

GENERAL QUESTIONS

Please use **BLOCK LETTERS** and tick boxes where appropriate

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

3 Have you or any partner, director, or any other person responsible for managing the business, either personally or in any business capacity (continued):

- 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? **Yes** No

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

If 'Yes', please give details

Year	Type of Loss	Details of Loss	Amount paid £	Amount Outstanding £

5 Within the last 10 years have you or any director or partner traded under a different name? **Yes** No

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?

Yes

No

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 Fair Processing Notice and the Consent for Special Categories of Personal Data contained within this proposal and consent to data being used for the purposes specified.

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.

**Authorised
Signature**

Date

Position/Title

Print name