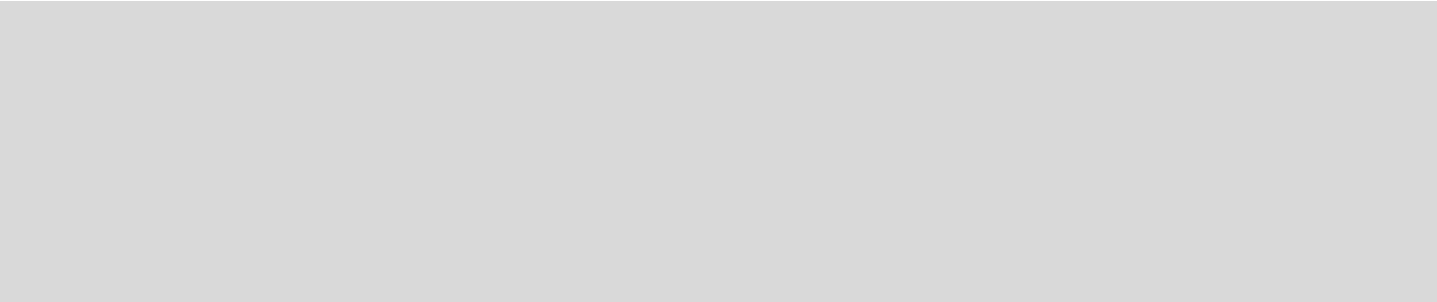
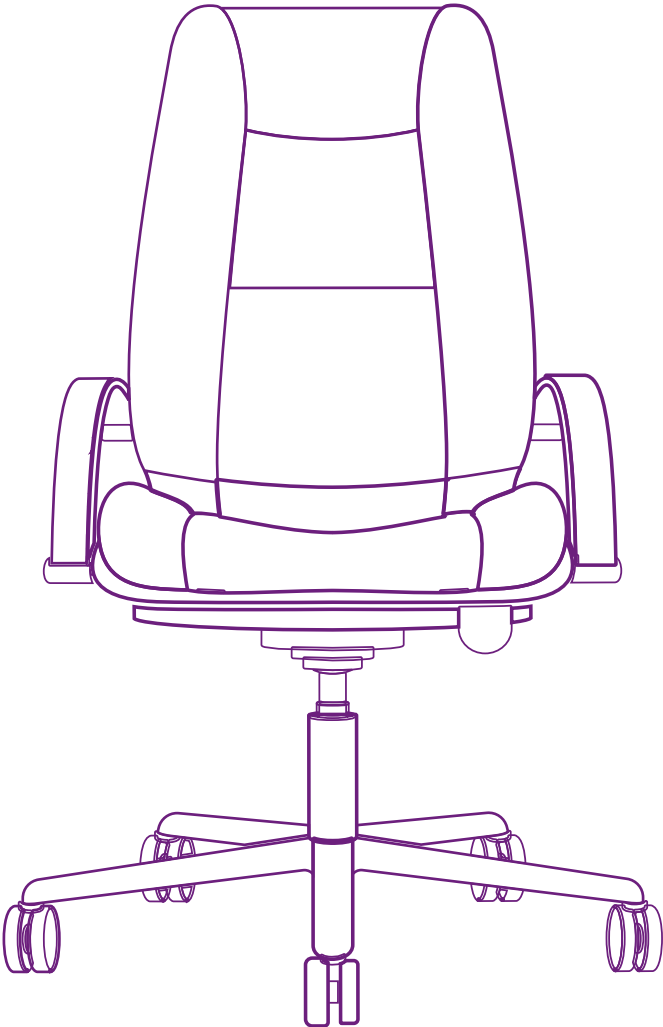


OFFICE  
PROPOSAL FORM



**FOR INTERNAL USE ONLY**

Agent Name

Agency Code

When completing this form, please tick the appropriate boxes and answer all questions in **BLOCK CAPITALS****IMPORTANT NOTE**

You (or the broker or agent completing the form on your behalf) 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 you should disclose it. Failure to disclose any material fact may invalidate your policy or may result in your policy not operating fully.

Please note that the statement of fact or the proposal form, policy booklet, schedule and any additional information on the insurance provided by you (or the broker or agent acting on your behalf) will be the basis of the contract between us.

**YOUR DETAILS**

Full Name of Proposer

Trading Name

Company Registration Number

Postal Address

(Postcode must be shown)

Post Code

Company Website Address

WWW.

Business or Profession

Tel. No

Situation of Property to be Insured (if different from Postal Address, Postcode must be shown)

Post Code

How many years have you been in business?

List any subsidiary companies to be insured?

Period of Insurance

Inception Date

Renewal Date

**GENERAL QUESTIONS**

**1** In respect of the covers proposed, have you or any director or partner, either in the name of the business proposed or in the name of any other business in which any of you have had an interest:

**a** ever been insured?

YES

NO

**b** ever had a proposal for insurance declined, renewal refused, cover terminated, increased premium required or special conditions imposed by any insurer?

YES

NO

**c** sustained any loss or had any claim made against you, whether insured or not, during the last 5 years?

YES

NO

**2** Either personally or in any business capacity, have you or any director or partner in the business proposed ever been

**a** convicted of or charged (but not yet tried) with**i** a breach of any health and safety legislation?

YES

NO

**ii** any other criminal offence other than a motoring offence?

YES

NO

**b** declared bankrupt or the subject of bankruptcy proceedings?

YES

NO

IF YOU HAVE TICKED ANY OF THE SHADED BOXES, PLEASE GIVE DETAILS ON ADDITIONAL INFORMATION PAGE

## GENERAL QUESTIONS - continued

- c** the subject of a County Court Judgement (or Scottish equivalent)? YES  NO
- d** a director or partner in any business which has been the subject of an individual voluntary arrangement with creditors, voluntary liquidation, a winding up or administrative order, or administrative receivership proceedings? YES  NO
- 3** Have you been in business in the name(s) shown under "Your Details" above for less than 3 years? YES  NO   
If 'yes', please provide previous business history.
- 
- 4** Are the buildings:
- a** built solely of brick, stone or concrete and roofed solely of slates, tiles, asphalt, concrete, metal or other incombustible materials? YES  NO
- b** heated only by low pressure hot water apparatus, or fixed gas or electric appliances? YES  NO
- c** fitted with an electric wiring system which has been checked by a qualified electrician within the last 5 years? YES  NO
- d** in a good state of repair? YES  NO
- e** especially exposed to storm or flood? YES  NO
- f** in your sole occupation? YES  NO
- 5** In the event of a claim under this Policy do you, for a reduction in premium, wish to bear (in addition to any imposed excess) a further £300? YES  NO
- 6** Does the level of security at your Premises meet our minimum security requirements? YES  NO
- 7** Are there any additional interests to be noted? YES  NO

## THE STRUCTURE (OPTIONAL)

Your property will be insured (unless specified otherwise) against Damage caused by:

Fire, Lightning, Explosion, Earthquake, Aircraft, Riot, Civil Commotion, Malicious Persons, Storm, Flood, Escape of Water, Impact, Theft, Breakage or Collapse of TV / Radio Aerials and satellite dishes, Leakage of fuel, Accidental Damage and Engineering Damage

Is cover required? YES  NO

State REBUILDING COSTS of the following

- 1** Buildings (including office fronts and outbuildings) where your responsibility is as owner
- 2** Office fronts (including shop blinds & fitments) where your responsibility is as occupier/tenant
- 3** Internal decorations & tenants improvements effected by you as occupier/tenant
- 4** Does any felt on timber flat roof area exceed 50 square feet? YES  NO

**IF YOU HAVE TICKED ANY OF THE SHADED BOXES, PLEASE GIVE DETAILS ON ADDITIONAL INFORMATION PAGE**

## CONTENTS (STANDARD)

Your property will be insured (unless specified otherwise) against Damage caused by:

Fire, Lightning, Explosion, Earthquake, Aircraft, Riot, Civil Commotion, Malicious Persons, Storm, Flood, Escape of Water, Impact, Theft, Breakage or Collapse of TV / Radio Aerials and satellite dishes, Leakage of fuel, Leakage of beverages, Accidental Damage and Engineering Damage

- 1 Please note that if the amount applicable to Item **a** includes the following the standard limits apply. If the standard limits shown are not sufficient please indicate the amount required:

	Standard Limits	Amount Required (if applicable)
Personal Effects of Employees and Visitors	£500 any one person	£
Wines, Spirits and Tobacco for entertainment purposes	£500	£
Works of Art	£500	£
Computer system records replacement costs (but not the cost of producing information to be recorded)	£5,000	£

N.B. The amount applicable to Item **a** can also include the cost of materials and clerical labour incurred in reproducing Documents (but not the cost of producing information to be recorded)

### Items to be insured:

**a** Office or surgery contents excluding Items **b** to **d** below

### Full Replacement Cost

£

**b** Trade samples & stock in trade

£

**c** Goods in trust for which you are responsible

£

**d** Computers and ancillary equipment

£

**e** Perishable goods (surgeries only)

£

If Items **c**, **d** and/or **e** are to be insured, please give full description:

- 2 Does any of your equipment have an individual reinstatement value greater than £10,000? YES  NO

If 'yes' please provide full details of such equipment

	£
	£
	£

- 3 The standard additional covers included in the policy are noted below, if the standard limits shown are not sufficient please indicate the amount required:

	Standard Limit	Amount Required (if applicable)
Breakdown of computer equipment	£50,000	£ <input type="text"/>
Goods in Transit – single load limit	£5,000	£ <input type="text"/>
Exhibition equipment	£5,000	£ <input type="text"/>
Perishable goods (surgeries only) - following breakdown	£15,000	£ <input type="text"/>
Precious metals and alloys (surgeries only)	£500	£ <input type="text"/>
Drugs (surgeries only)	£2,000	£ <input type="text"/>
Contents (including drugs) of any one visiting bag or case (surgeries only)	£2,000	£ <input type="text"/>

**IF YOU HAVE TICKED ANY OF THE SHADED BOXES, PLEASE GIVE DETAILS ON ADDITIONAL INFORMATION PAGE**

## LIABILITIES (STANDARD)

1 Does your business involve visits to offshore rigs or platforms? YES  NO   
 (If 'yes' separate insurance may be necessary).

2 Do you require an increase in the standard Public/Products liability limit of indemnity of £2,000,000? YES  NO   
 If 'yes', please state which limit is required: £3,000,000  £4,000,000  £5,000,000

3 Please provide details of all your employees' gross wage/salaries: Estimated  
 a Clerical/Managerial (not engaged in manual work) £   
 b Others (please specify) £

The wages/salaries should include overtime, housing, bonuses and other pre-requisites in kind or money received by the employee's in connection with their employment without any deduction

4 Please provide details of your estimated annual turnover £

**NOTE:** Cover for Surgeries is extended to include as standard:  
 Liability for locums

## BUSINESS INTERRUPTION (STANDARD)

1 The standard cover provided by this Section is noted below. If this is insufficient please state your requirements.

	Standard Cover	Amount Required (if applicable)
Gross Income Sum Insured	£250,000	£
Maximum Indemnity Period	12 months	months
Book Debts sum insured	£5,000	£
Loss of Gross Income following breakdown of computer equipment over an indemnity period of 12 months	£30,000	£

2 Do you require cover for Additional Increased Cost of Working in addition to the standard amount provided (5% of the Gross Income Sum Insured?) £

**IF YOU HAVE TICKED ANY OF THE SHADED BOXES, PLEASE GIVE DETAILS ON ADDITIONAL INFORMATION PAGE**

## LOSS OF MONEY (STANDARD)

- 1 The standard limits which apply are noted below. \*The limits marked can be increased for an extra charge subject to the adequacy of the safe and security arrangements. If the standard limits are not sufficient please indicate the amount required

	Standard Limit	Amount Required
Non – negotiable money	£250,000	
Negotiable Money:		
In transit	£5,000*	£
In a bank night safe	£5,000*	£
In the premises during business hours	£5,000*	£
In the premises out of business hours:		
In locked safe	£1,500*	£
Not in locked safe	£250	
In private dwellings	£500	

**Note: It is a policy condition that negotiable money in transit be accompanied by the following numbers of persons aged between 18 and 65**

Amount of Money in transit at any one time	Accompaniment Requirement
Up to £3,000	1 person
Over £3,000 up to £6,000	2 persons
Over £6,000 up to £12,000	3 persons
Over £12,000	Approved security company

- 2 Please give the following information about safes:

Make and Model

Age (yrs)

Whether anchored to the floor?

YES

NO

- 3 Do you handle money not belonging to you e.g. in connection with a building society agency?

YES

NO

If 'yes' please give details

## PERSONAL ACCIDENT ASSAULT (STANDARD)

The standard benefits per person are noted below:

Death, loss of sight, loss of limbs or permanent total disablement	£10,000
Temporary total disablement from attending to usual business	£100 per week
Temporary partial disablement from attending to usual business	£30 per week
Incurred Medical Expenses	£250
Damage to Personal Effects	£500

Do you wish to increase the standard benefits per person to £25,000 Death Benefit/£250 per week

Temporary total disablement benefit?

YES

NO

**IF YOU HAVE TICKED ANY OF THE SHADED BOXES, PLEASE GIVE DETAILS ON ADDITIONAL INFORMATION PAGE**

## LEGAL EXPENSES (STANDARD)

The standard limit is £100,000 covering: Employment disputes and compensation awards, Legal defence, Property protection and bodily injury and Tax Protection

1 Do you require this cover to be extended to include Statutory Licence, Contract Disputes and Debt Recovery? YES  NO

If 'yes':

Has your business, you, your partners, directors or your employees been involved in a legal dispute regarding a contract, debt or an appeal relating to statutory licence during the last 5 years? YES  NO

If 'yes', please provide full details below – including the date, outcome and the amount of legal costs incurred

## PERSONAL ACCIDENT (OPTIONAL)

Is cover required? YES  NO

Name of person to be insured:

1
2
3

Duties

Date of Birth

Duties	Date of Birth
1	1
2	2
3	3

Number of cover units (maximum 5)    1     2     3

N.B. One unit is made up as follows:

Death, loss of sight, loss of limbs or permanent total disablement    £10,000

Temporary total disablement from attending to usual business    £50 per week

Is each person in good health and not physically or mentally disabled to the best of your knowledge and belief YES  NO

If 'no' please attach full details

**IF YOU HAVE TICKED ANY OF THE SHADED BOXES, PLEASE GIVE DETAILS ON ADDITIONAL INFORMATION PAGE**

## ALL RISKS ON MACHINERY AND/OR APPARATUS (OPTIONAL)

Is cover required?

YES  NO

If 'yes' please complete below the details of machinery to be insured and the Geographical Limit(s) to apply.

The Geographical Limits are:

- A** Anywhere in the United Kingdom, Republic of Ireland, the Channel Islands or the Isle of Man.
- B** Europe, which means anywhere in the United Kingdom, the Channel Islands, the Isle of Man and the countries of the European Union.
- C** Worldwide, which means anywhere in the world including the United Kingdom and Europe.

Description of Machinery	Serial/Identification No.	Geographical Limit	Sum Insured (£)

## EXTENSION TO BASIC COVER

Do you wish to extend the basic policy to include:

- 1** SUBSIDENCE, GROUND HEAVE and LANDSLIP on the Buildings?

YES  NO

If 'yes' please state whether:

- a** the Premises have suffered or are showing signs of damage from these Perils
- b** the properties either side of your own have suffered or are now showing signs of this damage
- c** to your knowledge the vicinity is susceptible to this damage
- d** the Premises are in the immediate vicinity of any river bank, railway embankment, cliff, quarry, mine or other underground working or on made up ground?
- e** there are any trees or shrubs over 20ft in height within 30ft of the premises.

YES  NO

YES  NO

YES  NO

YES  NO

YES  NO

If 'yes' please provide full details (i.e. type of trees number and distance from the premises)

IF YOU HAVE TICKED ANY OF THE SHADED BOXES, PLEASE GIVE DETAILS ON ADDITIONAL INFORMATION PAGE



## EMPLOYERS' LIABILITY TRACING OFFICE (ELTO)

- 1 Are you exempt from holding a HM Revenue & Customs Employers Reference Number, because all Employees (including labour only sub contractors, trainees and apprentices) are paid below the PAYE threshold?

YES  NO

If 'no' please enter your Employer Reference Number

An Employer Reference Number is also known as an Employer PAYE Reference number and is given to every business that registers with HM Revenue & Customs as an employer. An example of a PAYE reference in the correct format is: 913/WZ51258.

- 2 Do you have a Company's House Registered Office Address?

YES  NO

If 'yes' please provide details (Postcode must be shown)

<b>Post Code</b>

- 3 Are there any subsidiary companies to be included in this insurance?

YES  NO

If 'yes' please provide full details

Name of first subsidiary company to be included

Registered Office Address of this subsidiary (Postcode must be shown)

<b>Post Code</b>

Is this subsidiary company exempt from holding a HM Revenue & Customs Employers Reference Number, because either all Employees (including labour only sub contractors, trainees and apprentices) are paid below the PAYE threshold, or because the subsidiary is not UK based?

YES  NO

If 'no' enter the Employers' Reference Number for this subsidiary

Name of second subsidiary company to be included

Registered Office Address of this subsidiary (Postcode must be shown)

<b>Post Code</b>

Is this subsidiary company exempt from holding a HM Revenue & Customs Employers Reference Number, because either all Employees (including labour only sub contractors, trainees and apprentices) are paid below the PAYE threshold, or because the subsidiary is not UK based?

YES  NO

If 'no' enter the Employers' Reference Number for this subsidiary

Name of third subsidiary company to be included

Registered Office Address of this subsidiary (Postcode must be shown)

<b>Post Code</b>

## EMPLOYERS' LIABILITY TRACING OFFICE (ELTO) - continued

Is this subsidiary company exempt from holding a HM Revenue & Customs Employers Reference Number, because either all Employees (including labour only sub contractors, trainees and apprentices) are paid below the PAYE threshold, or because the subsidiary is not UK based?

YES

NO

If 'no' enter the Employers' Reference Number for this subsidiary

**4** Are there any subsidiary companies to be excluded from this insurance?

YES

NO

If 'yes' please provide full details

Name of first subsidiary company to be excluded

Name of second subsidiary company to be excluded

Name of third subsidiary company to be excluded

## DATA PROTECTION AND DECLARATION

At NIG we are aware of the trust you place in us when you buy our products and our responsibility to protect your information.

This notice describes who we are, why we need to collect your information and how we will use it.

We will tell you who we share your information with and how we use it to improve the service we provide to our customers.

### Privacy Statement

#### Why we need your information

We will use your information to give you quotations, and manage your insurance policy, including underwriting and claims handling.

Your information comprises of all the details we hold about you and your transactions and includes information we obtain about you from third parties.

We will only collect the information we need so that we can provide you with the service you expect from us.

From time to time we may need to change the way we use your information. Where we believe you may not reasonably expect such a change we will write to you. When we do so, you will have 60 days to object to the change but if we do not hear from you within that time you consent to that change.

#### Who we will share your information with

NIG insurance policies are underwritten by U K Insurance Limited (UKI).

During the course of our dealings with you we may need to disclose some of your information to other insurers, third party underwriters, reinsurers, credit reference and fraud prevention and law prevention agencies and other companies that provide service to us or you, to:

- assess financial and insurance risks
- recover debt
- prevent and detect crime
- develop our products, services, systems and relationships with you
- understand our customers' requirements
- rating and pricing.

We do not disclose your information to anyone outside UKI except:

- where we have your permission; or
- where we are required or permitted to do so by law; or
- to other companies who provide a service to us or you; or
- where we may transfer rights and obligations under this agreement.

## DATA PROTECTION AND DECLARATION - continued

### Where we transfer your information

From time to time we may require services from suppliers that are based worldwide and your information will be shared with them for the purposes of providing that service. Where we engage these suppliers we make sure that they apply the same levels of protection, security and confidentiality we apply. However, such information may be accessed by law enforcement agencies and other authorities to prevent and detect crime and comply with legal obligations.

### Employers' Liability Tracing Office (ELTO)

We are also required to supply employers' liability insurance policy details to the Employers' Liability Tracing Office (ELTO). These details will be added onto the Employers' Liability Database (ELD), which will be managed by ELTO. This database will be accessible by any claimants and will assist claimants who have suffered an employment related injury or disease arising out of their course of employment in the UK, to find the insurer that was providing employers' liability cover during their relevant period of employment and also to find the relevant employers' liability insurance policies.

### Brokers or Agencies

We will discuss your information with your broker or agency and provide them with information about your policy and dealings with us to enable them to manage your relationship.

### Sensitive Information

Some of the personal information we ask you for may be sensitive personal information, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions). We may also ask you to provide sensitive information about other people, please ensure that you have their agreement before providing information to us. We will not use such sensitive personal data about you or others except for the specific purpose for which you provide it and to provide the services described in your policy documents.

### Dealing with other people

It is our policy to deal with your spouse or partner who calls us on your behalf, provided they are named on the policy. If you would like someone else to deal with your policy on your behalf on a regular basis please let us know. In some exceptional cases we may also deal with other people who call on your behalf, with your consent. If at any time you would prefer us to deal only with you, please let us know.

### Credit Reference Agencies

UKI carries out a consumer search when any application for insurance is submitted. This is done using public data to evaluate insurance risks and no financial information is reviewed as part of this process. There is no visible credit footprint and after 12 months is automatically deleted.

### Access to your information

You have the right to see the information we hold about you. If you would like a copy of your information, please telephone 0870 609 9920, or write to The Data Protection Officer, Churchill Court, Westmoreland Road, Bromley BR1 1DP quoting your reference and ask for a Subject Access Request Form. A fee may be payable

### Fraud prevention and detection

Please take time to read the following as it contains important information relating to the details you have given or should give to us. You should show this notice to anyone whose data has been supplied to us in connection with your policy.

To prevent and detect fraud we may at any time:

Share information with other organisations and public bodies including the police although we only do so in compliance with the Data Protection Act 1998

Check and/or file details with fraud prevention agencies and databases and if we are given false or inaccurate information and we identify fraud, we will record this. We and other organisations may also use and search these agencies and databases from the UK and other countries to:

- help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- trace debtors or beneficiaries, recover debt, prevent fraud, and to manage your accounts or insurance policies; or
- check your identity to prevent money laundering, unless you provide us with other satisfactory proof of identity

Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

- Checking applications for, and managing credit and other facilities and recovering debt;
- Checking insurance proposals and claims;
- Checking details of job applicants and employees.

We, and other organisations that may access and use information recorded by fraud prevention agencies, may do so from other countries.

We can provide the names and addresses of the agencies we use if you would like a copy of your information held by them. Please contact us at, UKI, Churchill Court, Westmoreland Road, Bromley, BR1 1DP, quoting your reference. The agencies may charge a fee.

## DATA PROTECTION AND DECLARATION - continued

### Choice of Law

The parties to an Insurance contract are free to choose the law that will apply. In the absence of a specific agreement between the parties the law applying to this contract is English Law.

### Declaration

I/We declare that:

- a** if any answer has been printed or written by any other person, he/she shall be my agent for that purpose. I also confirm that any data which I have supplied in this form about other persons is given with their knowledge and authorisation
- b** to the best of my/our knowledge and belief the information given in this form is correct and complete in every detail
- c** I/we agree that this Proposal and Declaration, and any additional information on the insurance provided by my/our insurance intermediary on my/our behalf to U K Insurance trading as NIG ("the Company"), shall be the basis of the contract between me/us and the Company
- d** I/we accept and conform to the terms, conditions and exceptions of the policy (a specimen of which is available on request) in the standard form issued by the Company for the Insurance now proposed and I will pay the premiums thereon.
- e** I/we consent to the information given in this form, any information the Company may obtain from Fraud prevention agencies or information received with any subsequent claim I/We may make being used in the manner set out in the Privacy Statement above.
- f** I/we consent for my appointed broker or agency to discuss my personal information with NIG on my/our behalf.

Proposer's Signature

Status

Date

## ADDITIONAL INFORMATION

### FOR INTERNAL USE ONLY

Proposal Checked by

Date

# Minimum Security

The following constitutes the minimum standard for fastenings and protections:

- 1** on timber final exit doors (excluding sliding doors):
  - a** if single leaf, a mortice deadlock conforming to BS3621 with matching boxed steel striking plate
  - b** if double leaf
    - i** on the first closing leaf flush or barrel bolts, the latter at least 200mm (8") long, or key operated locks or bolts, fitted top and bottom in every case
    - ii** on the second closing leaf a mortice deadlock conforming to BS3621 with matching boxed steel striking plate, or a substantial padlocking bar and good quality close shackle padlock
  - c** if single or double leaf and also outward opening, hinge bolts fitted top and bottom.
- 2** on all other external timber doors, and on internal timber doors giving access to any part of the premises not occupied solely by you or to any adjoining premises (excluding sliding and fire exit doors):
  - a** if single leaf, a mortice deadlock conforming to BS3621 with matching boxed steel striking plate or key-operated mortice rack bolts fitted top and bottom
  - b** if double leaf
    - i** on the first closing leaf flush or barrel bolts, the latter at least 200mm (8") long, or key operated locks or bolts, fitted top and bottom in every case
    - ii** on the second closing leaf a mortice deadlock conforming to BS3621 with matching boxed steel striking plate, or a substantial padlocking bar and good quality close shackle padlock
  - c** if single or double leaf and also outward opening, hinge bolts fitted top and bottom.
- 3** on external aluminium or UPVC doors (excluding sliding and fire exit doors): cylinder operated mortice deadlock and, if double leaf, flush bolts on the first closing leaf
- 4** on steel final exit doors and all sliding final exit doors: substantial padlocking bar and good quality close shackle padlock
- 5** on all other steel doors and all other sliding doors (excluding sliding patio doors): substantial padlocking bar and good quality close shackle padlock fitted externally, or substantial padlocking bar and good quality open shackle padlock fitted internally
- 6** on sliding patio doors:

a manufacturer's patent key-operated locking system which engages boltwork into the door frame either at the top and bottom of the opening section of each door, or into the side frame in at least three points (in the latter case all hook or shoot bolts must be mushroom headed)

or

two key-operated patio door locks fitted internally, one at the top and one at the bottom of each opening section
- 7** on all fire exit doors: panic bar, and hinge bolts fitted top and bottom
- 8** on opening basement and ground floor windows and fanlights, and on other opening windows fanlights and skylights which are accessible from roofs balconies canopies fire escapes or downpipes:

key-operated window locks with the keys removed when in operation

or

solid steel bars not less than 16mm (5/8") diameter and not more than 125mm (5") apart, securely fixed to the brickwork or masonry surrounding the window

Any alternative fastenings or protections must be agreed by us.

