



Your Policy

Park Commercial Insurance

This product meets the demands and needs of those businesses that wish to choose from a range of options, which allow them to protect their assets and earnings and be indemnified for their legal liabilities to employees and the public.

This product allows You to choose the level of cover from a range of options and Your Schedule shows the cover You have selected. The choices You have made will depend on Your personal circumstances and You should check Your Statement of Fact, Schedule, Policy Wording and, if applicable, Your Employers Liability Certificate carefully to ensure the cover meets with Your requirements.

Statement of Fact

This Statement of fact forms part of Your insurance contract. It is a record of information specifically provided to Us and also some assumptions We have made about You and Your Business.

IMPORTANT NOTICE CONCERNING YOUR DUTY TO MAKE A FAIR PRESENTATION OF THE RISK

Before Your Policy takes effect You have a duty to make a fair presentation of the risks to be insured under Your Policy.

Our acceptance of this risk is based on the information provided to Us prior to the commencement of the Policy, and any subsequent stages in respect of mid-term changes and renewal. Provided the questions have been completed accurately and in good faith, and assumptions generated on the Statement of Fact checked, We will accept this as being a fair presentation of the risk.

The information recorded in this document has been material to Our assessment of:

1. Your eligibility for this insurance Policy
2. The terms and conditions that apply to Your Policy
3. Your insurance premium

If at any time you become aware that the information contained in this Statement of Fact, or the Schedule, is incorrect or incomplete You must notify us

- **Within 30 days of the date of the document in the case of quotations**
- **Within 14 days of the date of the document in the case of a new policy, renewal or mid-term policy alteration**
- **Immediately in the case of any sudden and unforeseen change.**

Financial or Trade Sanctions

Please be aware that We cannot provide insurance in circumstances where to do so would be in breach of any financial or trade sanctions imposed by the United Nations or any government, governmental judicial body or regulatory agency.

Omarinsurance@bgi.uk.com



Policy Number:

Insured Details

Full Business Name

Correspondence Address

Address Line 1

Address Line 2

Town

Postcode

General Company Information

Business Description

Year Business Established

Company Registration Number

VAT Registered

VAT Registration Number

Has the Insured, Partners, Directors ever:

Had a proposal declined?

Had a renewal declined?

Had increased and/or special terms imposed?

Been involved in bankruptcy/liquidation/insolvency proceedings?

Had any conviction (including charged but not yet tried)?

If yes is answered to any of the above, please provide details:

Claims

Have you made any claim or sustained any losses in the past 5 years that would have been covered by this insurance had it been in force?

If yes, please provide details and value:

Risk Address

Address Line 1

Address Line 2

Town

Postcode

Premises



Approximate age of the Site Buildings e.g. shower/office blocks?

Are the premises:

In the sole occupancy of the Insured?

Detached or separated from any adjoining premises by brick or by concrete walls with no openings?

In a good state of repair and the electrical and heating systems, and machinery all in good working order, regularly checked and professionally maintained?

Is there an International Energy Efficiency Certificate issued for these premises?

Are the premises clean and tidy and is waste material swept up and removed from the buildings daily?

If No, please provide details:

Are the premises left unoccupied for a period exceeding 30 days?

If Yes, please provide details of precautions taken:

Heating: are there any heating appliances or heaters which are not fixed?

If Yes, please provide details:

Security and Protection

Are all the external door locks fitted with a 5 lever mortise deadlock or close shackle padlocks and locking bars or equivalent where appropriate?

Is there any higher than normal exposure to loss by arson, malicious damage, subsidence, storm or impact?

Are there fire extinguishers and/or hose reels on the premises?

Are the premises protected by an approved or fully operational automatic sprinkler system?

If yes is answered to any of the above, please provide details:

Are the premises protected by a burglar alarm?

Alarm Type

Maintenance Contract Details

Is the site in an area prone to storm/wind damage?

Is the site in an area prone to flood/water accumulation?



Where is the nearest Fire Brigade?
 Approximately how far is this away from the Insured premises?
 What is the distance between the Insured premises and the nearest water hydrant?
 Have you prepared a fire risk assessment and emergency plan?

Insured Values

Buildings Standard Construction (built of brick, stone or similar, non-combustible material with a slate or tile roof)
 Buildings BS3632
 Buildings BSN1467
 Buildings Non Standard (Any building that does not fit into the above categories)
 Please provide full details:

£
£
£
£

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Equipment and Machinery
 Office Contents and Computers
 Groundworks and Infrastructure

£
£
£

Business Interruption

Loss of up to 36 months' rent receivable/payable
 Additional Costs of Working

OR

Loss of Gross Profit

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Stock

Mobile Homes, Lodges, etc
 Non Standard Homes

£
£

Please provide a description of Homes:

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What is the maximum age of any one unit?
 What is the average age of the units?
 How many units are there on site?
 What is the maximum value per unit?
 What is the average value per unit?
 Are all units anchored on all 4 corners?
 If No, please provide details:

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Do you have a shop, bar, club, etc to be included?

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Annual Turnover	£
Stock – general items	£
Stock – target items (wines, spirits, tobacco)	£

Deterioration of Stock

Insured Value	£
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Goods in Transit

Own Vehicle	
Maximum value any one transit	£
By Public Haulier	
Value of goods moved annually	£
Maximum value of any one transit	£
By other methods	£

If Other, please provide details:

Loss of Licence (Alcohol)

Limit of Indemnity	£50k
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Public Liability

Limit of Indemnity	£5.0m
Annual Turnover of whole business	£
Turnover for Overseas Sales	£

Employers Liability

Limit of Indemnity	£10.0m
Wages and payments to labour only contractors	£
Clerical	£
Maintenance	£
All Others	£
All Others Description of Duties	

Work Away from the premises	£
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Details of Work Away	
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Payments to Bona Fide Sub-Contractors	£
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Please confirm your ERN Number	
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Health and Safety

Is there a formal written Health and Safety Policy?

Please Note: This is a legal requirement if you have 5 or more employees

If yes:

Date originally prepared

Date of last review

Who is responsible for health and safety (Name and Position)?

Have formal Risk Assessments (RA's) been carried out and documents held with relevant Safe Systems of Work?

What percentage of RA's have been completed?

Is there a formal plan to review RA's?

Is there a documented fire emergency plan?

Additional Assumptions

In addition to the previous statements You have accepted that the following assumptions We have made about You, Your Business and/or Your Premises are correct.

Assumptions about You and/or Your Business

Legal Expenses insurance

- You have not been involved in any legal proceedings or other form of legal action in the last three years.

Safety and Environmental Legislation

- You have not been the subject of any enforcement actions under any safety or environmental legislation in the last three years.

General Statements

You agree to accept Our usual form of Policy wording for this class of insurance which is available on request.

You agree that, if any information has been provided by Your Insurance Intermediary, such person shall, for that purpose, be regarded as Your Agent and acting on Your behalf and not as Our agent.



The ELTO Database

Where Your insurance policy provides employers' liability coverage certain information relating to Your policy including, without limitation, the policy number(s), employers' names and addresses (including subsidiaries and any relevant changes of name), coverage dates and employer's reference numbers provided by Her Majesty's Revenue and Customs, will be provided to the Employers' Liability Tracing Office, (the "ELTO") and added to an electronic database (the "Database").

This information will be made available in a specified and readily accessible form as required by the Employers' Liability Insurance: Disclosure By Insurers Instrument 2010. This information will be subject to regular periodic updating and certification and will be audited on an annual basis.

The Database will assist individual claimants (the Claimants") who have suffered and employment related injury or disease arising out of and in the course of their employment in the UK for employers carrying on, or who carried on, business in the UK: (a) to identify which insurer (or insurers) was (or were) providing employers' liability cover during the relevant periods of employment: and (b) to identify the relevant employers' liability insurance policies. The Database will be managed by ELTO. 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 other persons or entities permitted by law.

By entering into this insurance policy You will be deemed to specifically consent to the use of Your insurance policy data in this way and for these purposes.

Data Protection

We will process any personal information we obtain in the course of providing our services to You in accordance with the Data Protection Act 1998 and in line with Our Data Protection Policy. In administering Your insurances and where applicable arranging premium finance it will be necessary for Us to pass such information to insurers and other relevant product or service providers which may also provide Us with business and compliance support.

We may also disclose details to relevant parties, as necessary, to comply with regulatory or legal requirements. We may contact You in order to promote products or services which may be of interest to You. We will not otherwise use or disclose the personal information We hold without Your consent.

Some of the details You may be asked to give Us, such as information about offences or medical conditions, are defined by the Act as sensitive personal data. By giving Us such information, You signify Your consent to its being processed by Us in arranging and administering Your insurances.

Print name

Signature

Date

Omarinsurance@bgi.uk.com