



中国太平
CHINA TAIPING



Traders Commercial Combined Proposal Form



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Thank you for choosing China Taiping Insurance (UK) Company Limited

You are in good hands.

We are committed to delivering an excellent and sincere customer service so we can give you the peace of mind you deserve.

China Taiping UK strictly adheres to the principals of prudent business underwriting and we transact business with the concept of 'Diligent Management and Sincere Service' in mind.

We have expert technical underwriters that fully understand your trade and your challenges as a business owner so we are confident that we can protect your business against the insured risks and give you the peace of mind you need.

We also have an excellent professionally trained in-house claims team who understand your needs and will diligently and sincerely listen to you so as to provide you with the best solutions to get your business back on track as soon as possible after a loss.

Your Duty of Fair Representation

Following the introduction of the Insurance Act (2015) which we fully embrace, you have the duty of fair representation which means that you have to disclose to us either every material fact that you know or ought to know by reasonable search both within your company or organisation, and externally or give us sufficient information so as to prompt our further enquiries on certain matters.

A material fact is defined as one that would influence the judgement of a prudent underwriter.

If in doubt, disclose the information to allow us to consider as appropriate.

Reasonable searches within and outside of your company or organisation include information held or suspected by your business senior management, anyone internal and external who contributes to the placement of your insurance including but not solely your insurance adviser, loss adjuster, any consultants etc. Material facts should be disclosed in a reasonably clear and accessible manner and you may want to keep records of members of your senior management and individuals responsible to arrange your insurance so that you can easily access this information and disclose their knowledge as appropriate.

In case of breach of duty of fair representation, the Insurance Act (2015) stipulated the following remedies:

- In case of a deliberate or reckless breach of duty by the policyholder: the insurer will be able to avoid the policy and keep any premiums;
- if the breach of duty is neither deliberate nor reckless but the insurer would not have entered into the contract had they known the facts: the insurer will be able to avoid the policy but must return all premiums;
- if the breach is neither deliberate nor reckless and the insurer would have entered into the contract albeit on different terms other than terms relating to premium: the insurer will treat the contract as if those different terms applied – for example, any additional conditions or exclusions that would have been imposed;
- if the breach is neither deliberate nor reckless and the insurer would have entered into the contract albeit at a higher premium: the insurer will be able to reduce the claim payment on a proportionate basis as per the difference between the premium charged and the premium that the insurer would have charged had the material facts been disclosed.

Our stance to Insurance Act (2015) is available on our website and can also be provided on request.

Average applies to some of the Sections so it is important that the sums insured are correct and regularly review.

Section 1, 2, 8 - Contents, Glass, Buildings

1. Full Business Name including trading name and Subsidiaries if 100% owned

2. ERN number including that of Subsidiaries

3. If Ltd. Company, registration number

4. Your postal address

5. Full business description

6. Are any premises unoccupied?

7. If so which ones?

8. How many years have you been in business?

9. Have you ever traded under a different name and if so please explain reason for name change?

10. Are you currently insured?

11. If so please give details of current insurer and policy number?

12. When do you need cover to commence?

13. Do you need Terrorism cover for your Premises?

14. What do you want your Material Damage excess to be?
(please circle your preferred option)

£250 (standard)
£500 (discounts available)
£1,000 (discounts available)
£2,500 (discounts available)

Premises to be insured

A. Address of Premises 1 (for more than one premises please fill in the Appendix at the end)

B. Business description at Premises 1

C. Buildings Sum Insured

NB: This Sum Insured should include outbuildings, walls gates and fences, roads, car parks, pavements, building management and security Systems, fuel tanks, solar panels, landscaping, recreational features, landlords' fixtures and fittings, architects' and surveyors' fees, removal of debris and shoring up as well as any VAT amount if you are not registered or exempt.

D. Contents and Machinery/ Plant Sum Insured

E. Glass Sum Insured

(leave blank if you don't require Glass cover)

F. Computer Equipment Sum Insured

G. Stock Sum Insured

H. Wine/Spirits/ Tobacco Sum Insured

Please specify per category

I. Are you the sole occupier?

J. If no, please specify?

K. What are the walls, floors, roof made of?

Walls:

Floors & Stairs:

Roof (specify if flat):

L. Do you have a fire alarm and is it connected to a 24/7 alarm centre and does it have Police Response Level 1?

M. Do you have a sprinkler and if so, is it maintained? What Edition (28th/ 29th etc.) & what is the water supply (mains, tank)?

Maintained Yes/ No:

Edition/ spec:

Water Supply:

N. Building age

Please specify if the Building is listed and what Grade

O. Do you require Subsidence cover?

P. Does the Building show sign of Subsidence?

Yes/ No:

Any Subsidence claims in the last 5 years?

Q. Are the Premises heated by central hot water/ gas/ electricity?

R. Do you use portable heaters?

S. Are your Premises in a good state of repair?

Including but not limited to: without structural problems, no dryrot, rot or infestation, not requiring timber/ window replacement, no damp, no waste material in the interior/ exterior, no roof or chimney stack damage, no faulty wiring or incomplete construction and no damage to floors/ roof/ walls/ exterior etc.

T. Are your Premises in a flood risk area and/or susceptible to storm?

Yes/ No

If yes, please explain:

Security and Protections

1. Are your Premises protected by an Intruder Alarm System?

If 'Yes' please give details of the signalling system:

Digital Communicator Redcare Dualcom RedcareGSM DualcomPlus Dualcom GPRS

Please specify grade

Other (please provide details):

2. Is the alarm maintained under contract with an approved installer?

3. Does it have Police response Level 1 (have you been issued with a URN number?)

4. Do you have a CCTV system in place?

Yes/ No

If yes, please give details of the signalling system

5. Are all water pipes/ tanks protected against freezing by insulation/ lagging?

Yes/ No

If not, please explain:

Section 3 - Loss of Trading Profit

1. Do you need cover on a Declaration Basis?

NB: If you require declaration linked sum insured, the sum insured will be used as the estimated gross profit or revenue or rent and our maximum liability will be 133.3% of that amount. We will then ask you for the actual figure every year and the premium for this Section will be adjusted accordingly.

2. Cover required:

Increased Cost of working only

Gross Profit

Indemnity Period: 12 months

24 months

36 months

3. Sum Insured

NB: If in excess of 12 months, the Sum Insured should be adjusted proportionately to reflect this.

4. Do you require Terrorism cover?

5. Do you require any optional covers?

AICOW

Sum Insured

Specified Suppliers

Limit:

Specified Customer

Limit:

Address of above required Specified Supplier(s) / Customer(s):

NB: If more than one please list them all with their addresses

Section 4 and 5 - Money and Personal Assault

1. Estimated Annual Carrying of money

NB: this is money carried to and from your bank or post office

2. Money in transit to and from the bank/ in bank safe

3. At all premises in business hours

4. At all premises out of business hours and not in a safe

5. At all premises in a locked safe out of business hours

(our standard limit is £500 but we can increase if you ask us to.)

Please add safe details and cash limit per safe:

Make	Model	Cash limit

6. In your personal custody/ your employees out of business hours

(our standard limit is £500 but we can increase If you ask us to)

7. Is money carried by a professional cash carrying company?

If so, does the company accept full responsibility for loss of all money whilst in their custody?

Section 6 - Liability

1. What limit of indemnity do you require?

2. Do you/ your subcontractors carry out any of the following:

- **Work Away**
If so please advise on % of work away to overall wagheroll and if applicable % of work away heat work within this amount

- **Heat Work**
If so If so please advise tipe of work and % of work away to overall wagheroll
Do you use welding, flame-cutting, blowlamps etc. away from your premises?

- **Work at height**
If so If so please advise max height and % of height work to overall wagheroll

- **Work abroad**
If so, please advise if permanently abroad or temporarily and nature of work

- **Building/ breaking/ repairing of ships, have a H&S written policy, accident book?**
- **Any work at your premises on Foundries, railway sidings or berthing facilities for watercraft?**
- **Trade processes which give rise to toxic/ dangerous waste**
- **Any tunnelling/ sewers work**
- **Process/ handle/ store asbestos materials, silica, gases, explosives, any type of acids?**
- **Process/ handle/ store radioactive substances/ devices?**
- **Process/ handle/ store any other materials giving rise to dust or fumes**
- **Activities where noise levels exceed 85 Db?**
- **Work on offshore installations?**
- **Waste/ other materials burning?**
- **Work on machinery/ equipment not guarded or maintained?**
- **Implement a strict no smoking policy at the premises?**

3. Please advise your estimates waggeroll for the next 12 months?

Clerical

Heavy manual (woodworking etc)

Heat Work

Sub-contractors away from your premises

Manual

Work Away

Labour only sub-contractors

All Others

4. Have you ever had any Health and Safety Executive, safety or environmental bodies fines/ warnings/ legal notices/ prohibitions etc?

If so please describe date, type, circumstances, remedial actions

5. Do you carry out any manual work outside the UK?

If so please advise location(s) and relevant waggeroll

6. Are all your machines/ boilers/ cranes/ lifting equipment regularly inspected?

7. What is your total number of employees?

8. Do you have a written Health and Safety policy that is regularly updated and upon which employees are trained with records kept?

9. Do you have an updated Accident Book and job training records for employees?

10. Do you have a strict Protective Personal Equipment policy which you enforce with all employees and do employees sign when receiving their PPEs?

Section 6 - Liability (Continued)

1. What is your estimated turnover for the next 12 months?

Please split per country where relevant

2. What is your Turnover split per:

Products manufactured by you

Products retailed by you

Products exported to USA/ Canada (please describe product)

Products exported to the EU

Products exported to the rest of the world

3. Do you:

Give professional advice?

Give any form of treatment?

4. Have you ever been sued/ prosecuted for any pollution problem?

5. Have you ever carried out any activities subject to an environmental permit or licence?

6. What are your goods supplied/ sold/ installed/ tested/ delivered/ erected/ altered?

7. Do you know if any of the goods are supplied indirectly to USA and/or Canada?

8. Do you issue any guarantees for the goods?

9. Have you signed any hold harmless agreements with any supplier?

10. Are you responsible for the goods design?

11. Are your manufacturers readily identifiable?

12. Where are your products manufactured?

11. Do the goods (including those not manufactured by you) comply with all relevant British Standards and/or EU directives?

12. Are your goods known or intended to be installed as a part or a whole in any air, marine, space craft or offshore or nuclear installation?

13. Do you produce or distribute any supplies such as water. Gas, electricity?

14. Do you operate any ports or stadia or railway transportation?

15. Do you organise events where the attendance exceeds 2,500 people?

16. Have you exported products to the USA/ Canada in the past?

17. Do you import any products or raw materials or components for your products?

If so, please describe material, country of origin and supplier's details

18. What excess do you require?

Section 7 - Goods in Transit

1. What are your goods?

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

3. Do you need cover for your own vehicles?

If so, please describe:

Max n. of vehicles used

Max Sum Insured required per vehicle

Makes / types of your vehicles:

Make	Type

4. Do all your vehicles have immobilisers or alarms?

5. Do you want insurance for goods in vehicles overnight?

If so, what is the security for these vehicles?
(garage, etc?)

6. Do you want insurance for any tools in the vehicles?

If so, what is the sum insured for tools in vehicles
at any one time?

7. Do you want to insure carryings by Road Hauliers, rail, post or air?

If so:

What is the max value of any one package?

What is the max value of any one consignment?

Do freight carriers operate under 1998 RHA General Conditions of Carriage?

Section 9 - Specified All Risks

1. Item(s) to be insured and Sum Insured per item

Item description:	Sum Insured:
1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	

2. Extent of cover required:

Own Premises

Anywhere in UK

Europe

Worldwide

3. Excess required (please specify if different per item)

£50

£100

£250

£500

Other (please specify)

Section 10 - Deterioration of Stock

1. Please describe your cold chamber incl. operation times/ size/ temperature/ height/ air pressure bar/ CO2 % and O2% / age of unit

2. What type of goods do you store?

3. When was the insulation last checked and/or replaced?

4. Is a temperature sensor alarm system installed on the refrigerated chambers?

If so, please advise full details of the alarm system and monitoring method:

5. Do you have alternate facilities if the plant was to fail?

If so, please provide address and distance from your situation?

6. How often do you record the stock temperature in the refrigerated chambers?

7. Do you have a Machinery Breakdown policy in place?

If so, please provide insurer/ renewal date and policy number?

8. What refrigeration capacity is left when the cold storage rooms are full?

9. Please describe your supervision and maintenance regime?

10. Is operational standby generating equipment available at any time, which can produce the electrical capacity required when the cold-storage house is fully stocked?

Section 11 - Failure of Extraction Unit

1. Do you need this cover?

2. If so, what is the total Sum Insured?

3. Is there a regular maintenance contract in place maintenance and a service agreement with a competent engineer for the extractor unit?

4. Does the extractor unit have a manufacturer's guarantee or warranty in force?

Section 12 - Personal Accident

1. How many units do you require?

2. Are any persons to be insured more than 70 years of age?

3. Please describe any known pre-existing conditions for any of the persons to be insured

4. Has any application for personal accident, injury or illness insurance been declined or special terms ever imposed?

Section 13 - Loss of License

1. Please state category and type of license

2. Date of issue of license?

3. What is the issuing authority?

4. What is the limit of indemnity you require?

5. Have you ever had any warnings/ notices/ complaints on your license or premises?

If so please describe:

6. Do you abide by the licensing requirements and do you have an appropriate in house policy and a system of check in place that is reviewed regularly?

7. Have you had or are you aware of past, pending, potential proceedings/ convictions of the holder of the Licence or manager tenant or occupier of the premises for any breach of the licensing law?

MANDATORY GENERAL QUESTIONS

1. Have you ever been insured for any of the Sections in this proposal?

If so please advise details of insurer and policy number

2. Have you / your directors/ partners or any person responsible for managing your business:

- ever been convicted of or charged with any criminal offence?
- ever been disqualified under the Company Directors Disqualification Act 1986 or any subsequent legislation from holding office as a director of a company?
- ever been prosecuted for a breach of any statute relating to health or safety of employees or others?
- 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?
- ever been declared bankrupt/ entered into an individual voluntary arrangement, or gone into liquidation, administration, receivership, administrative receivership, or entered into a company voluntary arrangement or creditors scheme of arrangement?
- ever been served with a Prohibition Notice under the Health and Safety at Work etc. Act 1974 and associated regulations?
- ever been prosecuted for failure to comply with any environmental protection legislation?
- ever been the subject of a recovery action by HM Revenue and Customs?
- ever been the subject of a County Court or High Court judgment?
- ever been a director of a company that has received a County Court or High Court judgment/ Scottish Decree against it?
- been the subject of an official caution for a criminal offence in the past 5 years?
- ever traded under a different name in the past 10 years?

3. Has any Insurer ever:

- cancelled your insurance policies?
- declined to insure or renew your insurance policies?
- avoided any of your insurance policies for non-disclosure or misrepresentation of any material fact?
- avoided any of your insurance policies for non compliance with risk improvement requirements?
- imposed special terms or conditions?
- refused to pay a claim or limited the cover due to a breach of any policy term or condition?

4. Please add any comments to the above mandatory questions or disclose any additional material information that you think may affect our decision to accept/ renew/ underwrite this insurance and its terms and conditions:

5. Please list all claims (whether reported or not and including of claims within your excess) for all relevant sections insured and include date of accident, reported date, circumstances and amount paid and/ or reserved? (please complete table below)

Date	Cause/ Details	Location	Amount Paid	Amount o/s

DECLARATION:

You declare that:

- 1- You understand your duty to make a fair presentation and all material facts and information contained above are correct and accurate including the reasonable searches made by you and any information held by anyone who is responsible for this insurance within your organisation.
- 2- You agree to our standard policy wording, a copy of which can be provided on request.

Name and Position/ Title:

Authorised Signature:

Date:

China Taiping Insurance (UK) Co. Ltd. Registered in England and Wales number 1766035.
Registered office: 2 Finch Lane, London, EC3V 3NA, United Kingdom.
China Taiping Insurance (UK) Co. Ltd is a member of the Association of British Insurers.
China Taiping Insurance (UK) Co. Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
Financial Services Register number 202690.