

## 2023 COMMERCIAL COMBINED INSURANCE PROPOSAL FORM

### INSTRUCTIONS

This is a proposal for a contract of insurance, in which 'proposer' or 'you/your' means the individual, company, partnership, limited liability partnership, organisation or association proposing cover.

This proposal must be completed, signed and dated. All questions must be answered to enable a quotation to be given but completion does not bind you or the insurer to enter into any contract of insurance. If space is insufficient to answer any questions fully, please provide answers in the additional information box at the end of the form or a separate sheet of paper, clearly highlighting the question number. You should retain a copy of the completed proposal (and any other supporting documentation) for future reference.

The Commercial Combined package policy is designed to provide you with a wide range of business insurances in one document. You can select the required cover sections and even within these, there is a flexibility of choice to ensure that your particular needs are catered for.

#### Average

It is important to ensure that the sums insured you request are adequate. Should the sums insured not represent the full amount required by the policy, in the event of a claim your payment may be proportionately reduced. Be sure to avoid this penalty by insuring for the correct amount. To facilitate the correct calculation of sums insured, a complete record of all property owned by your business should be made, with a copy kept elsewhere than at the premises.

#### Deductible/Excess

Under certain covers you will have to bear the first amount of each and every claim. Details of the deductibles/excesses that apply to each separate cover is provided with our premium quotation for your insurance requirements.

#### Terrorist Damage

The ever-present threat of terrorist activity has resulted in the insurance industry and government representatives working together to maintain the availability of cover for such acts. We will always endeavour to offer an indemnity for such loss or damage in line with standard market practice, but the level of insurance obtainable will vary from time to time. If you wish to establish the full extent of cover that we are able to provide for acts of terrorism, please contact us.

#### Minimum Security Standards

In response to the present number and cost of theft claims, Insurers apply minimum security standards to reduce the chance of theft occurring at your premises. Cover for theft or attempted theft will only apply if the following minimum level of security (or alternatively security protections as agreed with Insurers in writing) is installed at your premises and put into effect whenever they are left unattended.

#### Doors

All external doors at your premises and any internal doors which give access to any part of the building not occupied by you, (such as doors being referred to as Exposed Doors) must be of solid construction and fitted with a mortise deadlock conforming to British Standard 3621. Where the doors are double leaf, in addition to the said mortise deadlock, the first closing leaf must be fitted with internal flush or mortise rack bolts at the top and bottom of the leaf. Any outward opening doors should, in addition to the above, have each hinge fitted with a hinge bolt.

#### Windows

All accessible opening windows, fanlights and skylights, including those accessible from decks, roofs, fire escapes or downpipes, must be fitted with key operated window locks, except those opening windows protected by solid steel bars, grilles, expanded metal or weld mesh.

#### Notes

- (1) In respect of any door or window designated a fire exit by a Fire Authority, you will also need to consult with the Fire Authority so that the interest of both safety and security can be met.
- (2) The above are the minimum security requirements. Where additional security requirements are necessary or where Insurers agree to accept alternative security measures, we will advise you in writing.
- (3) In addition to physical security measures at your premises, Insurers may also require the installation of an intruder alarm. Detail of any requirement in this respect will be advised to you in writing.

**SECTION 1 – BUSINESS DETAILS**

1). Full name of proposer including all trading names and any other entities for which you are seeking cover.

2) Key Details

Date Established			
Company Registration No.			
Employer Reference No. (ERN)			
Head Office Address		Postcode	
Risk Address 1		Postcode	
Risk Address 2		Postcode	
Risk Address 3		Postcode	
Telephone Number			
Primary Contact and E-mail Address			
Website (if available)			

3) Business Activities

4) When would you like your insurance policy to start?

From:  to:  both dates inclusive

**SECTION 2 – MATERIAL DAMAGE**

Do you require insurance by this section? Yes  No

**BUILDINGS AND CONTENTS**

1) Please indicate the sum insured required against the item description shown. (Where cover is on a Day One basis, the Declared Value should be shown). If more than 3 premises, please list on a separate sheet.

DESCRIPTION	SUM INSURED (£)		
	PREMISES 1	PREMISES 2	PREMISES 3
Buildings			
Machinery, Plant and All Other Contents (excluding items below)			
Landlord’s Fixtures & Fittings / Tenant’s Improvements			
Stock and Materials in Trade			
Stock Debris Removal			
Stock in shipping containers			
Forklifts			
Other (Specify)			

**COMPUTERS**

DESCRIPTION	SUM INSURED (£)		
	PREMISES 1	PREMISES 2	PREMISES 3
Computers & Peripheral Equipment			
Portable computer equipment (Maximum any one item £ )			
Data and Increased Costs			

**Basis of Cover**

2) Please indicate the basis of claims settlement required for the above by ticking the relevant box. (Items of Stock, Rent and Debris Removal are always settled on an indemnity basis).

Reinstatement	<input type="checkbox"/>	or	Day One	<input type="checkbox"/>	or	Indemnity	<input type="checkbox"/>
			Day One Inflation provision required (maximum 50%)	<input type="checkbox"/>			

3) Are the business premises:

- a) built solely of brick, stone or concrete and roofed with slate, tile, asbestos, metal or concrete?      Yes       No
- b) heated by conventional hot water systems, electricity, natural gas or oil piped into the premises from external bunded oil tank?      Yes       No
- c) in a good state of repair and will be so maintained?      Yes       No
- d) free from undue exposure to storm or flood or damage by any other cause?      Yes       No
- e) occupied solely by you in connection with your business?      Yes       No

If the answer to any Questions 4(a)-(e) is [No], please provide details:

4) How many storeys (including any cellar or basements areas) do the business premises comprise?

5) If the business premises are not solely occupied by you, please state which storeys you occupy:

6) Do you occupy a basement or cellar area?      Yes       No

If [Yes], please advise what you use it for and the type of property kept there:

7) When was the last time the electrical wiring system at the premises was checked by a qualified professional?

8) Are your Exposed Doors and windows of sound construction and fitted with locking devices in accordance with the Minimum Security Requirements set out on Page 1?      Yes       No

If the answer to Question 8 is [No], please state the doors and/or windows which do not comply and how these are presently protected against forced entry:

9) Are the premises protected by an intruder alarm? Yes  No

If [Yes], please advise:

(a) the name of the installer?

(b) if the system is maintained under contract by the installer? Yes  No

(c) if the system, upon activation, will send a signal to a manned central station? Yes  No

Please forward a copy of the alarm specification with this Proposal.

10) Is Terrorism cover required? Yes  No

**BUSINESS INTERRUPTION**

Do you require insurance by this section? Yes  No

**Indemnity Period**

1) Please tick the relevant box to indicate the Maximum Indemnity Period you require (minimum 12 months).

12 months    
  24 months    
 Other (please specify)  months

**Basis of Cover**

2) Please tick the relevant box to indicate the basis of cover required.

Gross Profit    
  Gross Revenue    
  Gross Rentals

**You may insure for loss of Gross Profit, Gross Revenue or Gross Rentals as defined below**

**Gross Profit**

Gross Profit is generally appropriate for businesses involved in manufacture, distribution or retailing. The sum insured is based upon the difference between turnover and purchases (adjusted for opening and closing stock) less discounts received, bad debts, discounts allowed, carriage, packing and freight.

**Gross Revenue**

Gross revenue is appropriate for professionals providing a service as opposed to a physical product.

**Gross Rentals**

You may wish to insure rent receivable by you on a Gross Rentals wording. (Rent paid by you would normally be payable out of Gross Profit or Gross Revenue).

You need to calculate the maximum length of time, following damage to your property, your business is likely to be affected. This period is known as the Maximum Indemnity Period. You should consider a worst-case situation where, for example, a total loss of your premises occurs. The Maximum Indemnity Period must cover the time necessary to completely replace your premises and regain your customers until you are trading again at the same levels as before the loss. A minimum period of 12 months will apply. Allowance for longer periods will need to be made when calculating the amount to be insured.

3) Do you require cover on (see guidance notes below):

- a) the Sum Insured Basis? Yes  No
- b) the Provisional Premium Basis (only for sums insured over £100,000)? Yes  No
- c) the Declaration Linked Basis? Yes  No

If (a) or (b) above, state the sum insured you require, taking into account the Maximum Indemnity Period selected, in the boxes below.

If (c) state your Estimated Gross Profit (or Estimated Gross Revenue or Rentals as appropriate) for the Maximum Indemnity Period selected in the boxes below.

PREMISES 1	PREMISES 2	PREMISES 3	or	FLOATING OVER ALL PREMISES
£	£	£		£

On a Gross Profit basis, purchases less discounts received, bad debts, discounts allowed, carriage packaging and freight are not insured and need not be taken into account in arriving at the sum insured (or estimate). Detail below any additional expenses you do not wish to insure.

Notes on different methods of dealing with the amount insured:

**Sum Insured Basis**

The sum insured should represent not less than the Gross Profit, Gross Revenue or Gross Rental of your business which you expect to obtain throughout the whole length of the Maximum Indemnity Period. Account must be taken of the possibility of a loss occurring towards the end of the period of insurance. This means that when calculating the sum insured, full allowance should be made for growth and inflation during both the insurance period and the Maximum Indemnity Period, so the sum insured represents not less than the Gross Profit, Gross Revenue, or Gross Rentals expected to be earned during the Maximum Indemnity Period from a date commencing at the very end of the insurance year. Our liability is limited to the sum insured and in the event that this proves inadequate, claims become subject to a proportional reduction.

**Provisional Premium Basis**

We recognise the difficulties in forecasting accurately on the Sum Insured Basis, particularly when longer indemnity periods than 12 months are chosen. To encourage the setting of realistic sums insured, we will allow you to pay a provisional annual premium equal to 75% of the premium due, based upon the chosen sum insured. At renewal, you will be required to submit a declaration confirmed by your professional accountant of the actual Gross Profit, Gross Revenue or Gross Rentals earned during the financial year most nearly concurrent with the expired period of insurance. The provisional premium will then be adjusted, resulting in either an additional or return premium.

**Declaration Linked Basis**

Under this basis you are required to state your estimated Gross Profit, Gross Revenue or Gross Rentals for the next 12 months, proportionately increased for longer indemnity periods. Your premium will be calculated on this estimate, but your sum insured will be increased by one third of the estimate to protect you against unforeseen circumstances making your estimates inadequate. At the end of each period of insurance we will require a declaration and adjust the premium paid in accordance with the method described under the Provisional Premium Basis.

**Scope of Cover**

Unless otherwise indicated, the perils will be as selected under the Buildings and Contents section.

4) Do you wish to insure Business Interruption following damage occurring:

- a) at nearby premises which may prevent or hinder use of your own premises? Yes  No
- b) at electricity stations or water or gas works? Yes  No

- c) to your property whilst stored at other locations? Yes  No
- d) at the premises of any of your suppliers or customers? Yes  No
- 5) Is Terrorism cover required? Yes  No

**BOOK DEBTS**

Do you require insurance by this section? Yes  No

This section should be used to insure your outstanding debit balances against damage, leading to your inability to trace the amounts owed by you to your debtors.

Cover provided by this section follows the perils insured by the Buildings and Contents Section.

The sum insured on outstanding debit balances should represent the maximum amount outstanding at any one time during the period of insurance. At the end of each month, you will be required to record the amount of outstanding debit balances and keep a copy of such record in a fire-resisting safe or cabinet or elsewhere than at the business premises.

1) State the maximum amount of Outstanding Debit Balances at any one time. If more than 3 premises, please list on a separate sheet.

<b>PREMISES 1</b>	<b>PREMISES 2</b>	<b>PREMISES 3</b>	or	<b>FLOATING OVER ALL PREMISES</b>
£	£	£		£

- 2) Are records of all outstanding debit balances kept in fire resisting safes or cabinets at the premises? Yes  No
- 3) Are records of all outstanding debit balances:
- a) kept on paper? Yes  No
- b) kept within your computer system? Yes  No
- c) that are kept within your computer system backed up daily and removed from the premises overnight? Yes  No

**GLASS**

Do you require insurance by this section? Yes  No

This insurance provides cover for damage to all fixed plain plate or sheet glass, wired glass, mirrors, neon signs, light boxes and sanitaryware up to the sum insured you require.

1) State the sum insured required £

2) Cover can be extended to include armoured, stained and other types of special glass. If cover is required on such items, detail below in the space provided.

Description	Sum Insured	Premises
	£	
	£	
	£	

**MONEY**

Do you require insurance by this section?

Yes  No

This section should be used to insure your business money against physical loss.

**Non-Negotiable Money**

Non-negotiable Money is crossed cheques, crossed postal orders, crossed bankers drafts, crossed national giro payment certificates, unused postal franking machine units, stamped or impressed national insurance cards, holiday with pay stamps and consumer redemption vouchers.

**Negotiable Money**

All other types of Money shall be deemed to be negotiable.

1) State the limit you require for Negotiable Money at the premises during business hours, in transit or in a bank night safe.

£

2) What is the estimated annual amount of Negotiable Money in transit:

a) by security company?

£

b) otherwise?

£

3) If you use a security company for transit of Negotiable Money, do you require cover whilst in their custody?

Yes  No

4) How often do you bank Negotiable Money?

£

5) Do you pay your employees in cash?

Yes  No

6) In connection with Money in transit:

a) What method of transport is used?

b) What is used to contain the Money?

c) How many people accompany the Money?

7) Do you keep Negotiable Money in locked safes or strongroom at the premises outside business hours?

Yes  No

If [Yes], please detail below the make, model and limit required in respect of each safe and strongroom.

Make and Model	Anchored Yes/No	Limit Required
	No	£
	No	£

**GOODS IN TRANSIT**

Do you require insurance by this section?

Yes  No

This section will provide “All Risks” (subject to certain exclusions) cover for stock and tools appertaining to the business whilst in transit, including whilst being loaded and unloaded, anywhere within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.

**Refrigerated Vehicles**

Deterioration of stock conveyed under frozen, chilled or insulated conditions is excluded from cover provided by this Section. Cover can be considered for such contingencies, subject to further details.

1) Please provide full details of the property to be insured whilst in transit and indicate whether tools used for the business are to be included.

2) Indicate the limit you require in respect of any one transit and the estimated annual value of property consigned by:

	Limit	Estimated Annual Value
Post	£	£
Road or rail haulier	£	£

3) For property in transit by your own vehicles, please provide the necessary details, together with the limit required in respect of any one transit. If you require cover for unspecified vehicles, indicate the number of vehicles, together with the limit required.

Make and Type of Body (open or closed)	Limit
	£
	£
	£

4) In respect of property in transit by all your own vehicles, state the maximum amount you wish to insure in transit at any one time.

£

5) Are any of your own vehicles (and their trailers) left loaded overnight?

Yes  No

If [Yes], please provide full details, including where they are left and security measures taken.

6) Are your own vehicles fitted with:

a) additional locks? (other than those fitted by the manufacturer)

Yes  No

b) any alarm system?

Yes  No

c) any other form of immobilising device? (other than that fitted by the vehicle manufacturer)

Yes  No

If [Yes] to any of the above, please provide full details for each vehicle.



**SECTION 3 – EMPLOYERS LIABILITY**

Do you require insurance by this section? Yes  No

Employers’ Liability Insurance is compulsory for virtually all businesses with one or more employees. You are indemnified against legal liability to pay compensation for bodily injury (including disease) sustained by your employees arising out of their employment in the business.

When providing information to us of estimated annual wages, the total emoluments of all persons employed by you must be included, other than principals or partners of a non-limited business. No deduction should be made for income tax, holiday with pay, contributory pensions or national insurance.

1) Please state your choice of Limit of Indemnity:

Option 1		Option 2		Option 3	
£5,000,000	<input type="checkbox"/>	£10,000,000	<input type="checkbox"/>	Other: £	<input type="checkbox"/>

2) Please insert the estimated annual wages and other earnings for the next 12 months (for example dividend payments or other remuneration in lieu of wages or other payments) in the table below:

Role Type	Number of People	Total Gross Earnings £
Managerial		
Clerical and Secretarial		
Manual (excluding using woodworking, power presses or guillotines)		
Manual (using woodworking, power presses or guillotines)		
Labour only sub-contractors		
Bona-fide sub-contractors		
Other (please specify)		

3) Please confirm if any of the above activities involve:

(a). Work away from premises? Yes  No

If so, please provide:

Nature of Activities	Associated Wage Roll	Number of Employees

(b) Work outside UK? Yes  No

If so, please provide:

Nature of Activities	Associated Wage Roll (£)	Number of Employees	Territory	Maximum Duration

(c) Work at Depth on land? Yes  No

If so, please provide:

Nature of Activities	Associated Wage Roll	Number of Employees	Maximum Depth on Land

(d) Work at Depth underwater? Yes  No

If so, please provide:

Nature of Activities	Associated Wage Roll	Number of Employees	Maximum Depth Underwater

(e) Work at Height? Yes  No

If so, please provide:

Nature of Activities	Associated Wage Roll	Number of Employees	Maximum Height

(f) Offshore Exposures? Yes  No

If so, please provide:

Nature of Activities	Associated Wage Roll	Number of Employees

(g) Work in or on airports, aerodromes, bridges, viaducts, towers, steeples, Yes  No

spires, pylons, chimney shafts, quarries, mines, ships, blast furnaces, docks, harbours, railways, chemical or petrochemical works, oil or gas refineries or storage facilities, offshore, power stations or nuclear power stations?

If [Yes], please provide full details:

4) Will you process, use, handle or store any of the following in connection with your business?

- (a). Silica, asbestos or substances containing asbestos?      Yes  No
- (b) Radioactive substances?      Yes  No
- (c) Any other toxic or explosive materials?      Yes  No

If [Yes], please provide full details:

5) Are all of your lifting plant and pressure vessels/boilers which are subject to Statutory Regulations regularly inspected by qualified engineers as required by the legislation?      Yes  No

6) Do you have a formal written Health and Safety policy?      Yes  No

7) Have you carried out the following risk assessments in respect of the Management of Health and Safety at Work Regulations 1999 or successor regulations?

- (i) Manual Training      Yes  No
- (ii) COSHH      Yes  No
- (iii) Working with machinery      Yes  No
- (iv) Work at height      Yes  No

8) Do you keep written evidence of the risk assessments and method statements communicated to all employees and ensure it is periodically reviewed and in accordance with industry best practice?      Yes  No

If [No], please provide full details:

9) Have you or any of your Directors, Partners or Employees ever been:

- (i) prosecuted under the Health and Safety at Work Act or related legislation or regulations?      Yes  No
- (ii) served with a Prohibition Notice under the Health and Safety at Work Act?      Yes  No

10) Does any of your work produce noise levels above 85dB(A)?      Yes  No

If [Yes], please give details and state what precautions are taken.

11) Where Bona-Fide Sub Contractors are used, do you check that they have Employers and public/products liability insurance?      Yes  No

**SECTION 4 – PUBLIC/PRODUCTS LIABILITY**

**PUBLIC LIABILITY**

Do you require insurance by this section? Yes  No

Public liability indemnifies you against legal liability to pay compensation for damage to property or bodily injury to third parties (other than employees) arising in the course of the business. In addition to the limit of indemnity, Insurers will pay legal fees, costs and expenses.

Please note the following in connection with questions involving work away from the premises:

“Heat equipment” means electric, oxy-acetylene or similar welding or cutting equipment, blow lamps, blow torches, hot air guns, hot air strippers, asphalt, bitumen, tar or pitch heaters, electric soldering or de-soldering equipment, carpet or aspirated irons.

“At height” means using ladders, scaffolding, towers, cranes or other equipment in order to undertake work above ground floor level.

1) Please state your choice of Limit of Indemnity:

Option 1		Option 2		Option 3		Option 4 (Specify limit)	
£2,000,000	<input type="checkbox"/>	£5,000,000	<input type="checkbox"/>	£10,000,000	<input type="checkbox"/>	£	<input type="checkbox"/>

Dominion will advise you of all the excess options available to you (N.B. Excess only applies to property damage).

2) Please provide your turnover for the last three completed accounting periods and an estimate for the current accounting period from your clients based in the following territories:

	Year End	UK	EU	USA/Canada	Rest of World	Total
Estimated current year		£	£	£	£	£
Last completed year		£	£	£	£	£
Prior completed year (-1)		£	£	£	£	£
Prior completed year (-2)		£	£	£	£	£

3) Please complete the following, if applicable to your business, in connection with work carried out away from your premises:

	Number of employees	Estimated Associated Wages/Payment
Work away using ‘heat equipment’		£
Work Away ‘at height’		£
Work Away ‘at depth’		£
Work away (other)		£
Any demolition work or any work involving piling?		£
Bona fide subcontractors		£
Self-employed and labour only subcontractors		£

**PRODUCTS LIABILITY**

Do you require insurance by this section? Yes  No

Products Liability indemnifies you against legal liability to pay compensation for damage to property or bodily injury to third parties (other than employees) resulting from products supplied by you. Your chosen limit of indemnity under

the Public Liability section would be Insurer’s maximum liability for this insurance in any one period of insurance. In addition to the limit of indemnity, Insurers will pay legal fees, costs and expenses.

- 1) Is inter-company turnover included in the figures under question 3 above?      Yes       No
- 2) Do you insist that all sub-contractors engaged by you hold the equivalent limit to the limit that you have selected above?      Yes       No
- 3) Do any of your products reach the USA or Canada:
- a) directly?      Yes       No
- b) indirectly through other firms?      Yes       No

If you have ticked any of the above boxes, please provide full details below or on a separate sheet, attaching any relevant documentation.

- 4) Do you provide:
- a) instructions, advice, designs, plans, supervision, specifications or formulae for a fee?      Yes       No
- b) any form or treatment or diagnosis?      Yes       No
- 5) Do you manufacture, sell, instal, service or supply goods which to your knowledge:
- a) are incorporated in aircraft, spacecraft or motor vehicles?      Yes       No
- b) are for the nuclear, marine or offshore industries?      Yes       No
- 6) Are chemicals, effluent, fumes or other noxious dangerous or waste substances discharged from your premises into the atmosphere, sewers, waterways or elsewhere?      Yes       No

If [Yes], please provide details indicating whether permission has been obtained from the relevant authority and the measures taken to render the discharge harmless.

- 7) Have you or, to your knowledge, any former owner or occupier:
- (a) Ever been prosecuted or sued for any pollution problem?      Yes       No
- (b) Ever had any incidents of pollution or incidents likely to cause pollution?      Yes       No
- (c) Ever carried on any industrial activity which was the subject of an environmental permit or licence?      Yes       No

If [Yes], please provide full details:

**SECTION 5 – CLAIMS / GENERAL INFORMATION**

1) Please give details below of all claims made against you, or any circumstances which in your opinion are likely to result in a claim, in the last 5 years

Date of Claim	Type of Claim	Brief Details	Amount Paid or Outstanding	Status of Claim (Open/Closed)

You should be aware that your answers to the above question do not amount to a notification to your current insurers (whether or not Dominion is your current broker) of any claim against the firm or any circumstances that may give rise to a claim.

2) Has any insurer ever:

- (a) Declined your proposal? Yes  No
- (b) Refused to renew your policy? Yes  No
- (c) Cancelled your policy without you requesting to do so? Yes  No
- (d) Imposed remedial terms at renewal? e.g., rate increase, increased excess or other limitation Yes  No

If [Yes] to any of the above, please provide full details:

3) Have you or any director or partner or any Company of which any of you have been a director or any partnership of which any of you have been a partner been the subject of a County Court Judgment(or Scottish equivalent) or been declared bankrupt or insolvent or been the subject of an administration order, a CVA or an IVA? Yes  No

If [Yes], please complete the table below:

Date of Judgment	Details	Amount (£)

**SECTION 6 – ADDITIONAL AND OTHER MATERIAL INFORMATION**

**Important Notice**

*All "material information" must be disclosed as part of the proposal and before any insurance contract commences. "Material information" includes any fact which Insurers may reasonably wish to know in relation to their assessment of the risk, the exposure and in calculation of any appropriate premium. You must disclose all such information whether or not a specific question has been included in the application form. You must disclose to the insurer all material circumstances which you know, or ought to know. You "ought to know" information that should reasonably have been revealed by a reasonable search of information available to you. You must therefore undertake a reasonable search of such information (such as by making enquiries or performing an electronic search).*

**1) Please use this section to provide any additional detail requested above and to add any further information that you feel will assist an Underwriter in understanding your business.**

**2) If there has been any significant change in your business in the last year, or you expect any significant change in the coming year, please provide details here.**

**SECTION 7 – DECLARATION**

**IMPORTANT DISCLOSURE INFORMATION**

As a result of the Insurance Act 2015 (the “Act”), significant changes have been made to the law in relation to commercial insurance. The Act imposes an obligation on all policyholders to make a “fair presentation of the risk” prior to the policy commencing. A fair presentation is one that discloses, in a manner that is reasonably clear and accessible, every material circumstance which is known or ought to be known by the policyholder’s senior management, or those responsible for arranging insurance, following a reasonable search. This means that you must disclose anything which would influence the judgement of a prudent insurer in determining whether to take the risk and if so, on what terms. A material circumstance includes any factors pertaining to the risk to be insured including prior claims, your financial history, convictions of key personnel and your business activities. You are not obliged to disclose something that reduces the risk to be insured. Your knowledge, for the purposes of the Act, includes (but is not limited to) that of all senior management and others you rely on, such as advisers, consultants and specialists. Senior management includes anyone who has a key role in making decisions on behalf of the business, even if they do not sit on the board or if they do not officially have a management role. This means that if the information is readily available to you but you fail to disclose it, for example owing to a lack of enquiry, you will have breached your duty to fairly present the risk. Equally, any relevant knowledge we have as your broker must also be presented to insurers and we must therefore make you aware that all information you provide to us must form part of the presentation of the risk, if relevant. If you have any doubt about facts considered material, it is in your interest to disclose them. If you do not make a fair presentation of the risk the policy may be avoided, written on different terms or a higher premium may be charged, depending on the circumstances of the failure to present the risk fairly. You should be aware that your answers to these questions do not amount to a notification to your current insurers of any claim against the firm or any circumstance that may give rise to a claim. If you have received a claim or are aware of any circumstances that may give rise to a claim, you must inform your current insurer separately before the expiry of your current policy.

**CONFIRMATION**

I/we declare that the statement and particulars in this proposal are true and complete. I/we have made a fair presentation of the risk and have not misrepresented or suppressed any material facts after full enquiry of relevant parties inside and outside my/our organisation. I/we agree to the contract of insurance being prepared using the information I/we have supplied in this form, along with any associated information I/we have supplied.

I/we shall inform you of any material alteration to those facts and/or the information supplied before completion of the contract of insurance and understand that such changes may result in Insurers withdrawing their quotation and/or amending the same. I/We agree that if I/we become aware of any claim and/or circumstance on or before our current policies renewal date I/we will duly notify our current Insurer and Dominion of the same. I/We agree that Dominion may need to contact our previous and/or present Insurers for further information.

I/we confirm that we are authorised by all Partners/Members/Directors of the Firm to sign this Proposal.

Please note that the completion and submission of this form does not bind you or us to enter into a contract of insurance.

Signature	Print Name and Status	
	<b>Date:</b>	