on or visits to offshore installations

- F.5 Do you process, handle or store gases, explosives, acids, or other materials that are toxic, explosive, flammable, corrosive or an irritant

- F.6 Do any noxious or polluting substances, liquids, gases, fumes or waste arise from your processes

If you have answered 'Yes' to question F.3, F.4, F.5 or F.6 above, please give details below:

- F.7 Will any products be supplied, or have you ever supplied products to the USA or Canada?

If you have answered 'Yes' to question F.7 above, please give details below:

Type of Product:

Details of any hold harmless agreements:

- F.8 Are any goods, materials or components supplied, manufactured or processed by an independent supplier or subcontractor?

If you have answered 'Yes' to question F.8 above, please give details below:

a) Is every such supplier or subcontractor readily identifiable?

b) Do you enter into any agreement to indemnify or hold harmless any such supplier or subcontractor? (If 'Yes' please attach the wording)

c) Is any such supplier or subcontractor in any foreign country?

If you have answered 'Yes' to question 'c' above, please give details below:

F.9 Estimated Annual Turnover for the current financial year: UK

Europe

USA / Canada

Rest of World

F.10 Estimated Annual Payments to Bona-fide Sub Contractors

Financial Loss

F.11 Financial Loss cover required? If 'Yes' please state retroactive date required:

Part G

Section 6 - Employers' Liability

G.1 Employers' Liability cover required?

G.2 Do you undertake any manual work away from your premises other than collection and delivery?

G.3 Do you undertake any manual work outside the UK?

G.4 Do you undertake any work at a height exceeding 8 metres

If you have answered 'Yes' to question G.2, G.3 or G.4 above, please give details below:

Note: please provide as much detail around the nature and variety of work carried out, type of premises where such work is undertaken and any examples of recent contracts.

G.5 Do you have a written Health & Safety policy that is recorded, signed, dated and communicated to new and existing employees?

If you have answered 'No' to question G.5 above, please give details below:

G.6 Are employees now, or have they ever been, exposed to noise levels above 80 db(A)?

G.7 For each premises to be covered have you or any former owner:

- a) ever been prosecuted or sued for any pollution problem
- b) ever had any incidents of pollution or incidents likely to cause pollution
- c) ever carried on any industrial activity which was the subject of an environmental permit or licence

If you have answered 'Yes' to questions G.6 or G.7 above, please give details below:

Question number	Details

G.8 Clerical & digital staff, salespeople and managerial employees wageroll

G.9 Manual employees wageroll

G.10 Manual work away wageroll (excluding heat)

G.11 Manual work away wagheroll (including heat)

Part H **Section 7 - Personal Accident**

H.1 Personal Accident cover required? Operative Times of Cover:

Part I **Section 8 - Goods in Transit**

I.1 Goods in Transit cover required?

I.2 Limit for any one loss Territory:

Part J **Section 9 - Computers**

J.1 Computer cover required?

J.2 Installed Computer Equipment inc. Auxiliary Equipment Declared Value

J.3 Portable Computer Equipment Declared Value

J.4 Do you maintain up-to-date firewalls and operate data security?

If you have answered 'No' to question J.4 above, please give details below:

Part K **Section 10 - Legal Expenses**

K.1 Legal Expenses cover required?

Contract Disputes

K.2 Contract Disputes cover required?

Part L **Section 11 - Directors and Officers**

L.1 Directors and Officers cover required? If 'Yes', please state limit of indemnity required

L.2 Are your shares privately held? i.e. not publicly traded on any stock exchange

L.3 Have you been in operation for more than 24 months?

If you have answered 'No' to question L.2 or L.3 above, please give details below:

Question number	Details

L.4 Have you acquired any company in the last year which has total assets greater than 50% of your total assets or are you planning such an acquisition in the next 12 months?

L.5 Are you aware of any circumstances or incidents in the past 3 years that could give rise to a claim being made against a Director or Officer whether or not the circumstance or incident has been notified to a D&O insurer?

If you have answered 'Yes' to question L.4 or L.5 above, please give details below:

Question number	Details

L.6 Have you previously been insured for Directors & Officers (D&O) cover and has such cover remained in force until the commencement date for this proposal?

If you have answered 'Yes' to question L.6 above, please state the policy number and name of insurer below:

Policy Number	Name of Insurer

L.7 Have you reported a profit before tax at the last financial year end?

If 'No', has the loss deteriorated over the last two years?

If the loss has deteriorated over the last two years, please give details below :

Part M

Section 12 - Terrorism

M.1 Terrorism cover required?

Part N

Section 13 – Theft by Employee and Fidelity Insurance

N.1 Theft by Employee and Fidelity cover required?

If you have answered 'Yes' to question N.1 above, state whether Option A, or Option B is required below:

Option A – Theft by Employee Standard Limit:

Option B – Fidelity Guarantee Limit required:

N.2 Have any claims previously occurred or has there been occasion to doubt the honesty of any employee?

If you have answered 'Yes' to question N.2 above, please give details below:

N.3 Do you always obtain satisfactory written references direct from former employers covering the 3 years preceding the engagement of any employees responsible for money, goods, accounts, computer operations or computer programming?

If you have answered 'No' to question N.3 above, please give details below:

Complete questions N.4, N.5 and N.6 if Option B - Fidelity Insurance is required

N.4 Do professional auditors audit your accounts at all locations at least once every 12 months?

N.5 Has your computer security been vetted by a professional computer company or computer security personnel of your auditor and any recommendations been fully complied with?

N.6 When undertaking Electronic Funds

Transfers or Electronic Banking, do you comply with all terms and conditions contained in the agreement with the Service Bank?

If you have answered 'No' to question N.4, N.5 or N.6 above, please give details below:

Question number	Details

Where Fidelity Insurance is selected, the answers to all questions in this Section form the System of Check as referred to in the Policy Wording

Part O

Section 14 - Engineering Inspection

O.1 Engineering Inspection cover required?

If you have answered 'Yes' to question O.1 above, please give details of items of plant to be inspected below:

Part P**Declaration**

I/We declare that:

- 1 I/We have read this proposal and understand that I/we are under a duty to make a fair presentation of the risk and that failure to do so could result in my/our policy being invalidated and/or a claim not being paid or not being paid in full.
- 2 the facts, statements and information contained within this proposal, whether provided by me/us or by others on my/our behalf, are true and complete.
- 3 the facts, statements and information which are not contained within this proposal but which have been provided to Allianz separately by me/us or by others on my/our behalf are true and complete.
- 4 I/We have declared all material facts and circumstances which may affect the risk being accepted by Allianz under this policy even if Allianz has not asked me/us any questions about such facts.
- 5 I/We have made all reasonable enquiries of any employed by me/us to ensure that all facts, statements and information provided to Allianz are accurate and correct.
- 6 I/We agree to accept Allianz's standard form of policy for this/these class/classes of insurance. A specimen copy of the policy is available on request.
- 7 I/We understand that Allianz Insurance plc and/or Allianz Legal Protection reserve the right to decline any proposal.
- 8 I/We have read the Data Protection statement contained within this proposal and consent to data being used for the purposes specified.

Authorised Signature

Date

Position/Title in company

Print Name

Important:

Your Records

You should keep a record (including copies of letters) of all information supplied to Allianz which relates to this proposal. A copy of this proposal will be supplied upon request.

Data Protection Act

Allianz Insurance plc together with other companies within the Allianz SE group of companies ("Allianz") may use the personal and business details you have provided or which are supplied by third parties including any details of directors, officers, partners and employees (whose consent you must obtain) to:

- provide you with a quotation, deal with the associated administration of your policy and to handle claims;
- search credit reference, credit scoring and fraud agencies who may keep a record of the search;
- share with other insurance organisations to help offset risks, administer your policy, for statistical analysis, and to handle claims and prevent fraud;
- support the development of our business by including your details in customer surveys, for market research and business reviews which may be carried out by third parties acting on our behalf.

Allianz may need to collect and process data relating to individuals who may benefit from the policy ("Insured Persons"), which under the Data Protection Act is defined as sensitive (such as medical history of Insured Persons) for the purpose of evaluating the risk and/or administering claims which may occur. You must ensure that you have explicit verbal or written consent from the Insured Persons to such information being processed by Allianz and that this fact is made known to the Insured Persons.

If your policy provides Employers Liability cover information relating to your insurance policy will be provided to the Employers Liability Tracing Office (the "ELTO") and added to an electronic database, (the "Database") in a format set out by the Employer's Liability Insurance: Disclosure by Insurers Instrument 2010.

The Database assists individual consumer claimants who have suffered an employment related injury or disease arising out of their course of employment in the UK whilst working for employers carrying on, or who carried on, business in the UK and as a result are covered by the employers' liability insurance of their employers, (the "Claimants"):

- I. to identify which insurer (or insurers) was (or were) providing employers' liability cover during the relevant periods of employment; and
- II. to identify the relevant employers' liability insurance policies.

The Database and the data stored on it may be accessed and used by the Claimants, their appointed representatives, insurers with potential liability for UK commercial lines employers' liability insurance cover and any other persons or entities permitted by law.

The Database will be managed by the ELTO and further information can be found on the ELTO website www.elto.org.uk

Telephone calls may be recorded for our mutual protection, training and monitoring purposes.

Under the Data Protection Act 1998 individuals are entitled to request a copy of all the personal information Allianz Insurance plc holds about them. Please contact the Customer Satisfaction Manager, Allianz Insurance plc, 57 Ladymead, Guildford, Surrey, GU1 1DB.

Personal details may be transferred to countries outside the EEA. They will at all times be held securely and handled with the utmost care in accordance with all principles of English law.

By applying for and/or entering into this insurance policy you will be deemed to specifically consent to the use of your data and your insurance policy data in this way and for these purposes and that your directors, officers, partners, and employees have consented to our using their details in this way.

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Calls may be monitored and recorded for quality assurance purposes.

www.allianz.co.uk

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