TUE

MARINE TRADERS COMMERCIAL COMBINED PROPOSAL FORM

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DUTY OF FAIR PRESENTATION

1. Before this insurance contract is entered into, the Insured must make a fair presentation of the risk to the Insurer, in accordance with Section 3 of the Insurance Act 2015. In summary, the Insured must:

a. Disclose to the Insurer every material circumstance which the Insured knows or ought to know. Failing that, the Insured must give the Insurer sufficient information to put a prudent insurer on notice that it needs to make further enquiries in order to reveal material circumstances. A matter is material if it would influence the judgement of a prudent insurer as to whether to accept the risk, or the terms of the insurance (including premium);

- b. Make the disclosure in clause (1)(a) above in a reasonably clear and accessible way; and
- c. Ensure that every material representation of fact is substantially correct, and that every material representation of expectation or belief is made in good faith.
- 2. For the purposes of clause (1)(a) above, the Insured is expected to know the following:
 - a. If the Insured is an individual, what is known to the individual and anybody who is responsible for arranging his or her insurance.
 - b. If the Insured is not an individual, what is known to anybody who is part of the Insured's senior management; or anybody who is responsible for arranging the Insured's insurance.
 - c. Whether the Insured is an individual or not, what should reasonably have been revealed by a reasonable search of information available to the Insured. The information may be held within the Insured's organisation, or by any third party (including but not limited to subsidiaries, affiliates, the broker, or any other person who will be covered under the insurance). If the Insured is insuring subsidiaries, affiliates or other parties, the Insure expects that the Insured will have included them in its enquiries, and that the Insured will inform the Insurer if it has not done so. The reasonable search may be conducted by making enquiries or by any other means.

LMA9117

16 March 2016

PROPOSER'S DETAILS

It is a requirement to capture information about every company and subsidiary company that is to be covered by the policy. NOTE only subsidiaries, as defined by the Companies Act, can be insured by a single Employers' Liability policy and take a share of that policy's cover. As "associated" companies do not fall within the subsidiaries definition they must arrange their own cover to comply with regulations. If you are an individual or partnership, please state your full names including any trading style.

- Company Name (including list of partners if not a limited company) 1.
- Correspondence address line 1 2.
- Correspondence address line 2 3.

4.	Town	5.	County			6.	Postcode
7.	Telephone number			8.	Email		

Does the business have an ERN exemption? 10. If "No" provide ERN 9. Yes

If the business is a partnership, LLP, Ltd or PLC please provide full details of all other partners or any subsidiaries on the 'Additional Information' sheet at the end of the proposal form.

If you operate from more than one address please list all other business addresses and their business use on the 'Additional Information' sheet.

No

11. Full business description (if you have a brochure or company literature, please attach them to this form)

- 12. Date commenced trading
- 13. Is the business VAT registered?

No

Yes

- 14. If a new venture please provide details (on the Additional Information page) at the end of this form of experience of directors, principals, partners or management in business of this type specifying any professional qualifications.
- 15. Please provide details of all additional interests in property (on the Additional Information page) and state if interest is to be noted.

CURRENT INSURANCE ARRANGEMENTS

16. Insurer

- 17. Broker
- 18. Premium

19. Renewal date

- 20. Please provide details of any professional or trade associations you are affiliated to
- 21. Has any part of the current or any historic policy been written on a claims made basis? If so please provide details including retroactive dates

E	BUSINESS DETAILS				
22.	Has the business changed name in the last 5 years	s? If "Yes" provide FULL	details of all previous names be	elow Yes	No
	Address of premises to be insured if different from (PLEASE NOTE A SEPARATE PROPOSAL FORM Risk address - line 1	correspondence address 1 MUST BE COMPLETEI	D FOR EACH RISK ADDRESS	TO BE COVERED)	
25.	Risk address - line 2				
26.	Town 27. Co	bunty	28. Postcode		
29.	How long have you traded from this address?		elsewhere?		
C					
30.	Please tick the relevant box for cover required.				
	Material Damage	Glass	Good	s-in-transit	
	Exhibitions	Money	Busin	ess Interruption	
	Book Debts	Employers Liabilit	y Public	c Liability	
	Products Liability	Marine Vessels	Marin	e Builders Risks	
P	PROPERTY DESCRIPTION				
31.	What is the construction for the following aspects of	of the building?			
	a. Walls				
	b. Floors				
	c. Roof(s)				
	d. Staircase(s)				
32.	What is the approximate age of the premises?				
33.	Is the building Grade 1 or Grade 2 Listed?	Yes	No If "Yes" is it?	Grade 1	Grade 2

34.	Number of storeys?	Is there a basement?	Yes	No
35.	Is the heating solely by means of mains electricity or gas?		Yes	No
36.	Is the premises entirely self-contained with its own means of access? If "No" please provide details		Yes	No
37.	Is the premises normally occupied by you at night?		Yes	No
38.	Do you run machinery unattended?		Yes	No
39.	What are the hours of operation at the risk?	Weekdays	Wee	ekend
40.	Are you the owner of the premises at the risk address? If "No" state the landlord below		Yes	No
41.	Are the premises in a good state of repair and is all plant and machinery in good of	order?	Yes	No
42.	Are the premises detached and separated from any adjoining premises?		Yes	No
43.	a. Do you occupy the whole of the premises?		Yes	No
	If "No" what parts do you occupy and not occupy?			
	 Are you the sole occupier or tenant of the buildings at the premises? If "No" provide full details of other occupants below 		Yes	No
	Other occupant 1	Trade		
	Other occupant 2	Trade		
	Other occupant 3	Trade		
44.	If the premises is let to a tenant please confirm if a tenancy agreement is in force		Yes	No
45.	Is there a recorded Portable Appliance Testing (PAT) protocol in force?		Yes	No
46.	Is your plant and machinery maintained in accordance with manufacturer's guideli If "No" provide details below	nes?	Yes	No
47	Is your plant and machinery maintained under an annual maintenance contract?		Yes	No
	Are formal maintenance records kept?		Yes	No
	What processes or machinery are used on the premises?			

50. Provide details of any application of heat involved on the premises.

FIRE AND FLOOD ASSESSMENT		
51. Are flammable liquids or hazardous chemicals used or stored? If "Yes" provide details below	Yes	No
52. Do you store pyrotechnics in the building?	Yes	No
53. Have you carried out a fire risk assessment within the last 12 months? If "No" please explain why not	Yes	No

54.	Are	the buildings fitted wit	h fire detection or fire alar	rms systems?				Yes	No
55.	a.	Installer							
-0	b.		embership (i.e. BAFE SP2	203 or LPS1014)					
56.	Cor a.	firm:	of the fire detection & ala	rm svetem					
	a.				D 10			- .	
		Audible only	Digital communicator (E	Digicom)	RedCare	Dualcom	Other – (e	e.g. Emizo	n)
	b.	detail below the ARC	response protocol (not a	pplicable to audib	le only) i.e. key holde	er or Fire & Rescue Se	rvice (FRS)	or other	
	1 - 4	for the state of t							00
57.	is ti	ne fire alarm maintaine	ed by an LPS 1014 or BAF	-E SP203 approve	ed company or other	wise in accordance wit	IN BS5839 F	art 1 200 Yes	No
58.	а	Do you have a currer	nt Institute of Electrical En	gineers Certificat	e?			Yes	No
	b.	When were the electr		.gcoro continout					
50			om a full time fire station?)					
60.	ls tl	nere a sprinkler system	n installed? Yes	No If "Yes" w	hat edition?				
	a.	What other fire exting	guishing appliances do yo	u have?					
	b.	Are they professional	lly inspected and maintair	ned annually?				Yes	No
61.	ls tl	ne property and other p	property in the area free fr	rom flooding?				Yes	No
	lf "N	lo" provide full details	below						

- 62. What is the distance of the nearest river, stream, reservoir or lake to the property to be insured?
- 63. Is stock stored at least 15 cm clear of the floor level?

SECURITY ARRANGEMENTS

64.	a.	Is an approved intrude	er alarm fitted at the premises?	Yes	No			
	b.	Confirm name of insta	ller			Registered	NSI	SSAIB
65. a.		Confirm the type of sig	gnalling on the intruder alarm and attach	a copy o	f the installers	specification	Attached	
		Audible only	Digital communicator (Digicom)	RedC	are	Dualcom	Other – (e.g. E	imizon)

b.	What is the police level response?	Level 1	Level 2 (Scotland only)	Level 3	
C.	Is the alarm operational when the premises are left unattended?			Yes	No
d.	Does the alarm protect the whole premises?			Yes	No
e.	Have there been any false alarms in the last twelve months?			Yes	No

If "Yes" provide details below

66.	Is the intruder alarm maintained under a contract with the installer and will the contract remain in force during the term of this insurance?	Yes	No
67.	How far is the premises from a full time police station?		
68.	Are all doors fitted with 5 lever mortice dead locks?	Yes	No
69.	Are shutters or grilles fitted? Detail below	Yes	No
70.	Are the premises fitted with Closed Circuit Television? Yes No Monitored Recorded	Loudspea	akers
71.	a. Are the premises unoccupied during the day?b. If "Yes", please provide details	Yes	No
72.	Are the premises occupied overnight? If "Yes" provide details below by whom	Yes	No
73.	a. Are the premises patrolled by a security firm?b. If "Yes", how frequent are the patrol	Yes	No
74.	Are all keys to final exit door(s), safes and alarms removed from the premises when closed for business?	Yes	No
6	GLASS (PLEASE COMPLETE IF COVER IS REQUIRED)		
75.	Is any glass armoured, bandit, bent, fancy, etched, ornamental, special or stained or are there any designs or re-staining on the glass?	Yes	No
76.	Do you wish to extend the cover to include signs? If "Yes", please provide details of signs requiring cover below.	Yes	No

GOODS-IN-TRANSIT (PLEASE COMPLETE IF COVER IS REQUIRED)

Are your vehicles fitted with alarms, immobilisers or other protective devices?
 If "Yes", please provide details.

Yes No

Yes

No

78. Please provide details of security arrangements employed by you and state what precautions you take to protect goods when carried in vehicles left unattended.

79. Do you leave vehicles loaded overnight?

If "Yes", provide details. **EXHIBITIONS (PLEASE COMPLETE IF COVER IS REQUIRED)** 80. How many exhibitions do you attend. Please provide name & location of those that you normally attend? 81. Are all exhibition sites controlled by security personnel on a 24 hour basis? Yes No If "No", provide details. 82. Specify the average amount of money expended by you for exhibitions including exhibition costs and advertising. $\, \pounds \,$ Yes No 83. Do you require cover for property/vessels whilst being demonstrated? BOOK DEBTS (PLEASE COMPLETE IF REQUIRED) 84. Are accounts, books and records kept in fire resistant safes when not in use? Yes No 85. How frequently are computer records backed up? 86. Is a copy of the back-up kept either in a fire resistant container or away from the premises? Yes No LIABILITY INSURANCE 87. Confirm the Public & Products Liability limit of indemnity you would like quoted £1 million £2 million £10 million £5 million 88. Does your business involve any of the following: a. manual work away from your own premises Yes No the application of heat away from your own premises b. Yes No work at hazardous locations Yes No C. work at height (over 10 metres) d Yes No work at depth (below 2 metres) e. Yes No the use, handling, storage or transportation of hazardous substances f. Yes No noise levels above 85 decibels Yes No g. h. power driven woodworking or other machinery used. Yes No i. diving Yes No

j.	offshore, oil, petrochemical, gas, chemical, aircraft and nuclear installations?	Yes	No		
k.	work on ferries, oil tankers, other large commercial vessels, hovercrafts?	Yes	No		
I.	Ministry of Defence vessels or premises?	Yes	No		
m.	RNLI boats?	Yes	No		
lf y	If you have answered "Yes" to any of the above please provide details below.				

89. Please detail any products that you manufacture, sell, supply, repair, test, process or treat.

90.	. Do you always retain rights of recourse against your suppliers?	Yes	No
91.	. In respect of your products do you get involved in any of the following:		
	a. alter any products (including packaging) which you do not manufacture	Yes	No
	b. import products from outside the EU	Yes	No
	c. export products to the USA or Canada (or have done in the last 10 years)	Yes	No
	d. supply products or services to the aerospace, aviation, marine, medical, motor, nuclear,		
	offshore, petrochemical or rail industries	Yes	No
92.	. Do you undertake product testing before sale or maintain product control systems?	Yes	No
93.	. Do your products conform to the British Standard or other independent product standard?	Yes	No
94.	. Do you undertake design work separately for a fee? If "Yes" please provide details below.	Yes	No

95.	In respect of any subcontractors that you use, do you always ensure that they have adequate insurance in		
	place for the work they are undertaking for you?	Yes	No
96.	Have you notified the local authority or the health and safety executive of your business at the premises?	Yes	No
97.	Do you comply with Health and Safety legislation and any other relevant Acts or regulations?	Yes	No
98.	a. Are employees supplied with all necessary safety equipment relevant to their work?	Yes	No
	b. Do you take steps to ensure that such equipment is used?	Yes	No
99.	Is all machinery properly fenced, guarded and maintained?	Yes	No
100). Are you accredited with any quality standard i.e. ISO9000, BS5750?	Yes	No
101	l. Do you have any parent company, subsidiaries, offices, agents or representation outside Great Britain,		
	Northern Ireland, the Channel Islands or the Isle of Man?	Yes	No

102. a.	Do you use lifting plant or pressure vessels in the business?	Y	⁄es	No
b.	If "Yes", is the equipment inspected in accordance with statute?	Y	⁄es	No
103. a.	Do you hire in or hire out lifting equipment or other plant?	٢	⁄es	No
b.	If "Yes", with driver?	Y	⁄es	No
c. 104. Ple	If "Yes", please show estimated hire charges and maximum value of plant hired in. ase provide details of the conditions under which Plant is hired in or out.	£		
	ase provide details including capacity of any power operated lifts, hoists or cranes operated on the premise icensed road vehicles or mobile plant.	s or any		
106. ls a	any of your mobile plant licensed for road use? (Separate Motor Insurance must be maintained for such pla	nt.) Y	⁄es	No
107. a.	Is any manual work undertaken outside member countries of the European Union?	Ŷ	⁄es	No
b.	If yes, please provide details of countries visited, duration, nature of work and nationality of employees un	dertaking this w	ork.	
108. a.	Do you provide a car park for customers' vehicles?	Ŷ	⁄es	No
b.	If "Yes", provide details of approximate capacity.			
109. a. b.	Are there any public paths or rights of way through the yard premises? If yes, please provide details.	Y	⁄es	No
110. a. b.	Do you restrict public access? If "Yes", please provide details.	Y	⁄es	No
111. a.	How often are your moorings inspected either by lifting or by divers.			
b.	Please provide date of last inspection.			
112. a. b.	Do you carry out work away from the premises If "Yes", state nature and type of work and maximum distance from premises below	Y	⁄es	No
C.	Please state percentage of work away from premises.	%		
113. Do	you use welders, flame cutters, blow lamps or blow torches in any of your work?	Y	′es	No
114. a. b.	Do you, or have you in the past discharged trade waste into the atmosphere, sewers, waterways or elsew If "Yes", is this with the agreement of the relevant local authority and are/were all wastes treated and render safe before discharge?	ered	⁄es ⁄es	No No
115 Do	you have a waste policy?		es ⁄es	No
116. a.	Do you require cover for demonstration, tuition or trial trips?		/es	No
b.	Do you require cover for delivery voyages?		⁄es	No
~.	If for an owner, do you ensure that their insurers know?		⁄es	No

If you have answered "Yes", for questions a to c above, please provide full details.

- d. Please provide names, experience and qualifications of skipper employed.
- e. Please state area of operation.

117. a.	a. Do you or any of your employees install, service, repair or maintain gas appliances and/or storage				
	cylinders in vessels?	Yes	No		
b.	If "Yes", are all such persons properly registered and licensed?	Yes	No		
118. Please provide details of frequency of removal and means of disposal of flammable waste/wood shavings/waste resin etc from your premises.					

119. Do you export goods?			No
120. a.	Do you carry out surveys, inspection, valuations or condition reports on vessels for a fee?	Yes	No
b.	If "Yes", do you have and will you maintain professional indemnity cover?	Yes	No
C.	Is Professional Indemnity Extension Required (if "Yes" addition questionnaire required)	Yes	No
121. a.	Do you cook or prepare food and/or drinks?	Yes	No
b.	If "Yes", please provide details.		

122. a.	Do you hold any special events through the year, for example, bonfire/firework parties, exhibitions, shows,		
	regattas, receptions, corporate entertaining, etc?	Yes	No
b.	If "Yes", provide annual number of events, details of type of events and anticipated attendants.		

123. Do you have standard trading conditions and do you always make your customers aware of them prior to any		
transaction? (if "Yes", please attach a copy unless standard BMIF)	Yes	No

MARINE VESSELS

124. If you sell vessels please provide full details of types, makes and sizes of vessels sold.

125. Do you hold any ag If "Yes", please list them.								Yes	No
126. Please provide deta	ails of how vessels in stoo	ck are store	ed?						
127. Do you deliver vess	els by water?							Yes	No
	vithin what territorial limits	\$?						100	110
128. Do you require priva If "Yes", please provide o	ate pleasure use by direc details of staff.	tors or mai	in staff?					Yes	No
Name	Age	Experie	ence		(Claims/Accider	ıts		
129. Please provide deta	ails of all vessels owned b	ov vou and	not held f	or sale.					
Vessel Type name		Year b		Material of hull	Length	Speed	Use	Cruising Ra	nge
130. Do you require cove	er for:								
130. Do you require cove a. Angling Parties		Yes	No						
		Yes Yes	No No						
a. Angling Parties									

131. If you charter do you do so:

a.	With Skipper	Yes	No
b.	With Crew	Yes	No

132. a. b.	(e.g., bedding, linen cutlery, crockery, utensils, televisions wet clothing, lifejackets etc.)		
133. a.	Do you require to insure for personal effects of skipper or crew?	Yes	No
b.	If yes, specify value £		
134.a. b.	Do you require insurance for loss of revenue following loss of or damage to vessels? If "Yes", please state:	Yes	No
	Gross annual revenue from hire fees \pounds		
	Limit any one vessel £		
MAR	INE BUILDERS RISKS		
	you construct and fit out yourselves all the vessels you sell?	Yes	No
	hulls bought in?	Yes	No
	you undertake restoration projects?	Yes	No
	ase provide full details of all types of vessels you build including the hull material and please attach brochures are provide the brochures attach brochures and please attach brochures and please attach brochures attach		
140. Ma 141. Ple	ximum value of all hulls at any one time. £ ximum value of all hulls at any one location. £ ase state the value of vessels when completed: £ Are any of the vessels built to your design? which:	Yes	No
b. 143. Ho	Is Professional Indemnity Extension Required (if yes addition questionnaire required) w many vessels per year do you construct?	Yes	No
144. Wł	at is the maximum number in build at any one time?		
	your vessels built in accordance with the Recreational Craft Regulations 1995? please provide full details	Yes	No
	you require cover at any premises other than your own? please state the premises at which cover is required together with the nature and amount of your interest therein	Yes	No
	you undertake delivery by sea? in which areas do you deliver?	Yes	No

148. Please provide details of co-ownership or of anyone with an interest in any vessel and the nature of that interest

SUMS INSURED / ESTIMATES

IT IS IMPORTANT THAT YOU SHOULD ENSURE THAT THE VALUES GIVEN BELOW ARE ADEQUATE AS UNDER INSURANCE MAY REDUCE THE AMOUNT OF RECOVERY IN THE EVENT OF A CLAIM.

149. Material Damage

a.	Buildings (including outbuildings)	£
b.	Tenants improvements	£
c.	Hand tools	£
d.	Marine installations	£
e.	Moulds	£
f.	Non ferrous metals	£
g.	Stock	£
h.	Computers	£
i.	Plant, machinery & all other contents	£
j.	Glass	£

Note

Vessels, and trailers should not be included under this section but should be included under the Marine section.

150. Business Property Away from Premises

Property Description	Sum Insured	Area
	£	
	£	
	£	
	£	
Note		

Area 1 is UK, Area 2 is Europe and Area 3 Worldwide.

151. Goods in transit

Please provide details of goods carried

Items	Estimated annual carryings/sendings	Limit any one vehicle/item	Limit any one loss/consignment
Goods by your own vehicles			
Goods conveyed by carriers			

Goods sent by post

152	. Exh	nibitions					
	Des	scription			Sum Insured		
	Sto	ck and other exhibits			£		
	Max	ximum value any one item			£		
	Sta	nds, marquees, furniture, display materials, office equipment, stationery	and other item	IS	£		
	Exp	benses			£		
				TOTAL	£		
153	Bus	siness Interruption					
	a.	Estimated gross profit		£			
		Maximum indemnity period	months				
	b.	Estimated gross revenue		£			
		Maximum indemnity period	months				
	C.	Increased cost of working only		£			
	d.	Additional Increased cost of working		£			
	e.	Loss of rent receivable		£			
		Maximum indemnity period	months				
	f.	Specified Suppliers					
		Name / Address		Estimated gross p	orofit/gross rever	nue	
		i.		%			
		ii.		%			
		iii.		%			
	g.	Specified Customers			6 1/		
		Name / Address		Estimated gross p	font/gross rever	lue	
		i. 		%			
		ii.		%			
		iii.		%			
154	. Do '	you require cover for the following extensions?					
		vention of Access					
		ure of Utilities					
		perty Stored at Other Locations					
		ctious Diseases					
	Brea	ach of Canal					
	Dar	nage to Vessels away from your premises					
155	. Is te	errorism cover required?				Yes	No
	. Moi						
	a.	What are your estimated annual carryings by a security company?		£			
		Security company used					
	b.	What are the estimated annual carryings by any principal or authorised	d employee				
		of the insured?		£			

c.	How much money is kept within the premises during business hours?	£
d.	Cash limit in transit to or from the bank or post office and/or in bank night safes	£
e.	Money kept in the premises when closed for business and not in a locked safe	£
f.	Money kept in the private residence of the Insured	£
g.	Money kept in a locked safe within the premises outside of business hours	£
	Provide details of the make and model of the safe	
h.	Money at contract sites	£
i	Money in gaming, amusement or vending machines.	£
j	Non-negotiable securities (crossed cheques etc.)	£

157. Wages Estimates

Please state total wages salaries and other earnings of all employees including labour only subcontractors. Total earnings means gross wages or pay without deduction of income tax, pension, National Insurance, holidays with pay and including overtime, bonus or similar payments

Please state total number of employees

Description	Direct Employee	Labour only sub-contractor
Non-Manual - Administration, Clerical, Managerial & Directors	£	£
Shop, Sales, Bar & Catering Assistants	£	£
Sailmakers, Machinists, Painters, Boatcleaners & Maintenance, Electrical Engineers, Waterbourne and Light Yardwork	£	£
Boat Manufacturers & Boat Repairers	£	£
Welders, Metal Fabricators, Woodworkers & Heavy Yardwork Other Employees (please specify)	£	£
	£	£

158. Turnover Estimates

State the total turnover of your business and how much is derived from:

	a.	construction of craft		£
	b.	sale of craft		£
	C.	repairs (customers' craft)		£
	d.	mooring charges		£
	e.	hire charges		£
	f.	other		£
			TOTAL	£
n	Stat	a maximum number of vegeele		

159. State maximum number of vessels

Afloat	Mudberth
Alongside pier or jetty	Ashore as above

160. Please state projected annual turnover and description of goods exported in each of the following categories

Category	Description of goods	Turnover
European Union Countries		£
USA Canada		£
Other countries (please state which countries)		
		£
		£

161. Marine Vessels

Vessels and other items to be insured				
Description	Insured Value			
		Any one item		Total
Own vessels	£		£	
Stock vessels	£		£	
Stock of trailers	£		£	
Hire vessels (attach list)	£		£	
Contents of hired out vessels	£		£	
162. Third Party Liability				
a. Limit of Indemnity		£1,000,000	£2,000,000	£3,000,000
b. Water Skiing Limit of Indemnity		£1,000,000	£2,000,000	

MATERIAL FACTS

163. Are there any other facts not covered by this proposal form which you consider may be material to this proposal for insurance?

If "Yes", please provide details of Additional Information page

Yes No

GENERAL QUESTIONS

	ase answer questions a. and b. in relation to this business or any previous business in which the proprietor, partners lirectors have traded, in this or any other name:		
a.	Have any insurers in the last five years declined to insure any of you or your businesses, cancelled or refused to renew any insurance or imposed special terms?	Yes	No
b.	Have there been any incidents in the last five years where the Health and Safety Executive, Environmental Health Office, Environment Agency or any other enforcement agency have served any of you with any enforcement measures, prohibition notices or criminal proceedings?	Yes	No
Ple	ase answer questions c. to f. in relation to the proprietor, partners or directors of this business.		
of (for	nvictions or cautions do not have to be declared if they have become spent under the Rehabilitation Offenders Act 1974. Reference to the Rehabilitation of Offenders Act 1974 is a reference to it as it is in ce for the time being, taking into account any amendment, extension or re-enactment, and includes any pordinate legislation for the time being in force made under it.		
C.	Have any of you in the last five years been declared bankrupt or insolvent, in connection with this or any other business in this or any other name, or been disqualified from being a company director or been involved as owner, proprietor, partner or director with any company which went into receivership, administration or liquidation?	Yes	No
d.	Have any of you in the last six years been the subject of any County Court Judgment and/or been cited in any unsatisfied court judgments (or the Scottish equivalent) and/or have any court judgments pending?	Yes	No
e.	Have any of you been convicted or charged (but not yet tried) with any criminal offence other than a motoring conviction?	Yes	No
f.	Have any of you committed any offence to which you have admitted and for which you have received an official police caution?	Yes	No
	ne answer to any question is "Yes" please provide full details on the 'Additional Information' sheet at the I of the proposal form.		
(CLAIMS HISTORY		
	elation to this business or any previous business in which the proprietor or any partners or directors have traded, his or any other name, has there been a claim under any of the cover(s) requested within the last 5 years?	Yes	No

If the answer is "Yes" please provide full details on the 'Additional Information' sheet at the end of the proposal form.

DECLARATION

I/we declare that I/we have made a fair presentation of the risk, by disclosing all material matters which I/we know or ought to know or, failing that, by giving the Insurer sufficient information to put a prudent insurer on notice that it needs to make further enquiries in order to reveal material circumstances.

Signature

Please print name

Date

Position

ADDITIONAL INFORMATION



020 7398 8100

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