

## Excess Layer Fact Find

### The Business

Business Name

Business Address

Postcode:

Business Description  
as per primary  
including % splits in trades

Date Business  
Established

Current Excess  
Insurers

Renewal Date

### Material Facts

**When seeking insurance the Insured must disclose any material circumstances that the insured knows or ought to know or failing that sufficient information to put a prudent insurer on notice that further enquiries are needed. Failure to do so may render the insurance voidable from inception and enable the insurer to repudiate liability or impact the terms of the cover or may impact whether the policy responds in whole or in part to any claim.**

**Does the proposed Insured has any involvement in any of the following activities?**

- manufacturing, handling, distributing, installing or removal of Asbestos, Ammunition, Arms, Explosives or Fireworks;
- any operations outside of the UK or manual work undertaken in the US or its territories or possessions;
- manufacture or wholesale of Tobacco or Tobacco Products;
- any operations or manual work Airside;
- work in or involving:
  - Aircraft, spacecraft, hovercraft or Marine Vessels, including crew thereof;
  - Heavy construction involving bridges, tunnels, dams, main sewers, separate demolition contracts, work on underground storage tanks or the manufacture supply or erection of scaffolding
  - Mines, Quarries, Chemical Plants, Recycling Plants or Landfill Sites;

Continued overleaf

- work in or involving:
  - Offshore work or diving facilities where Excess Employers Liability is required;
  - Railways, Trams, Buses or Cable Cars;
  - Oil or gas pipelines
  - Racing events, amusement parks, fairs, circus or carnivals
  - Tankers, coaches, buses and/or the carriage of hazardous material.
- the operation of:
  - National or Local Government, Fire Service, Police or Security Operations;
  - Hospitals, medical services, or care facilities;
  - Sporting or entertainment venues with a capacity greater than 250.
- manufacture, repair, service, treatment, sale, supply, or distribution of, or products incorporated into:
  - Automobiles, Trucks, Railways, Trams, Buses, Cable Cars, Motor Cycles or Bicycles;
  - Aircraft, Spacecraft, Hovercraft, Marine Vessels, diving or sky diving;
  - Petro-chemicals, Chemicals, Pharmaceuticals, Herbicides, Pesticides;
  - Medical Products, veterinary products or Animal Feeds.
  - Cranes, hoists, lifts or elevators
  - Storage tanks
- the provision of packaged holidays by tour operators
- any involvement in any country or territory where any government embargo or sanction prohibits the Insured from trading or prevents the Insurer from providing the Insured with insurance; and/or where Legal Proceedings are brought to enforce an award or judgment made in any of the above specified places

Yes

No

If Yes, details please:

**Does the proposed Insured have any sites at the following postcodes where the total number of employees and visitors on site at any one time may exceed 100?**

- Any EC1 – 4 post code
- Any SW1 post code
- The City of Westminster: W1, W2, W9, W10, WC1, WC2, NW1, NW6, NW8 and NW10
- The London Docklands (E14 post codes)
- None of the above

## Coverage

**Public and Products Liability**

Please confirm what limit of liability is required: £

Primary Layer	£ <input type="text"/>	Primary Insurer	<input type="text"/>
		Primary Policy Number	<input type="text"/>
		Primary PL Gross Premium	£ <input type="text"/>

Please confirm the estimated turnover for the forthcoming insurance year: £

Is heat work is carried out away from the company's premises: Yes  No

Overseas Turnover:

- None: \_\_\_\_\_ %
- EU (excl. UK) \_\_\_\_\_ %
- USA / CAN \_\_\_\_\_ %
- Rest of World \_\_\_\_\_ %

**Employers Liability**

Please confirm what limit of liability is required: £

Primary Layer	£ <input type="text"/>	Primary Insurer	<input type="text"/>
		Primary Policy Number	<input type="text"/>
		Primary EL Gross Premium	£ <input type="text"/>

Please confirm the estimated wage roll for the forthcoming insurance year: £

Total Number of employees:  Maximum Employees at any one location: