

“Frying Plan Insurance Proposal”

Please answer the following questions in full as accurately as possible so that The Underwriters may assess the risk. Misrepresentation may result in the policy being void.

Businesses that are accountable for VAT should exclude VAT when calculating their sums insured to the extent that a recovery can be made from the tax authorities of VAT paid on goods and services used in taxable transactions.

A summary of cover is attached, for a full wording please contact us for a specimen policy.

Names of Proposer's		
Business Name		
Business Address		
Post Code		
Postal Address <i>(if different from above)</i>		
Post Code		
Telephone Number		
Business Description	Fish Frier	
Insurance required	From:	to :

Sums Insured:

Section 1 Business Risks

(A) Contents

Stock in Trade (including frozen food)	£
Stock of Wines Spirits / Cigarettes	£
Fixtures & Fittings including Shop Front	£

(B) Business Interruption

Gross Income – 12 Months Gross Profit	£
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Section 2 Buildings

Buildings - including Outbuildings, Landlords fixtures & fittings, walls, gates & fences (include professional fees)	£
Tenants Improvements & Decorations	£

Subsidence cover (£ 1 000 excess) Is Cover Required ?	Yes / No
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Section 3 Deterioration of Stock

Please state total value required - £ 1 000 free	£
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POLICY EXCESS - Claims other than those stated	£ 250
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General Questions (please tick the appropriate box)

1) Are the premises :

a. brick, stone, or concrete built and roofed with slates, or tiles ?

Yes	No
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b. If any part of the roof is flat please provide details below:

i.e. felt on timber - 10 square metres

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NB £ 500 excess applies to all water damage claims to flat roofs.

c) in a good state of repair and will they be so maintained ?

Yes	No
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d) in an area specially exposed to damage by storm or flood ?

Yes	No
-----	----

e) occupied solely by you in connection with the business ?

Yes	No
-----	----

f) and neighbouring properties free from signs of damage by subsidence, ground heave or landslip and there be no history of damage by these events ?

Yes	No
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2) Is there any living accommodation within or above the Fish & Chip Shop ?

Yes	No
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If Yes , then please answer the following

a) Is the living accommodation self contained ?

Yes	No
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b) Who occupies the living accommodation?

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3) Does the security of the premises comply with the Company's minimum requirements as described in the Guide to Security ?

Yes	No
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4) Please state Type of Fire Extinguishers, size/weight and date last serviced

a) <table border="1"><tr><td> </td></tr></table>		b) <table border="1"><tr><td> </td></tr></table>	

5) In respect of the Cooking Range please advise :

a) Make of Range & Type ? *i.e. Acme - Counter :*

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b) Number of Pans?

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c) Approximate Age of Range?

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d) How is the Range Heated ?

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e) Are Thermostats fitted with a maximum upper limit of 205c ?

Yes	No
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6) a. Is a FAN assisted Extraction System installed to the Range ?

Yes	No
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b. Is a sump box or drip tray installed in the ducting system ?

Yes	No
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c. How often is the sump/drip tray emptied ?

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d. Are all cooking ranges, equipment and ducting systems at least 150 mm away from any combustible materials ?

(This includes any part of the Buildings)

Yes	No
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7) a. How often is the Range Serviced by professional engineers ?

b. How often is the Ducting System thoroughly cleaned throughout it's entire length ?

c. Does the range stand on a Timber Floor ?

Yes	No
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If **Yes** How is the Floor Protected ?

8) Are all items of Machinery and Plant in a good state of repair and will they be so maintained and inspected in accordance with any statutory requirements ?

Yes	No
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9) State make model and serial number of safe

10) Has any person connected with the ownership or management of the business :

a) ever had a proposal for insurance declined or deferred, a policy cancelled, renewal of a policy refused or any special terms or conditions imposed for the risk proposed ?

Yes	No
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b) had any losses or claims or incidents which may have given rise to a claim whether at this or any premises or elsewhere within the last 5 years ?

Yes	No
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if you have ticked any shaded box to any of questions 1-10 please give details.

11) Has any person connected with the ownership or management of the business :

a) been convicted of arson or any offence involving dishonesty of any kind e.g. fraud, theft or handling stolen goods ?

Yes	No
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b) been prosecuted for breach of any statutory requirements relating to health or safety ?

Yes	No
-----	----

c) been declared bankrupt or insolvent ?

Yes	No
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if you have ticked any shaded box to question 11 please give details.

12) Are you a member of the National Federation of Fish Friers ?

Yes	No
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IMPORTANT NOTICE

Before signing the declaration please make sure that:

- a) all questions have been answered correctly
- b) all material facts likely to influence the assessment or acceptance of this proposal are disclosed.

NB You should disclose any information if in doubt whether it is a material fact. Failure to disclose material facts may cause your insurance to become void.

DECLARATION

I declare that I have read this proposal form and checked the answers given and that :

- a) to the best of my knowledge, the answers are accurate and true. I confirm that answers on this proposal not completed in my handwriting have been checked carefully by me and are correct.
- b) I have not deliberately suppressed, omitted, or miss-stated any material fact.
- c) I undertake to employ all reasonable precautions for the safety of the insured property.
- d) all equipment, machinery and plant is inspected as required by statute, properly guarded and in good order and condition.
- e) products comply with all relevant official standards.
- f) this proposal and declaration will be the basis of the contract between me and The Underwriters.

Signature of Proposer..... Date.....

*Cover does not commence until the proposal is accepted by The Underwriters
The Underwriters reserve the right to decline any proposal.
Some or all of the information which you supply in connection with this insurance will be held by The Underwriters on computer and may be passed to other Insurers for underwriting and claims handling purposes.
The Underwriters accept no liability before it has authorised the issue of cover.*

Applegate ref : e.mail prop