

DUAL Commercial

Print proposal form

DUAL



Print proposal form

Important information

Your duty to make a fair presentation of the risk

You must make a fair presentation of the risk to us at inception, renewal and variation of your policy.

This means that you must tell us about all facts and circumstances which may be material to the risks covered by your Policy in a clear and accessible manner or give us sufficient information to alert us of the need to make enquiries about such facts or circumstances.

Material facts are those which are likely to influence us in the acceptance of or assessment of the terms or pricing of your Policy. If you are in any doubt as to whether a fact is material, you should tell us about it.

If you fail to make a fair presentation of the risk, we may avoid your Policy (that is treat it as if it had not existed) and refuse to pay any claims where any failure to make a fair presentation is:

- a) deliberate or reckless; or
- b) of such other nature that, if you had told us about a material fact or circumstance, we would not have issued, renewed or varied your Policy.

In all other cases, if you fail to make a fair presentation of the risk, we will not avoid your Policy but we may instead:

- a) reduce proportionately the amount paid or payable on any claim, the proportion for which we are liable being calculated by comparing the premium actually charged as a percentage of the premium which we would have charged had you made a fair presentation (e.g. if we would have charged you double the premium, we will only pay half the amount of any claims under your Policy); and/or
- b) treat your Policy as if it had included such additional terms as we would have imposed had you told us about a material fact or circumstance. Payment of any claim you make will be subject to the application of any such additional terms.

For these reasons it is important that you check all of the facts, statements and information set out in your Proposal Form or in any other information provided are complete and accurate. You must also make reasonable enquiries to check with anyone you employ in your business that the facts and statements set out in your Proposal Form or in any other information provided are complete and accurate and that there are no other material facts which you need to disclose.

If any of the facts, statements and information set out in your proposal form, risk presentation or any additional information provided are incomplete or inaccurate, you or your insurance adviser must contact us immediately.

Failure to do so could invalidate your policy or lead to a claim not being paid or not being paid in full.

Section 1 – Business details

01. Full company or partnership name including subsidiary companies:

02. Company registration number:

03. Correspondence address:

04. Risk address(es)	Property 1	Property 2	Property 3
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05. Employee reference number:

06. Business description:

07. Policy commencement date:

DD MM YYYY

08. Describe key processes involved in the business including types of machines and trade materials:

09. Do you carry out any activities other than printing e.g. publishing? Yes No

If you have answered **yes**, please give details:

10. What year was the company established?

-
11. Has any proposer, director or partner of the business or any other business in which you or they have been trading ever:
- | | | |
|---|-----|----|
| a) Had any convictions, criminal offences or prosecutions pending other than motor offences? | Yes | No |
| b) had a proposal refused or declined or ever had an insurance cancelled, renewal refused or had special terms imposed? | Yes | No |
| c) ever been declared bankrupt/insolvent, or the subject of bankruptcy proceedings? | Yes | No |
| d) been prosecuted for a breach of any statute relating to health or safety of employees or others; served with a Prohibition Notice under the Health and Safety at Work Act; subject of a recovery action by Customs and Excise or the Inland Revenue; the subject of a county court judgement made against you? | Yes | No |

If you have answered **yes** to question 11 a), b), c) or d) above, please give details below:

Question number	Details
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-
- | | | |
|---|-----|----|
| 12. Have you ever previously been insured for any of the covers requested in this proposal? | Yes | No |
|---|-----|----|

If you have answered **yes** to question 12 above, please give details:

-
13. Provide details of all previous losses or damage/claims sustained by you or any director or partner (whether insured or not) which have or could have resulted in a claim in respect of the risks proposed during the last five years.

Date	Circumstances	Amount
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Section 2 – Property damage

01.	Property damage all risks cover required?			Yes	No
02.	Buildings declared values:	Property 1 £	Property 2 £	Property 3 £	
03.	Tenants improvements declared value:	£	£	£	
04.	Stock and work in progress declared value:	£	£	£	
05.	The policy includes a standard limit of £50,000 for artwork and transparencies. Do you require a higher limit?			Yes	No
	If yes , please state limit required:			£	
06.	Machinery, plant, fixtures, fittings and all other contents declared value:			£	
Premises details					
07.	What is the basis of valuation for machinery, plant, fixtures and fittings?			Reinstatement	Indemnity
08.	Year of construction:				
09.	Number of storeys:				
10.	Are the premises of standard construction (constructed of brick, stone, or concrete and roofed with slates, tiles, concrete, metal or asbestos)?			Yes	No
	If you have answered no to question 10, please give details:				
11.	Does your premises contain sandwich panels, composite panels or linings?			Yes	No
12.	Are the premises in an area previously affected by flood?			Yes	No
13.	Does the building have any visible sign of cracks?			Yes	No

14.	Are you aware that the premises or any adjacent property has previously suffered from subsidence, heave or landslip, or that there is any reason this may occur in the future?	Yes	No
15.	Is cover required on any outbuildings or temporary buildings (e.g. portakabins or metal containers) or any contents within these?	Yes	No
16.	Are the premises heated in whole or part by portable appliances of any description?	Yes	No

If you have answered **yes** to question 11, 12, 13, 14, 15 or 16 above, please give details below:

Question number **Details**

17.	Are you the sole occupants of your premises and are there no unoccupied portions of the premises?	Yes	No
18.	If your premises are adjoining any other premises, does perfect fire separation exist between premises?	Yes	No

NB: perfect fire separation is defined as a roof height non-combustible, e.g. a brick wall, between premises

If you have answered **no** to question 17 or 18 above, please give details below:

Question number **Details**

Fire safety details

19.	Is there a no smoking policy in force? If no , please give details:	Yes	No
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20. Is there storage of any toxic or highly flammable liquids e.g. inks (flashpoint below 32 degrees C)? Yes No

If you have answered **yes** to question 20 please state storage method:

21. Will all combustible waste be cleared up on a daily basis at the premises? Yes No

22. Are fire extinguishers installed and subject to an annual maintenance agreement? Yes No

If you have answered **no** to question 21 or 22 above, please give details below:

Question number	Details		
23.	Has a fire alarm been installed?	Yes	No
	If yes , is it a manual or automatic system?	Manual	Automatic
	If you have answered ' automatic ' to question 23 above, please describe detection equipment and method of signalling:		
24.	Do your premises have a sprinkler system?	Yes	No
	If you have answered yes to question 24 above, please answer the following questions below:		
	Age of system:	Type of system:	
	Water supply details:		
	Frequency of maintenance visits:		
	Does it have an alarm connection to the fire brigade?	Yes	No

Security details

25. Do your premises comply with our 'Minimum Standard of Security' condition? Yes No
If you have answered **no**, please provide details:

26. Has an intruder alarm been installed? Yes No

If you have answered **yes** to question 26 above, please answer the following questions below:

a) Installer accreditation

b) Maintenance accreditation

c) Please give details of signalling

d) Are you aware of any restrictions in police response?

27. What additional security protections do you have installed such as CCTV, roller shutter protection or ram raid protection?

Operation error

28. Operator error cover required? Yes No

29. Are all staff that prepare and operate print machinery competent in this work and is any training on the preparation and/or use of print machinery fully documented? Yes No

If **no**, please give details:

Section 3 – Money

01. Money cover required? Yes No

Section 4 – Business interruption

01. Business interruption all risks cover required? Yes No

02. Estimated gross profit £
(do not deduct wages and salaries i.e. turnover less purchases):

03. Maximum indemnity period required: Months

04. Loss of rent cover required? Yes No

05. Estimated annual rent: £

06. Maximum indemnity period required: Months

Section 5 – Specified all risks

01. Specified all risks cover required? Yes No
(NB: laptops should be included under the computers section)

02. a) Tools and plant

Sum insured: £ Territory:

Description:

b) Miscellaneous

Sum insured: £ Territory:

Description:

Section 6 – Public and products liability

01. Public liability cover required? Yes No

02. Products liability cover required? Yes No

03. Will any products be supplied, or have you ever supplied products to the USA or Canada? Yes No

If **yes**, please give details below:

Type of product: **Details of any hold harmless agreements:**

04. Estimated annual turnover for the current financial year:

UK: £ Europe: £

USA / Canada: £ Rest of world: £

05. Estimated annual payments to bona-fide sub contractors: £

Please confirm details of the activities carried out by BFSC:

06. Financial loss cover required? Yes No

If **yes**, please state retroactive date required:

07. Libel cover required? Yes No

If **yes**, please state retroactive date required:

08. Breach of copyright and confidentiality cover required? Yes No

If **yes**, please state retroactive date required:

09.	Professional indemnity cover required? (NB: this special extension includes cover for libel and breach of copyright) If yes , please state retroactive date required:	Yes	No
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10.	Bookbinders cover required?	Yes	No
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Section 7 – Employers' liability

01.	Employers' Liability cover required?	Yes	No
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02.	Do you undertake any manual work away from your premises other than collection and delivery? If yes , please give details:	Yes	No
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03.	Do you have a written Health & Safety policy that is recorded, signed, dated and communicated to new and existing employees? If yes , please give details:	Yes	No
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04.	Are employees now, or have they ever been, exposed to noise levels above 80 db(A)?	Yes	No
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05.	For each premises to be covered have you or any former owner:		
	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 you have answered **yes** to questions 4 or 5 above, please give details below:

Question number	Details
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06.	Clerical and digital staff, salespeople and managerial employees wageroll:	£
07.	Manual employees wageroll:	£
08.	Manual work away wageroll (excluding heat):	£
09.	Manual work away wageroll (including heat):	£

Section 8 – Personal accident

01.	Personal accident cover required?	Yes	No
02.	Inching and crawling permanent disablement benefit cover required?	Yes	No
03.	Inching and crawling wageroll:	£	

Section 9 – Goods in transit

01.	Goods in transit cover required?	Yes	No
02.	Limit for any one loss: £	Territory:	

Section 10 – Computers

01.	Computer cover required?	Yes	No
02.	Installed computer equipment including auxiliary equipment declared value:	£	
03.	Portable computer equipment declared value:	£	
04.	Do you maintain up-to-date firewalls and operate data security? If no , please give details:	Yes	No

Section 11 – Legal expenses

01.	Legal expenses cover required?	Yes	No
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Contract disputes

02.	Contract disputes cover required?	Yes	No
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Section 12 – Directors and officers

01.	Directors and officers cover required?	Yes	No
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02.	Are your shares privately held? i.e. not publicly traded on any stock exchange	Yes	No
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03.	Have you been in operation for more than 24 months?	Yes	No
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If you have answered **no** to question 2 or 3 above, please give details below:

Question number	Details
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04.	Have you acquired any company in the last year which has total assets greater than 50% of your total assets or are you planning such an acquisition in the next 12 months?	Yes	No
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05.	Are you aware of any circumstances or incidents in the past three years that could give rise to a claim being made against a director or officer whether or not the circumstance or incident has been notified to a D&O insurer?	Yes	No
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If you have answered **yes** to question 4 or 5 above, please give details below:

Question number	Details
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06. Have you previously been insured for Directors & Officers (D&O) cover and has such cover remained in force until the commencement date for this proposal? Yes No

If **yes**, please state the policy number and name of insurer below

Policy number	Name of insurer
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07. Have you reported a profit before tax at the last financial year end? Yes No

If **no**, has the loss deteriorated over the last two years? Yes No

If the loss has deteriorated over the last two years, please give details:

Section 13 – Terrorism

01. Terrorism cover required? Yes No

Section 14 – Theft by employee and fidelity insurance

01. Theft by employee and fidelity cover required? Yes No

If **yes**, please state whether Option A, or Option B is required below:

Option A £ Standard Limit: £10,000
 – Theft by employee

Option B £ Limit required: £
 – Fidelity guarantee

02. Have any claims previously occurred or has there been occasion to doubt the honesty of any employee? Yes No

If **yes**, please give details:

03.	Do you always obtain satisfactory written references direct from former employers covering the 3 years preceding the engagement of any employees responsible for money, goods, accounts, computer operations or computer programming?	Yes	No
	If no , please give details:		

Complete questions 4, 5 and 6 if Option B – Fidelity Insurance is required

04.	Do professional auditors audit your accounts at all locations at least once every 12 months?	Yes	No
05.	Has your computer security been vetted by a professional computer company or computer security personnel of your auditor and any recommendations been fully complied with?	Yes	No
06.	When undertaking electronic funds transfers or electronic banking, do you comply with all terms and conditions contained in the agreement with the service bank?	Yes	No

If you have answered **no** to question 4, 5 or 6 above, please give details below:

Question number	Details
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Where Fidelity Insurance is selected, the answers to all questions in this section form the system of check as referred to in the policy wording.

Section 15 – Engineering inspection

01.	Engineering inspection cover required?	Yes	No
	If yes , please give details of items of plant to be inspected:		

Declaration

I/We declare that:

- 1 I/We have read this proposal and understand that I/We are under a duty to make a fair presentation of the risk and that failure to do so could result in my/our policy being invalidated and/or a claim not being paid or not being paid in full.
- 2 The facts, statements and information contained within this proposal, whether provided by me/us or by others on my/our behalf, are true and complete.
- 3 The facts, statements and information which are not contained within this proposal but which have been provided to Allianz separately by me/us or by others on my/our behalf are true and complete.
- 4 I/We have declared all material facts and circumstances which may affect the risk being accepted by Allianz under this policy even if Allianz has not asked me/us any questions about such facts.
- 5 I/We have made all reasonable enquiries of any employed by me/us to ensure that all facts, statements and information provided to Allianz are accurate and correct.
- 6 I/We agree to accept Allianz's standard form of policy for this/these class/classes of insurance. A specimen copy of the policy is available on request.
- 7 I/We understand that Allianz Insurance PLC and/or Allianz Legal Protection reserve the right to decline any proposal.
- 8 I/We have read the Data Protection statement contained within this proposal and consent to data being used for the purposes specified.

Authorised signature:

Print name:

Position/title in company:

Date:

DD MM YYYY

Continued overleaf

Important

Your records

You should keep a record (including copies of letters) of all information supplied to Allianz which relates to this proposal. A copy of this proposal will be supplied upon request.

Data Protection Act

Allianz Insurance PLC together with other companies within the Allianz SE group of companies ("Allianz") may use the personal and business details you have provided or which are supplied by third parties including any details of directors, officers, partners and employees (whose consent you must obtain) to:

- provide you with a quotation, deal with the associated administration of your policy and to handle claims;
- search credit reference, credit scoring and fraud agencies who may keep a record of the search;
- share with other insurance organisations to help offset risks, administer your policy, for statistical analysis, and to handle claims and prevent fraud;
- support the development of our business by including your details in customer surveys, for market research and business reviews which may be carried out by third parties acting on our behalf.

Allianz may need to collect and process data relating to individuals who may benefit from the policy ("Insured Persons"), which under the Data Protection Act is defined as sensitive (such as medical history of Insured Persons) for the purpose of evaluating the risk and/or administering claims which may occur. You must ensure that you have explicit verbal or written consent from the Insured Persons to such information being processed by Allianz and that this fact is made known to the Insured Persons.

If your policy provides Employers Liability cover information relating to your insurance policy will be provided to the Employers Liability Tracing Office (the "ELTO") and added to an electronic database, (the "Database") in a format set out by the Employer's Liability Insurance: Disclosure by Insurers Instrument 2010.

The Database assists individual consumer claimants who have suffered an employment related injury or disease arising out of their course of employment in the UK whilst working for employers carrying on, or who carried on, business in the UK and as a result are covered by the employers' liability insurance of their employers, (the "Claimants"):

- I. to identify which insurer (or insurers) was (or were) providing employers' liability cover during the relevant periods of employment; and
- II. to identify the relevant employers' liability insurance policies.

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 any other persons or entities permitted by law.

The Database will be managed by the ELTO and further information can be found on the ELTO website Telephone calls may be recorded for our mutual protection, training and monitoring purposes.

Under the Data Protection Act 1998 individuals are entitled to request a copy of all the personal information Allianz Insurance plc holds about them. Please contact the Customer Satisfaction Manager, Allianz Insurance plc, 57 Ladymead, Guildford, Surrey, GU1 1DB.

Personal details may be transferred to countries outside the EEA. They will at all times be held securely and handled with the utmost care in accordance with all principles of English law.

By applying for and/or entering into this insurance policy you will be deemed to specifically consent to the use of your data and your insurance policy data in this way and for these purposes and that your directors, officers, partners, and employees have consented to our using their details in this way.

Helping you do more

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