Introduction

Thank you for choosing Allianz Insurance plc. We are one of the largest general insurers in the UK and part of the Allianz Group, one of the world’s foremost financial services providers.

With Allianz Insurance plc, you can be confident that you’re insured by a company which is relentless in its commitment to protecting and serving you. You can trust us to insure your business, as we have been providing leading insurance solutions in the UK for over 100 years.

We work in partnership with your insurance adviser to ensure you receive the highest levels of product and service excellence. Our technical experts understand how best to protect you against the risks your business faces.

If you need to make a claim you will be in safe hands. Our professionally trained staff aim to treat you, as you would expect, both promptly and fairly. By listening to you, and understanding your needs we will provide you with the most appropriate solutions to get your business trading again as quickly as possible.

To assist you in completing this proposal form you may wish to read our separate Policy Overview. This contains a summary of the main benefits, terms and conditions of our Commercial Select policy.

Should you need any further details or have any questions your insurance adviser will be delighted to help.
Proposal

You may choose any of the following covers. Please tick the appropriate box for the covers you wish to insure.

If cover for Fidelity Insurance, or Accident, Sickness and Business Travel is required, please complete the appropriate separate form, which is available on request.

### Property Damage

<table>
<thead>
<tr>
<th>Option</th>
<th>Coverage Details</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Option 1</strong></td>
<td>Fire and Specified Events (see separate Policy Overview for details)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Theft (only available if you choose cover for Fire and Specified Events)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Subsidence</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td><strong>Option 2</strong></td>
<td>Commercial All Risks (Includes Fire and Specified Events, Accidental Damage, Subsidence and Theft)</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>

### Business Interruption

<table>
<thead>
<tr>
<th>Option</th>
<th>Coverage Details</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Option 1</strong></td>
<td>Fire and Specified Events (see separate Policy Overview for details)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Theft</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Subsidence</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td><strong>Option 2</strong></td>
<td>Commercial All Risks (Includes Fire and Specified Events, Accidental Damage, Subsidence and Theft)</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>

### Money

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Money</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>

### Own Goods in Transit

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Own Goods in Transit</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>

### Computer

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Computer</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>

### Engineering Machinery Damage

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Engineer</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>

### Engineering Business Interruption

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Engineer</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>

### Employers Liability

| (only available if you choose cover for Public Liability or Public and Products Liability)* | Yes | No |

### Public Liability

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>

### Public and Products Liability

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Products</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>

### Directors and Officers Liability

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Directors</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>

### Commercial Legal Expenses

<table>
<thead>
<tr>
<th>Extension</th>
<th>Coverage</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Standard</td>
<td>Standard Cover (automatically provided where the Commercial Legal Expenses Section is operative)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Optional 1</td>
<td>Commercial Legal Expenses Optional Extension 1</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Standard Cover plus Employment, Taxation Proceedings, Damage to Premises, Data Protection,</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Commercial Tenancy Agreement, Licence Protection, Personal Injury and Jury Service Allowance.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Optional 2</td>
<td>Commercial Legal Expenses Optional Extension 2</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Optional Extension 1 plus Contract</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>NB:</strong> this Cover Extension is only available if Optional Extension 1 is also taken.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>If you have answered <em>Yes</em> to request either of the Optional Extensions, please answer the</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>questions contained under the Commercial Legal Expenses Extension part of this Proposal.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Please Note: Optional Extensions 1 and 2 are normally only available to businesses with annual</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>turnovers that do NOT exceed £10,000,000.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

On the pages that follow please complete the business details, each section you wish to insure and the declaration. Please answer all of the questions, tick the appropriate boxes and use block capitals.
### Business Details

1. **Your full name including any trading name**
   - [Name]
   - [ERN number]*

2. **A** If you are a limited company, please show your Company Registration Number
   - [Registration Number]

   **B** If you are not a limited company, please show the full names and addresses of all principals and partners and any trading name
   - [Names and Addresses]

3. **If you have any subsidiary companies, please show their names and addresses.**
   - [Names and Addresses]
   - [ERN number]*

4. **Your postal address**
   - [Address]

5. **Address of the premises you wish to insure, if this is different from your postal address**
   - [Address]

   **Note:** If you require to insure more than one location please complete Appendix A

6. **Does anyone else occupy your premises or are any parts unoccupied?**
   - **Yes**
   - **No**

   If "Yes", please give details
   - [Details]

7. **Full description of your business and the work that you do**
   - [Description]

8. **The date you started your business**
   - **A** At these premises
     - [Date]
   - **B** At any previous premises
     - [Date]

9. **When do you want your insurance to start?** *(The policy is renewable annually)*
   - [Date]

* If Employers Liability Cover is selected you will need to supply the Employers Reference Number (ERN) for each insured company/subsidiary.
### Property Damage

#### 1. Property to be insured* (if more than one location to be insured please complete Appendix A)

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
<th>Sum Insured</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Buildings including outbuildings, landlord’s fixtures and fittings and an amount for architects’ and surveyors’ fees, removal of debris and shoring up</td>
<td>£</td>
</tr>
<tr>
<td>B</td>
<td>Interior decorations for which you are responsible</td>
<td>£</td>
</tr>
<tr>
<td>C</td>
<td>Machinery, plant, and all other contents (including those for which you are responsible), tenants improvements, alterations and decorations, contents in open yards, contents of fuel tanks and office equipment (excluding items in E and F below)</td>
<td>£</td>
</tr>
<tr>
<td>D</td>
<td>Computer equipment, fax machines and photocopiers</td>
<td>£</td>
</tr>
<tr>
<td>E</td>
<td>Portable hand and power tools</td>
<td>£</td>
</tr>
<tr>
<td>F</td>
<td>Stock in trade and property for which you are responsible (excluding items H, I and J below)</td>
<td>£</td>
</tr>
<tr>
<td>G</td>
<td>Wines and Spirits</td>
<td>£</td>
</tr>
<tr>
<td>H</td>
<td>Tobacco and Cigarettes</td>
<td>£</td>
</tr>
<tr>
<td>I</td>
<td>Non ferrous metals</td>
<td>£</td>
</tr>
</tbody>
</table>

#### Items 1B Interior Decorations and items 1D – 1J Contents

The sums insured must be enough to pay for the cost of reinstating your property as new.

#### K. All Risks Specified Property:

<table>
<thead>
<tr>
<th>Description</th>
<th>Sum Insured</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Own Premises £</td>
</tr>
</tbody>
</table>

* Property to be insured – sums insured. You must choose sums insured for the full value of your property. If you insure any of your property for less than the full value, then when you claim, we will apply ‘Average’, that is we will only pay you a proportionate part of your loss.

#### 2. If you have chosen to include subsidence cover, please answer the following:

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>a</td>
<td>Age of Buildings</td>
<td>Years</td>
</tr>
<tr>
<td>b</td>
<td>Do the buildings show any sign of subsidence?</td>
<td>Yes/No</td>
</tr>
<tr>
<td>c</td>
<td>Has there been subsidence in the area?</td>
<td>Yes/No</td>
</tr>
<tr>
<td>d</td>
<td>Has there ever been a consulting engineers report for the premises? If ‘Yes’, please attach a copy</td>
<td>Yes/No</td>
</tr>
</tbody>
</table>
3 Do you want us to quote for Terrorism Cover?*
* We shall be pleased to quote if you want Terrorism cover to the full value of your buildings and contents.
The cover must apply to all of your premises, you cannot restrict this to specific premises only.

4 The Buildings.
Please answer this question even if you are not insuring the buildings.
We look at your answer when considering your contents.
Are the Buildings:

A built entirely of brick, stone, concrete or other non combustible materials? Yes No
B heated only by hot water central heating systems mains electricity or mains gas? Yes No
C supplied with electricity by modern wiring or fittings? Yes No
D properly maintained and kept in a good state of repair? Yes No
E in an area free from flooding? and Yes No
F not exposed to risk of damage by storm? Yes No

5 Security Protections
Are the premises to be insured protected by an Intruder Alarm System? Yes No
If 'Yes'
A please give details of the signalling system (✓ as appropriate)

Digital Communicator redcare Dualcom redcareGSM DualcomPlus
Dualcom GPRS please specify grade
Other please provide details

B is the system maintained under contract with an approved installer? Yes No
C has the level of Police response to the alarm installation been (or have your been notified that it will be) reduced, delayed or withdrawn? Yes No

6 Are all water pipes and tanks protected against freezing by lagging or insulation? Yes No
If any of the answers to 5, and 6 above are 'No', please give details

7 Will you keep any Contents or Stock and Materials in Trade in any basement or floors below ground level? Yes No
If 'Yes', it must be kept at least six inches above the floor.
Business Interruption

1  Basis of cover
   **Please tick box for cover required**
   Do you require cover on a Declaration Linked Basis?

<table>
<thead>
<tr>
<th>Sum Insured</th>
<th>Indemnity Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>A Gross Profit</td>
<td>£</td>
</tr>
<tr>
<td>B Revenue</td>
<td>£</td>
</tr>
</tbody>
</table>

   C Please give details of any other cover required e.g. Income, Gross Rent or Additional Cost of Working and specify the Indemnity Period required

   Sum Insured £

   **Indemnity period**
   You should select a period allowing for the maximum time your business will be affected if your premises were destroyed by fire. There are many factors to consider, such as the time to rebuild and to replace machinery.

   **Sum Insured**
   The sum insured should be based on your anticipated annual gross profit, revenue, income or gross rent and estimated gross profit, revenue, income or gross rent allowing for trends in your business, and should be projected forward two years where the indemnity period selected is 12 months and three years where the indemnity period is 24 months.

   For indemnity periods exceeding 12 months the sum insured should be increased proportionately.

   If you have indicated that you require your cover to be declaration linked the sum insured you have selected will be used as the estimated gross profit or revenue and our maximum liability will be based on 133.3% of that figure.

   Please note that the declaration linked basis of cover is not available where your sum insured is less than £250,000.

2  Do you want us to quote for Terrorism cover?*
   Yes  No

   * We shall be pleased to quote if you want Terrorism cover to the full sum insured. The cover must apply to all of your premises, you cannot restrict this to specific premises only.
3 Cover includes extension to Suppliers and Customers premises up to £100,000 or 10% of the sum insured whichever is the lower.
If you require higher limits please give details

<table>
<thead>
<tr>
<th>A</th>
<th>Suppliers:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Name</td>
</tr>
<tr>
<td></td>
<td>Address</td>
</tr>
<tr>
<td></td>
<td>Limit</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>B</th>
<th>Customers:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Name</td>
</tr>
<tr>
<td></td>
<td>Address</td>
</tr>
<tr>
<td></td>
<td>Limit</td>
</tr>
</tbody>
</table>

4 Book Debts
If greater than standard £250,000 required

<table>
<thead>
<tr>
<th></th>
<th>Sum Insured £</th>
</tr>
</thead>
</table>

We will give cover for £250,000 outstanding in your customer accounts at the end of each month. (It is a policy condition that you keep monthly records at a place other than your premises).
We shall be pleased to quote if you want to increase this figure.
Money

1. Please tell us your estimated annual carrying of money to and from your bank or post office £

2. Please tell us the limit you want for any loss of your money as follows:
   These should be the most that you could lose at any one time.
   A. In transit to and from the bank and in a bank night safe £
   B. On your premises during business hours £
   C. On your premises not in a locked safe, out of business hours
      Our standard limit is £300. We will increase this if you ask us to. £
   D. On your premises in a locked safe, out of business hours
      Please give safe details
      Make and model £
      Make and model £
   E. In the personal custody of you or your employees out of business hours
      Our standard limit is £300. We will increase this if you ask us to. £

3. If you want to increase the standard personal assault cover, please show the amounts you want

   Personal Assault. Our standard limits are as follows:
   1. Death £25,000
   2. Loss of one or more limbs or the sight of one or both eyes £25,000
   3. Permanent total disablement £25,000
   4. Temporary total disablement £100 per week
   5. Temporary partial disablement £50 per week

   We will increase these if you ask us to.

   Capital Sums (Limits 1–3) £
   Weekly Benefits (Limit 4) £

Estimated annual carryings is an estimate of negotiable money that you carry from your premises to the bank or post office.

Negotiable money includes cash, uncrossed cheques, postal orders or bank drafts, travellers cheques, postage stamps, National Savings Stamps, Holiday with Pay Stamps, National Insurance Stamps not fixed to cards, unexpired units in franking machines, phone cards, gift tokens and consumer redemption vouchers.

We also insure non-negotiable money for a limit of £1,000,000. You do not need to include non-negotiable money in your estimated annual carryings of money or in the limits that you want for question 2.

Non-negotiable money includes crossed cheques, postal orders or bank drafts, National Insurance Stamps fixed to cards, National Savings Certificates and credit card sales vouchers.
Own Goods in Transit

1. What type of goods do you want to insure?

2. What is the estimated annual value of goods in transit? £

3. Is cover required for goods carried in own vehicles
   - Yes  No
   - If “Yes”, please tell us:
     A. Maximum number of vehicles to be used
     B. Maximum Sum Insured required per vehicle £
     C. Makes and types of vehicle used

4. Are any of the vehicles fitted with immobilisers or alarms?
   - Yes  No
   - If “Yes”, please give details

5. Do you want to insure your tools?
   - Yes  No
   - If “Yes”, please tell us:
     A. the number of vehicles in which tools will be carried
     B. the maximum value of tools in any one vehicle at any one time £

6. Do you want to insure goods left in your vehicle overnight*;
   - Yes  No
   - A. in a locked garage? or
   - B. anywhere else?
     - If “Yes”, please give details

* Overnight cover
  If you carry property which is attractive to thieves and/or you park your vehicle in inner city areas, we may only give overnight cover if you keep your vehicle in a locked garage or security compound.

6. Is cover required for carryings by other means (ie Road Hauliers, rail, post or air)?
   - Yes  No
   - If “Yes”, please tell us:
     A. the maximum any one package £
     B. the maximum value any one consignment £
     C. do freight carriers operate under 1998 RHA General Conditions of Carriage? Yes  No
1 Please tick box for cover required
   - Computer Equipment
   - Computer Media
   - Additional Expenditure

2 Please select basis of Cover for Computer Equipment
   - All Risks including Breakdown
   - or
   - Breakdown only

3 Computer Equipment to be insured
   (if more than one location to be insured please complete Appendix A)
   Please advise the new replacement value
   - Computer Aided Design Computers
   - Personal Computers
   - Mainframe Computers
   - Auxiliary Equipment (e.g. air conditioning, power supply, etc.)
   - Portable Equipment (excluding telephones or equipment incorporating telephones)
   - Laptops and Tablet Screens
   - Digital Cameras
   - Presentation Projectors
   - Other Personal Digital Assistants which operate as a computer

   Total Sum Insured

4 Computer Media
   Please advise the new replacement value of Computer Media (Tapes, discs and other data carrying materials plus the costs of recompiling stored data and/or programs from other records plus the costs of repurchase of proprietary software)

   Is any software protected by encryption devices (such as a dongle)?
   - Yes
   - No

   If "Yes", what is the value of this software

5 Additional Expenditure
   Please advise the Limit of Liability required for Additional Expenditure cover (The costs incurred during the Indemnity Period to prevent or minimise interruption to or interference with the computer operations of the Business)

   Please advise the Indemnity Period required

6 Excess
   Standard Excess is £350. If you wish to increase this please indicate amount below
   - £500
   - £1,000
   - £2,500
   - £5,000
   - Other £
## 7 Computer Equipment/Insurance Required - General

### 7.1 Does any equipment to be insured control any manufacturing process?  

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
</table>

*If ‘Yes’, please note such equipment will not be covered unless specifically agreed to by us.*

### 7.2 Please give specific details of additional security measures in place to protect your computer equipment such as entrapment devices or security cabling


### 7.3 Please advise if any of the Computer Equipment is uniquely protected by:

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>a</th>
<th>a gas flooding system or</th>
</tr>
</thead>
<tbody>
<tr>
<td>b</td>
<td>High Sensitivity Smoke Detection Equipment (HSSD)</td>
</tr>
<tr>
<td>c</td>
<td>Hand-held extinguishers specifically bought for the equipment</td>
</tr>
<tr>
<td>d</td>
<td>other means of fire detection or protection</td>
</tr>
</tbody>
</table>

*Please confirm that the means of detection and/or protection was installed and is being maintained by a Company approved by the Loss Prevention Council Board (LPCB) Company?*

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
<th>N/A</th>
</tr>
</thead>
</table>

### 7.4 Is there a maintenance rental hire or lease agreement in force providing, at an inclusive cost on-call remedial maintenance with free repair or replacement in the event of breakdown arising out of normal use?  

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
</table>

### 7.5 Is there a Business Continuity Plan in force? If ‘Yes’, Please provide a copy.  

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
</table>

### 7.6 Is an Information Security Policy in force which complies with the requirements of ISO17799?  

*Please confirm that in accordance with Special Condition 1 of your Insurance Policy you carry out the following:*

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>a</th>
<th>Back up data records and update the records no less frequently than once every seven days?</th>
</tr>
</thead>
<tbody>
<tr>
<td>b</td>
<td>maintain up to date copies of software programs</td>
</tr>
<tr>
<td>c</td>
<td>store back up data records and up to date duplicate software programs away from the building where the original software programs and data is held?</td>
</tr>
<tr>
<td>d</td>
<td>observe the manufacturer’s and/or supplier’s recommendations for the storage verification and security of Computer Media?</td>
</tr>
</tbody>
</table>

*In addition please advise:*

<table>
<thead>
<tr>
<th>a</th>
<th>if data is backed-up in accordance with the ‘generation principal’?</th>
</tr>
</thead>
<tbody>
<tr>
<td>b</td>
<td>if the back ups are verified for readability and accuracy at least once every 30 days?</td>
</tr>
<tr>
<td>c</td>
<td>if the back ups are restored to the system and run in full test of their integrity and ability to perform all the functions of the original software?</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
</table>

### 7.7 Signed:  

Signed: 

Print Name: 

Position in Company or Intermediary: 

### 7.8 Is an Information Security Policy in force which complies with the requirements of ISO17799?  

*Please confirm that in accordance with Special Condition 1 of your Insurance Policy you carry out the following:*

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>a</th>
<th>Back up data records and update the records no less frequently than once every seven days?</th>
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<tbody>
<tr>
<td>b</td>
<td>maintain up to date copies of software programs</td>
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<td>c</td>
<td>store back up data records and up to date duplicate software programs away from the building where the original software programs and data is held?</td>
</tr>
<tr>
<td>d</td>
<td>observe the manufacturer’s and/or supplier’s recommendations for the storage verification and security of Computer Media?</td>
</tr>
</tbody>
</table>

*In addition please advise:*

<table>
<thead>
<tr>
<th>a</th>
<th>if data is backed-up in accordance with the ‘generation principal’?</th>
</tr>
</thead>
<tbody>
<tr>
<td>b</td>
<td>if the back ups are verified for readability and accuracy at least once every 30 days?</td>
</tr>
<tr>
<td>c</td>
<td>if the back ups are restored to the system and run in full test of their integrity and ability to perform all the functions of the original software?</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
</table>

### 7.9 If Yes Number of Generations

<table>
<thead>
<tr>
<th>Number of Generations</th>
</tr>
</thead>
</table>

### 7.10 Intervals

<table>
<thead>
<tr>
<th>Intervals</th>
</tr>
</thead>
</table>

### 7.11 Intervals

<table>
<thead>
<tr>
<th>Intervals</th>
</tr>
</thead>
</table>
Engineering – Machinery Damage

1 Please tick box for cover required
   Sudden and Unforeseen Damage (including Breakdown, Explosion, & Collapse) and Own Surrounding Property (Pressure Plant)
   or
   Breakdown, Explosion, Collapse and Own Surrounding Property (Pressure Plant)
   or
   Accidental Damage (excluding Breakdown, Explosion and Collapse) only

2 Property to be insured
   (if more than one location to be insured please complete Appendix A)
   2.1 Please advise the new replacement value of all Plant
       £
   2.2 Please advise the Limit of Liability required
       £

3 General Risk Details
   3.1 In what type of environment does the plant operate?
       (Example – Factory, Dockside, School, etc.)
   3.2 What processes and plant are involved?
       (Example – Heating, Air Conditioning Plant,
       Chemical Manufacturing Plant, Mixing Vessels, etc.)
   3.3 Is all plant of current manufacture with spares available within the UK?
       Yes  No
   3.4 What degree of maintenance is in place, either by
       in house engineers or externally?
   3.5 Is all plant accessible for repair/replacement at no foreseeable extra or abnormal cost?
       Yes  No
   3.6 Are any warranties in place or labour and parts maintenance contacts?
       Yes  No

4 Specific Item Details
   4.1 Please detail any items that represent a New Replacement Value of more than £100,000 including manufacturer and rated capacity
       (HP, KW, etc.)

   4.2 Please detail any items that are over seven years old

5 Excess
   Standard Excess is £350. If you wish to increase this please indicate amount below
   £500   £1,000   £2,500   £5,000   Other  £
Engineering – Business Interruption

1 Please tick box for cover required
   - Sudden and Unforeseen Damage (including Breakdown and Collapse but excluding Explosion)
   - Breakdown or Collapse only
   - Accidental Damage (excluding Breakdown, Explosion and Collapse) only

Estimated Gross Profit

Estimated Revenue

2 Please advised Sum Insured and Indemnity Period

<table>
<thead>
<tr>
<th>Estimated Gross Profit</th>
<th>Sum Insured £</th>
<th>Indemnity Period</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>12</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Estimated Revenue</th>
<th>Sum Insured £</th>
<th>Indemnity Period</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>12</td>
</tr>
</tbody>
</table>

Indemnity Period

You should select a period allowing for the maximum time your business will be affected if your premises were destroyed by fire. There are many factors to consider, such as the time to replace machinery.

Sum Insured

The sum insured should be based on your anticipated annual gross profit or revenue allowing for trends in your business, and should be projected forward two years where the indemnity period selected is 12 months and three years where the indemnity period is 24 months.

For indemnity periods exceeding 12 months the sum insured should be increased proportionately.

The sum insured you have selected will be used as the estimated gross profit or revenue and our maximum liability will be based on 133.3% of that figure.

3 Time Exclusion

   (This may be subject to a minimum period)

4 If failure of supplies cover is required
   a) Please specify which supplies should be covered:
      - Gas
      - Electricity
      - Water

   b) How is Electricity supply delivered to the premises:
      - Overhead
      - Underground

   c) Is a 30 minute Franchise required:
      (Not available for overhead electrical supply)

5 Key Items of Plant

<table>
<thead>
<tr>
<th>Description of MAJOR items of Plant e.g. steam boilers, compressors, presses, moulders/extruders, air-con, transformers, CHPs, turbines, machine tools, (including size e.g. HP, kW, Kva, lbs/hr, tonnage etc).</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date of manufacture</td>
</tr>
<tr>
<td>Work Performed</td>
</tr>
<tr>
<td>Percentage importance to production</td>
</tr>
</tbody>
</table>
5 **Key Items of Machinery & Plant (continued)**

<table>
<thead>
<tr>
<th>Question</th>
<th>Answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>6.1</td>
<td>What machinery is subject to a planned preventative maintenance regime?</td>
</tr>
<tr>
<td>6.2</td>
<td>What is the size and experience/qualifications of engineering/maintenance staff?</td>
</tr>
<tr>
<td>6.3</td>
<td>What type of repairs can be undertaken by in-house staff &amp; what repair facilities are there?</td>
</tr>
<tr>
<td>6.4</td>
<td>What machinery is covered by repair/maintenance agreements with third party companies?</td>
</tr>
<tr>
<td>6.5</td>
<td>What machinery is of foreign manufacture and has no UK or EU agent?</td>
</tr>
<tr>
<td>6.6</td>
<td>What machinery is obsolete or has no current manufacturer or spares availability?</td>
</tr>
<tr>
<td>6.7</td>
<td>What spares are held for machines shown in Question 6.5 above?</td>
</tr>
</tbody>
</table>

6 **Maintenance/Repair Facilities**

<table>
<thead>
<tr>
<th>Alternative means of working and action to be taken in event of failure of machine – please indicate any standby equipment or reserve capacity in identical equipment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Estimate of repair time following major damage</td>
</tr>
<tr>
<td>Spare parts held</td>
</tr>
<tr>
<td>Any factors which could delay resumption of production e.g. (i) Solidification of material (ii) phased re-starting</td>
</tr>
</tbody>
</table>
Employers Liability and Public and Products Liability and Directors and Officers Liability

If you work in the building or contracting trades please complete a separate Construction Select or Complete Contractor proposal form available from your insurance adviser.

Many businesses must register with the Local Authority or with the Health and Safety Executive for health and safety purposes. If you are required to register and have not, you should do so. If you are in any doubt, please talk to your nearest HSE office.

1. Please tick box for cover and indemnity limits you want

<table>
<thead>
<tr>
<th>Cover</th>
<th>Limit of Indemnity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employers Liability</td>
<td>£10m</td>
</tr>
<tr>
<td>Public Liability</td>
<td>£1m, £2m, £5m</td>
</tr>
<tr>
<td>Products Liability</td>
<td>£1m, £2m, £5m</td>
</tr>
<tr>
<td>Financial Loss</td>
<td>*Other £</td>
</tr>
<tr>
<td>Directors and Officers Liability</td>
<td>Limit of Liability (min. £100,000/ max. £10m)</td>
</tr>
</tbody>
</table>

2. Do you run any part of your business from, or work in, any premises in any foreign country? [ ] Yes [ ] No
   If "Yes", please give details including the country:

3. Do you do any manual work away from your premises? [ ] Yes [ ] No
   If "Yes", please give full details of the types of work and locations and answer Q4:

4. Will you use blowlamps or welding, flame-cutting or other equipment for application of heat away from your premises? [ ] Yes [ ] No

5. Do any of your premises have
   A. railway sidings? [ ] Yes [ ] No
   B. waterside berths for ships, boats or other crafts? [ ] Yes [ ] No

   If "Yes", to A or B please give details:

6. What was the past usage of each premises to be covered, where known?

7. For each premises to be covered have you or any former owner (if known):
   A. ever been prosecuted or sued for any pollution problem? [ ] Yes [ ] No
   B. ever had any incidents of pollution or incidents likely to cause pollution? [ ] Yes [ ] No
   C. ever carried on any industrial activity which was the subject of an environmental permit or licence? [ ] Yes [ ] No

   If "Yes", to A, B or C please give details:
8 Do

A do you process, handle or store gases, explosives, acids, or other materials that are toxic, explosive, flammable, corrosive or an irritant? Yes No

B any noxious or polluting substances, liquids, gases, fumes or waste arise from your processes? Yes No

If 'Yes', to A or B please give details:

9 Do you process, handle or store any of the following:

A radioisotopes, radioactive substances or other sources of ionising radiation? Yes No

B laser apparatus? Yes No

C silica, asbestos or materials containing asbestos? or Yes No

D gases, explosives, acids or other dangerous liquids or substances? Yes No

If 'Yes', to A, B, C or D please give details:

10 Does your work involve:

A exposure to noise levels exceeding 85 dB (A)? Yes No

B work on or visits to offshore installations? or Yes No

C burning of waste or other materials? Yes No

If 'Yes', to A, B or C please give details:

11 Your wageroll and payments to subcontractors

Please give estimates of your total payments for the next 12 months

<table>
<thead>
<tr>
<th></th>
<th>Earnings of yourself and partners if not a limited company £</th>
<th>All direct employees including working directors and trainees £</th>
<th>Labour only sub contractors £</th>
</tr>
</thead>
<tbody>
<tr>
<td>A clerical staff, commercial travellers and managerial employees who do not do manual work</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>B work at your own premises:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a) woodworking machinists and their labourers and helpers</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b) all others (please describe)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>C work away from your own premises (please describe)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>D please give your estimated total payments to subcontractors who provide labour and their own materials.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Payments means total gross pay for work done for you including gross wages, salaries and all other earnings and allowances (before deductions). Labour only subcontractors includes persons supplied by them, self-employed persons providing labour only and persons hired or borrowed by you.
12 Is all machinery and equipment:
   A properly fenced and guarded?  Yes No
   B properly maintained and kept in a good state of repair?  Yes No

If Products Liability Cover is required please answer the following questions

13 Please give details of goods sold, supplied, delivered, installed, erected, repaired, altered, treated or tested including their intended function
   Please attach copies of any catalogues, brochures or other descriptive literature

14 Please give details of Goods:

   Manufactured by you  £  £  £
   Repaired, processed altered or tested  £  £  £
   Retailed/Wholesale  £  £  £

   A Estimated annual turnover
   B Percentage exported to:–
      USA or Canada
      European Union
      elsewhere

15 Have you sold, supplied, delivered, installed, erected, repaired, altered, treated or tested any other goods which are likely to be still in use or on the market?  Yes No
   If "Yes", please give details:

16 Has your annual turnover for exports to USA and/or Canada exceeded the above estimates in any of the last 5 years?  Yes No
   If "Yes", please tell us the turnover for each year affected

17 Do you know if any of the goods are supplied indirectly to USA and/or Canada?  Yes No
   If "Yes", please tell us the estimated annual turnover  £

18 Have you a parent or subsidiary company, branch premises, resident employee, representative or holder of your power of attorney in any country outside the EU?  Yes No
   If "Yes", please give details:

19 Do you issue any written guarantees or conditions of sale or work for the goods?  Yes No
   If "Yes", please attach the wordings

20 Are you responsible for the design of the goods?  Yes No
   If "No"  a) who is responsible?
   and
   b) do you enter into any agreement to indemnify or hold harmless any such party?  Yes No
   If "Yes", please attach the wordings
21. Are any goods, materials or components supplied, manufactured or processed by an independent supplier or subcontractor?  
   
   Yes ☐ No ☐

   a) Is every such supplier or subcontractor readily identifiable?  
   Yes ☐ No ☐

   b) Do you enter into any agreement to indemnify or hold harmless any such supplier or subcontractor?  
   Yes ☐ No ☐

   If ‘Yes’, please attach the wordings:

   c) Is any such supplier or subcontractor in any foreign country?  
   Yes ☐ No ☐

   If ‘Yes’, please give details:

22. Please give brief details of your control procedures in respect of:  
   
   a) Goods of your own manufacture;  
   
   
   and  
   
   b) Other goods  
   
   

23. Do the goods (including those not manufactured by you) comply with all relevant British Standards and/or EU directives?  
   Yes ☐ No ☐

24. Are any of the goods known or intended to be included in or installed in any air, space or marine craft or offshore or nuclear installation?  
   Yes ☐ No ☐

   If ‘Yes’, please give details:

25. Do you own or operate:  
   
   a) Commercial seaports or airports?  
   Yes ☐ No ☐

   b) Stadiums which exceed a seating capacity of 10,000?  
   Yes ☐ No ☐

   c) Tunnels or bridges exceeding a length span of 100 metres?  
   Yes ☐ No ☐

26. Do you organise public events where the anticipated daily attendance exceeds 10,000 people?  
   Yes ☐ No ☐

27. Do you produce and/or distribute:  
   
   a) Water?  
   Yes ☐ No ☐

   b) Gas?  
   Yes ☐ No ☐

   c) Electricity?  
   Yes ☐ No ☐

28. Do you provide mass rail transport systems including railway stations?  
   Yes ☐ No ☐

29. Are you a Local Authority body (other than Parish Councils)?  
   Yes ☐ No ☐
## Directors & Officers Liability

1. Is your business registered in the United Kingdom?  
   - Yes  
   - No

2. Is your business privately owned and not listed on any stock exchange?  
   - Yes  
   - No

3. Have you been in operation for more than 24 months?  
   - Yes  
   - No

   If 'No' to questions 1, 2 or 3 above please provide details

4. Have you acquired any company in the last year which has total assets greater than 50% of your total assets at the time of acquisition?  
   - Yes  
   - No

5. Have you any planned acquisitions in the next 12 months where the company to be acquired has total assets exceeding 50% of your total current assets?  
   - Yes  
   - No

   If 'Yes' to questions 4 or 5 above please provide details

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?  
   - Yes  
   - No

   If 'Yes',  
   A. Please state the policy number and name of the insurer
   B. Does this policy have a retro-active date  
      - Yes  
      - No

      If ‘Yes’, please supply the retro-active date

7. Have you reported a net loss within the last two financial years?  
   - Yes†  
   - No

8. Have you had any claims made against any Director or Officer or your company in the past three years?  
   - Yes†  
   - No

   † If you have ticked ‘Yes’ to question 7 or 8 above, please provide full details

9. Are you aware of any circumstances or incidents in the past three years that could give rise to a claim being made against a Director or Officer or your company whether or not the circumstance or incident has been notified to a D&O insurer?  
   - Yes  
   - No

   If ‘Yes’, please provide full details

10. What was your total annual turnover at the last financial year end?

11. Do you have any revenue from or subsidiaries in the USA/Canada?  
    - Yes  
    - No

    If ‘Yes’, please provide details
Directors & Officers Liability continued

12 What Limit of Liability do you require? (min. £100,000/max. £10m)

13 For renewals only: Please state your Allianz Policy Number

14 Company Entity Cover

Unless we advise you otherwise, standard D & O cover will automatically extend to include Entity Cover for the Company. A standard sub-limit of £500,000 or 50% of the Limit of Liability whichever is lower will apply. A standard deductible of £5,000 will apply.

Note that Company Entity Cover automatically excludes Employment Practice Cover

If you do not wish to have Company Entity cover please tick

15 Company Entity Employment Practice Cover

If you have Company Entity Cover it can be extended to include Entity Employment Practice Cover in respect of employees in the United Kingdom.

A standard sub-limit of £50,000 will apply. A standard deductible of £5,000 will apply.

Is Company Entity Employment Practice Cover required? Yes ☐ No ☐

If "Yes", please confirm that

15.1 all your employees are employed in the United Kingdom Yes ☐ No ☐

15.2 you do not have more than 75 employees (including part time/seasonal) Yes ☐ No ☐

If "No" please state number of employees

15.3 you have not undertaken any redundancies in the last 12 months Yes ☐ No ☐

15.4 you are not considering making any redundancies in the next 12 months Yes ☐ No ☐

15.5 your employee turnover has not exceeded 30% in the last 12 months Yes ☐ No ☐

15.6 you have a written Human Resources procedures manual in place and it is regularly reviewed/updated Yes ☐ No ☐

15.7 you issue a written employee handbook to all employees containing information on your Human Resources policies and procedures Yes ☐ No ☐

15.8 your company, its Directors, Officers or employees are not presently subject to any judicial or administrative order, decree judgement or conciliation agreement relating to employment Yes ☐ No ☐

15.9 after enquiry, no claim has been made in the past five years, nor are you or any person for whom the proposed insurance is to apply, aware of any circumstances or incident which could give rise to a claim whether or not the circumstance or incident has been notified to an insurer. Yes ☐ No ☐
Commercial Legal Expenses – Optional Extensions

Please provide the following information:

1. Please confirm your annual turnover £

   Please Note: cover provided by this Section is normally only available to businesses with annual turnovers that do NOT exceed £10,000,000.

2. Have you or your Partners, Directors or any other person responsible for managing the business been involved in any other business in the last 5 years?  
   No ❑ Yes ❑
   If ‘Yes’, please give the name of the business and the period of involvement

3. In the last 3 years have you taken over, been taken over by, merged with, or disposed of any companies or significant business activities, or are any currently under consideration?  
   No ❑ Yes ❑
   If ‘Yes’, please provide full details

Your Legal Disputes History

4. In the last 3 years, have you been involved in any potential dispute, actual dispute, claim or legal proceedings to which the cover provided by any area of cover within this Section would apply?  
   No ❑ Yes ❑
   If ‘Yes’, please provide full details including dates of dispute(s), whether pending, lost or won and the amounts involved.

5. In the last 12 months, have you been in any correspondence or discussions with any party in respect of Disciplinary or Grievance procedures relating to your employees’ contracts of employment?  
   No ❑ Yes ❑
   If ‘Yes’, please provide full details, including dates.

6. In the last 90 days, have you dismissed any staff or made any staff redundant or are there any circumstances existing at the present time which could result in you dismissing any staff or making any staff redundant?  
   No ❑ Yes ❑
   If ‘Yes’, please provide full details, including dates.
Commercial Legal Expenses

7 Within the next 12 months, do you plan to make any staff redundant or implement any reorganisation which could affect staffing levels? 
   No [ ]  Yes [ ]
   If ‘Yes’, please provide full details, including dates.

8 Are you aware of any existing circumstances which could give rise to a claim under any area of cover provided by this Section? 
   No [ ]  Yes [ ]
   If ‘Yes’, please provide full details, including dates.

If you requested Optional Extension 2 (Contract):

9 Have ALL of your contracts been drafted by a solicitor or suitably qualified industry specialist specifically for your business? 
   Yes [ ]  No [ ]
   If ‘No’, please give full reasons on a separate sheet.

10 What is the value of your largest contract? 
   £ 
   (This should include any contracts for which you are currently in negotiation)

11 What is your average contract value? 
   £ 

Your Employment Procedures

12 Do you have established policies and procedures, of which ALL employees are aware, for ALL of the following?
   Dismissal & Disciplinary  Yes [ ]  No [ ]
   Grievance  Yes [ ]  No [ ]
   Redundancy  Yes [ ]  No [ ]
   Discrimination  Yes [ ]  No [ ]
   Equal Opportunity  Yes [ ]  No [ ]
   Harassment  Yes [ ]  No [ ]
   Flexible Working  Yes [ ]  No [ ]
   Absence  Yes [ ]  No [ ]

13 If ‘Yes’, have they ALL been drafted by a solicitor or other suitably qualified Employment law specialist specifically for your business? 
   Yes [ ]  No [ ]
   If you have answered ‘No’ to any of the questions within 12 give full reasons on a separate sheet.

14 Are ALL employees issued with their own contract of employment and Job Description? 
   Yes [ ]  No [ ]
   If ‘No’ please give full reasons on a separate sheet.

Your Health & Safety Circumstances

15 Do you have a Health and Safety Policy Statement? 
   Yes [ ]  No [ ]
   If ‘No’, please give full reasons on a separate sheet.

16 If ‘Yes’, are ALL employees aware of this? 
   Yes [ ]  No [ ]
   If ‘No’, please give full reasons on a separate sheet.

17 Are you aware of any circumstances that could give rise to a prosecution under Health and Safety legislation? 
   Yes [ ]  No [ ]
   If ‘Yes’, please provide full details on a separate sheet.
**General Questions**

1. **Have you ever previously been insured for any of the covers requested in this proposal?**
   - Yes [ ]
   - No [ ]
   
   If ‘Yes’, please give details including the name of the last insurer and policy number/s

2. **Has any Insurer ever**
   - a) **declined to insure you or to renew any of your insurance policies?**
     - Yes [ ]
     - No [ ]
   - b) **cancelled any of your insurance policies?**
     - Yes [ ]
     - No [ ]
   - c) **avoided any of your insurance policies for non-disclosure or misrepresentation of any material fact?**
     - Yes [ ]
     - No [ ]
   - d) **refused to pay a claim or restricted cover as a result of a breach of any policy term or condition, or risk improvement requirements?**
     - Yes [ ]
     - No [ ]
   - e) **imposed special terms or conditions?**
     - Yes [ ]
     - No [ ]
   
   If ‘Yes’ to any of the above, please provide full details

3. **Have you or any partner, director, or any other person responsible for managing the business, either personally or in any business capacity:**
   - a) **ever been convicted of or charged (but not yet tried) with any criminal offence other than road traffic offences?**
     - Yes [ ]
     - No [ ]
   - b) **received an official caution for a criminal offence within the last three years other than road traffic offences?**
     - Yes [ ]
     - No [ ]
   - c) **ever been declared bankrupt or entered into an individual voluntary arrangement, or if a company, gone into liquidation, administration, receivership, administrative receivership, or entered into a company voluntary arrangement or creditors scheme of arrangement?**
     - Yes [ ]
     - No [ ]
   - d) **ever been a director or partner of a company that went into liquidation, administration, receivership, administrative receivership, or entered into a company voluntary arrangement, or a creditors scheme of arrangement or was dissolved?**
     - Yes [ ]
     - No [ ]
   - e) **ever been prosecuted for a breach of any statute relating to health or safety of employees or others?**
     - Yes [ ]
     - No [ ]
   - f) **ever been served with a Prohibition Notice under the Health and Safety at Work etc. Act 1974 and associated regulations?**
     - Yes [ ]
     - No [ ]
   - g) **ever been prosecuted for failure to comply with any environmental protection legislation?**
     - Yes [ ]
     - No [ ]
   - h) **ever been the subject of a recovery action by HM Revenue and Customs?**
     - Yes [ ]
     - No [ ]
   - i) **ever been the subject of a County Court or High Court judgment?**
     - Yes [ ]
     - No [ ]
   - j) **ever been a director of a company that has received a County Court or High Court judgment against it?**
     - Yes [ ]
     - No [ ]
   - k) **ever been disqualified under the Company Directors Disqualification Act 1986 or any subsequent legislation from holding office as a director of a company?**
     - Yes [ ]
     - No [ ]
   
   If ‘Yes’, to any of the above please give details
4 Have you or any Partner or Director (in connection with this or any other business in which you or they have been trading) suffered any loss, made any claims or been involved in any accidents which have or could have resulted in a claim in respect of the risks proposed within the last five years?  

**Important:** You must give details of all claims, even if they were declined by your previous insurers.

If "Yes", please give details

<table>
<thead>
<tr>
<th>Year</th>
<th>Type of Loss</th>
<th>Details of Loss</th>
<th>Amount Paid £</th>
<th>Amount Outstanding £</th>
</tr>
</thead>
</table>

5 Within the last 10 years have you or any director or partner traded under a different name?  

If "Yes", please provide full details

6 Is there any additional information or detail which may assist us in assessing the nature of the insurance risk being proposed, and which may influence our decision to accept this insurance, or in setting the terms and premium?  

Examples of such information are:

a) any special or unusual facts relating to your insurance risk  
b) any particular concerns which led to you seeking insurance cover  
c) anything that would generally be understood to provide a fair description of your insurance risk, taking account of the nature of your business and the activity undertaken at your premises or elsewhere

If "Yes", please provide full details
Important Information

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 Commercial Select 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 Commercial Select 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 Commercial Select 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.
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 anyone 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 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: 

Print Name: 

Important:

Your Records

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

Allianz Insurance plc together with other companies within the Allianz SE group of companies ("Allianz Group") 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 Group 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 Group 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 Tracking 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.
Appendix A

1. Address of location to be insured

Phone Number: ____________________________
Occupied by you as: ____________________________
Any other occupants: Yes [ ] No [ ]

2. Address of location to be insured

Phone Number: ____________________________
Occupied by you as: ____________________________
Any other occupants: Yes [ ] No [ ]

3. Address of location to be insured

Phone Number: ____________________________
Occupied by you as: ____________________________
Any other occupants: Yes [ ] No [ ]

Property to be insured (see Q2 on page 4 for item description)

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<tr>
<th>Property Description</th>
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Computer Total Sum Insured

£ ____________________________ £ ____________________________ £ ____________________________

Engineering – Machinery Damage New Replacement Value

£ ____________________________ £ ____________________________ £ ____________________________