



**NEW INDIA
ASSURANCE**



Please complete this proposal and return it to
your insurance adviser or to:

The New India Assurance Company Limited,
3rd Floor,
Crown House
Crown Street,
Ipswich,
Suffolk IP1 3HS

Proposal

**WHOLESALE &
MANUFACTURERS**

Wholesalers & Manufacturers Proposal

Important Notice and Personal Details

On this Proposal which will form the basis of the contract you must disclose all material facts, i.e. those which an insurer would regard as likely to influence the acceptance or assessment of the risk. If you are in any doubts as to whether facts are material, you should, for your own protection, disclose them as failure to do so could invalidate the insurance.

You should keep a record of all information (including copies of letters) supplied to the Insurer for the purpose of entering into this Contract. A copy of your proposal will be supplied to you on request within three months of its completion.

Please complete this form in BLOCK CAPITALS

Name in Full

Trading Name

Postal Address

Postal Code Telephone No.

Risk Address (if different)

Postal Code Telephone No

Contact Name

Please Tick the appropriate box to indicate what type of business operation is undertaken

Wholesaler Manufacturer

Please give full details of:

(a) trade or Business at your premises

(b) work or services undertaken away from your premises

(c) manufactured products

(d) other products sold or supplied

Insurance required from to

Do you wish to pay the premium by instalments?
If 'Yes please complete a budget plan application

Yes No

If the space provided is inadequate please supply full details using the Additional Information Section at the end of this Proposal Form

SECTION 1 - Building and Contents

PROPERTY INSURED

Buildings	Sum Insured	£	<input type="text"/>
Contents	Sum Insured	£	<input type="text"/>
Stock	Sum Insured	£	<input type="text"/>
Electronic Business Equipment	Sum Insured	£	<input type="text"/>
Computers	Sum Insured	£	<input type="text"/>
Other Property	Sum Insured	£	<input type="text"/>
	Sum Insured	£	<input type="text"/>
	Sum Insured	£	<input type="text"/>

Note: The sum insured for Buildings, Contents and Stock should represent the reinstatement value

SECTION 1 - General Questions

- Are the premises:-
 - built of brick stone or concrete and roofed with slates tiles concrete metal asbestos or sheets or slabs composed entirely of incombustible mineral ingredients and plastic roof lights?
 - built with composite panels in the walls or roof?
 - in a good state of repair and will be so maintained?
 - in a position or area likely to be subject to flooding or where flooding has occurred?
- Has the electrical installation been inspected by a qualified engineer during the past three years?
If 'Yes' please forward a copy of the IEE certificate with this completed proposal
- Please state the method of heating on the premises
 - Are there any portable heaters on the premises?
- Are you the sole occupier of the premises?
- Are the premises protected by an intruder alarm?
If 'Yes'
 - Name of the installer
 - Method of signalling Bell Only Digital Communicator BT Red Care
- Are the premises protected by a water sprinkler system?

Subsidence

Do you wish to extend your cover to include subsidence?

If 'Yes' please complete the following questions

- Has the property or any adjacent property previously suffered damage from subsidence?
- Are there any visible signs of cracking?
- Is the property erected on made up ground?

If a structural survey has been carried out recently, please attach a copy of the surveyor's report.

SECTION 2 - Glass

Included within the standard policy cover

SECTION 3 - Money

Do you require cover provided by this section?

Yes No

1. Do you wish to vary the standard limits in respect of any of the items below?

Yes No

If 'Yes', please state your requirements:

a) Loss of money from locked safe(s) when the premises are closed for business £ 2,500

£

If you require more than £2,500 please give details of your safe(s)

Make Model

b) Loss of money in transit, on the premises during business hours
or in a bank or night safe

£ 5,000

£

2. Please state estimated amount of annual carryings

£

SECTION 4 - Goods in Transit (Optional cover)

Do you require cover provided by this section?

Yes No

If 'Yes'

Own Vehicles

1. Please state type of property carried

2. Please state Number of Vehicles

Sum Insured £ per Vehicle

Sum Insured £ per trailer

3 (a) Are any of your vehicles left loaded and unattended at night?

Yes No

If the answer is 'Yes', what arrangements do you make for their garaging and safe custody?

(b) Do you have permanent garage premises?

Yes No

If 'Yes' what is the full address?

Postcode

4. (a) Are your vehicles fitted with

(i) Immobilising devices

Yes No

(ii) any locks additional to those provided by the manufacturers?

Yes No

(iii) an alarm system?

Yes No

(b) If the answer to 4 a), (i), (ii) or (iii) is 'Yes'
please provide details

- (c) Are these devices put into operation whenever the vehicle(s) is (are) left unattended? Yes No
- (d) Is the alarm subject to a maintenance contract? Yes No

If 'Yes', by whom?

Sendings by Haulier, Rail and Post

1. Estimated total value to be consigned in the year including incoming supplies property consigned to you for which you are responsible

- (a) within Great Britain
- (b) to the Channel Islands, Isle of Man, Northern Ireland, Eire
- (c) on F.O.B. or F.O.A. Terms

2. If any property is to be excluded, please give the details

3. Limit any one package
4. Limit any one consignment

SECTION 5 - Theft by Employees (Optional cover)

Do you require cover for Theft by Employees? Yes No

If 'Yes'

- (a) How many people do you employ?
- (b) Do you obtain written references confirming the integrity of Employees? Yes No
- (c) Do you have a system whereby you or at least two employees check stock, money and all other business records at least monthly? Yes No

SECTION 6 - Refrigerated Goods (Optional cover)

Do you require cover for Refrigerated Goods? Yes No

If 'Yes', please state total sum insured and

- (a) Number of cold stores/freezers
- (b) Is any frozen food contained in unsealed units Yes No
-

SECTION 7 - Liability to Others

Please give details of your estimated wages and other payments for the next 12 months

Employers Liability

1. Wages of all your employees

1.1. Clerical staff (including commercial travellers and managerial employees who do not engage in manual labour)

£

1.2 Woodworking machinists and their labourers

£

Employees whose work with woodworking machinery is restricted to the use of lathes, fret-saws, boring machines, sanding machines and mechanically-driven portable hand tools (other than pendulum and swing-saws) may be included under 'all other employees'

1.3 All other employees working on own premises
(Please provide details of work undertaken)

£

1.4 All other employees working away from own premises
(Please provide details of work undertaken)

£

Public and Products Liability

2. The standard limit of indemnity is £2,000,000.

Do you wish to reduce this to £1,000,000?

Yes No

2.1 Wages of all your employees (including earnings of working principals, directors, partners etc)

(a) Working on your premises

£

(b) Working away from your premises and involving the use of heat

£

(c) Working away from your premises not involving the use of heat

£

2.2. Other payments

(a) Payments to sub-contractors working away from your premises

£

(b) Charges for plant and/or equipment hired in

£

3.3. Turnover of your business for sales and/or services

(a) Within the UK

£

(b) Within the USA and Canada (cover is not available for these countries)

£

(c) Elsewhere in the World

£

SECTION 7 - General Questions

1. Has any prosecution, prohibition notice or improvement order been placed on the company under any health and safety legislation during the past 5 years? Yes No
2. Do you or any of your employees operate fixed powered woodworking machinery? Yes No
3. Does your trade or business involve the discharge of effluent, fumes or anything of a noxious nature? Yes No
4. Do you work on or in aircraft operational areas, water-borne craft, off-shore or in nuclear installations, petrochemical works or power stations? Yes No
5. Do you undertake to provide design specification, formula or advice
 - (a) in connection with your product? Yes No
 - (b) separately for a fee? Yes No
6. Do you import materials, components or products from outside the European Union? Yes No
7. Do you have a system in force for checking quality control? Yes No
8. Are any products intended for installation in or to form part of an aircraft, water-borne craft, off-shore installations, nuclear installations, petrochemical works or power stations? Yes No
9. Do you enter into any contracts or agreements which may affect your liability under statute or common law? (If 'Yes', please provide copies of agreements/contracts.) Yes No

If 'Yes' to any of the above questions, please provide details

SECTION 8 - Legal Expenses (Optional cover)

Do you require cover for Legal Expenses? Yes No

If 'Yes', please answer the following questions in respect of yourself, your partners, your directors and any member of your family directly connected with the business:-

1. Has any dispute or litigation of the type to be insured occurred during the past three years? Yes No

If 'Yes', please give details

2. Have any statutory licences necessary to engage in your business been issued by a Governmental or Local Authority? Yes No

(Legal Expenses licence dispute cover operates only in respect of the licences specified or advised to New India before a dispute begins).

If 'Yes', please give details

SECTION 9 - Loss of Income & Book Debts (Optional cover)

Do you require cover for Loss of Income & Book Debts?

Yes No

If 'yes' please state Estimated Gross Profit.

£

N.B. Declaration basis is not available with this contract

The standard indemnity period is 12 months. Do you wish to increase this to 24 months?

Yes No

Book Debts is automatically included for a sum insured up to £10,000.

If this amount is inadequate please state the extra amount of cover you require

£

1. Do you keep your computer records in a fire resisting safe/cabinet, back them up daily and keep a copy away from the premises?

Yes No

General Information

1. How long has the business been established?

2. Have you or any of your partners or directors either personally or in connection with any Business which you/they have been involved:

(a) previously held insurance for any of the covers to which this Proposal relates at these premises or elsewhere?

Yes No

If 'Yes' please advise name of insurers and policy number

(b) held any insurance (in respect of the covers to which this Proposal relates) which has subsequently been:

(i) declined?

Yes No

(ii) terminated?

Yes No

(iii) refused renewal?

Yes No

(iv) subject to special terms?

Yes No

If 'Yes' to any of the above questions, please provide details:

(c) ever been convicted or charged (but not yet tried) with or received a police caution for a criminal offence other than a motoring offence?

Yes No

(d) ever been declared bankrupt or are the subject of any current bankruptcy proceedings or any voluntary or mandatory liquidation, administration or receivership?

Yes No

3. Are any additional interests to be endorsed on the policy?

Yes No

If 'Yes', please provide details

Notes

Some or all of the information which you supply to New India Assurance Company Ltd in connection with this insurance will be held by the Insurer on computer. Information may be passed to other insurance companies, professional firms employed by insurance companies or any other recognised authority directly concerned with this type of insurance.

The insurance does not come into force until your proposal has been accepted by New India Assurance Company Ltd.

Declaration

Please read this declaration carefully before signing and dating.

- I/We apply for cover in respect of the sections for insurance I/We have indicated.
- I/We have answered the appropriate questions and declare that:
- To the best of my/our knowledge and belief the information given is true in every respect.
- If anything on this proposal was written by another person he/she acted as my/our agent for this purpose.
- I/We will provide at the end of each period of insurance information as required by the Insurer concerning those covers which are on an adjustable basis and will pay such additional premium as may be required.
- I/We have not withheld any material facts. I/We understand that non-disclosure or misrepresentation of a material fact will entitle the Insurer to avoid any insurance granted. (A material fact is one likely to influence acceptance or assessment of this proposal by the Insurer. If you are in any doubt as to what constitutes a material fact you should consult New India Assurance Company Ltd.)
- I/We will notify the Insurer of any changes in material facts immediately I/We shall become aware of them.
- The premises (including outbuildings) are and will be maintained in a good state of repair, the machinery and plant will be properly fenced and guarded, and together with all other equipment and tools of trade will be regularly maintained and kept in good order and condition.

I/We agree that:

- This proposal shall be the basis of the contract between Me/Us and the Insurer.
- I/We will accept the Insurer's policy applicable to the insurance.
- I/We will pay the premium to the Insurer when called upon to do so.
- I/We consent to the seeking of information from other insurers to check the answers I/We have provided, and I/We authorise the giving of such information for such purposes.

Signature(s)

Date

Print Full Name

Position in the Company

The New India Assurance Co Limited Registered in England No. FC4325



Registered Office:
The New India Assurance Company Ltd
14 Fenchurch Avenue
London EC3M 5BS



Authorised and regulated by
the Financial Services Authority