



EUROPA
GENERAL
An RSA Group Company

Liability Proposal Form

Broker

Europa General Underwriters (N.I) Limited
89/91, Academy Street,
Belfast, BT1 2LS

Telephone: 028 9032 0190
Facsimile: 028 9032 7592

Standard Limits of Indemnity
Employers Liability £10,000,000 any one occurrence/unlimited in the Period
Public Liability £1,000,000 any one occurrence/unlimited in the Period

Note: a specimen standard Policy showing the Terms Conditions and EXCLUSIONS is available on request

All questions must be answered or proposal will not be accepted

Section A General Information

1 Proposer's name (in full)

Trading title

Business address

2 proposer's trade business or occupation

3 Full particulars and descriptions of work undertaken including details of work undertaken away from the premises

4 Date established if less than one year give details of previous experience

5 Registered for V.A.T.

Yes No

Section B Details of machinery

6 (i) Have you any

a) Power operated lifts, hoists and cranes

Yes No

b) mechanical plant (other than fixed machinery)

Yes No

c) Fixed machinery (other than woodworking machinery as described in Question 17c) driven by mechanical power

Yes No

both used at your own premises and also away from them.

If "Yes" please give details

(ii) Are the above regularly inspected to comply with statutory requirements (where applicable)

Yes No

(iii) Is all plant in a serviceable condition

Yes No

Section C Details of own business premises

7 Do you require public liability cover on your own premises?

Yes No

8 Please give approx. size of business premises

Are premise detached?

Yes No

9 Please state nature of work undertaken at your own business premises

10 If detached please state approx, distance of neighbouring premises and business of occupants of those premises

11 If not detached premises what portion of premises do you occupy?

12 If part only occupied what are the other occupant's businesses?

13 Are your premises in a good state of repair, properly fenced and guarded?

Yes No

Section D**Type of work undertaken**

Please note the following are some of the Exclusions to the standard policy:-

- a) any work of demolition
- b) construction, alteration, demolition or repair of bridges, towers, steeples, chimney shafts, blasts furnaces and viaducts;
- c) piling, tunnelling, quarrying or the use of explosives;
- d) excavations below 3 metres in depth;
- e) work carried out in petro-chemical or gas works, airports or dockyards;
- f) underwater work;
- g) work involving Asbestos;
- h) the use of flame or welding or cutting by heat away from the Assured's own premises; (unless specifically agreed with Europa General)
- i) liability attaching under any contract or agreement unless such liability would have attached in the absence of such agreement;
- j) Liability arising from advice, design, specification, professional or other treatment given or prescribed;
- k) the use of powered woodworking machinery;
- l) carriage of petro-chemicals, hazardous chemicals, explosives (including fireworks and ammunition).

ALL QUESTIONS MUST BE ANSWERED

- 14 Are you involved in the use of flame or welding or cutting by heat away from your premises? Yes No

Note - Exclusion (h) above applies to the standard Policy unless otherwise agreed by Underwriters when a Heat Warranty and inner limit will be applicable as per schedule.

- 15 Do you undertake work under any Conditions of Contract standard or otherwise Yes No

If "Yes" please give details
Note - Exclusion (i) above

- 16 Do you give advice, plans, designs or specification (other than normal instructions for proper use of maintenance)? Yes No

If "Yes" please give details
Note - Exclusion (j) above

- 17 Are any of the following used (or in the past have been used) in your business?

- a) Asbestos, silics, isocyanates or other substances involving a possible health hazard or any materials containing such substance Yes No
Note - Exclusion (g) above

- b) Acids, gases, chemicals, explosives or other materials containing such substances Yes No

- c) Woodworking machinery driven by steam, gas, water, electricity or other mechanical power.
The expression "woodworking machinery" includes pendulum, swing and chainsaws but not other portable tools applied to the work by hand Yes No
Note - Exclusion (k) above

- 18 Do you undertake or engage in any work which may be considered by Underwriters to fall within any of the Exclusions mentioned above Yes No

- 19 Does your trade or business result in any impairment to the environment, e.g. chemical effluents, fumes excessive noise or any substance of noxious nature either within or outside your premise? Yes No

- 20 Are Employees now or have they been exposed to noise at such levels that hearing may be impaired? Yes No

- 21 Is work undertaken outside United Kingdom? Yes No
If "Yes" to any of questions 17 -21 please give details

- 22 a) Do you have a specifically named individual responsible for co-ordinating and enforcing Health & Safety procedures? Yes No

- b) Do you have a written Health & Safety Policy which is brought to the attention of all employees Yes No

Section D Type of Work undertaken cont'd

23 Do you provide all necessary and adequate Personal Protective Equipment to comply with all current Statutory Legislation and is wearing of all P.P.E. rigidly enforced? Yes No

24 Have you ever been convicted or is any prosecution pending in respect of any Health & Safety Legislation or Regulations? Yes No

25 Is any work undertaken or engaged in at a height exceeding 12 meters? Yes No
If "Yes" to either question 24 or 25 please give details

26 Please state percentage of work on:

a) Private dwelling houses b) Commercial property

Section E Previous Insurance and claims history

27 Are you at present insured or have you ever proposed for an insurance in respect of Employers and Public Products Liability? Yes No
If "Yes" please state name of Insurer and Policy number

28 Has any Insurer ever
 a) Declined your proposal? Yes No
 B) Refused to renew your Policy? Yes No
 c) Cancelled your Policy? Yes No
 d) Required an increased premium or imposed special conditions? Yes No
 If "Yes" please give details

29 State number of claims made on you and details of all accidents to your Employees including cases of disease incidental to their occupation during the past five years (whether or not insured)

Year	Insurer	Settled		Outstanding	
		Number	Cost	Number	Cost

30 State number of details of all Public/Products Liability claims made on you during the past five years (whether or not insured)

Year	Insurer	Settled		Outstanding	
		Number	Cost	Number	Cost

31 Are you aware of any other incidents during the past five years which may lead to a claim? Yes No
If "Yes" please give details

Section F Schedule of earnings and turnover

Estimated numbers	Description	Estimate wages, salaries & other earnings
	Directors (if Limited Company)	£
	Principal (non-manual)	£
	Principal (manual)	£
	Direct Employees	£

Note - all persons employed must be included

32 Please state estimated annual turnover £

33 Please state estimated payments to:

a) Labour Only Subcontractors: £

b) Bona Fide Sub-Contractors (Supply labour and materials and have their own Employees and Public Liability insurances in force) £

Section G To be completed by Building Contractors Only

34 Please state percentage of:

(a) New build / erection work	%
(b) Renovations, repair and extension work	%

Section H Declaration, signature and date of proposal

I/We understand that the signing of this Proposal does not bind me/us to complete the insurance but agree that, should a contract of insurance be conclude, the proposal and the statements made therein shall form the basis of the Contract.

Signature:

Position in company

Date cover required from

Cover does not begin until this Proposal has been accepted by the Underwriters

IMPORTANT NOTES

Law Applicable to Contract: The parties are free to choose the law applicable to this Insurance Contract.

Unless specifically agreed to the contrary this insurance shall be subject to English law.

Material Facts: When completing this proposal form it is important that you should disclose all material facts: that is, those facts that will influence an insurer in the acceptance or assessment of your proposal. If you are in any doubt as to whether a fact is material, you should disclose it. Failure to do so may give the underwriters the right to refuse the claims which you make and in certain circumstances to avoid the policy altogether.

Record Keeping: You should keep a record (including copies of letters) of all information supplied to us for the purpose of entering into this contract. A copy of this completed proposal form will be supplied to you on request within a period of 3 months after its completion.

Use of Information: Europa General Underwriters (N.I) Ltd holds your details in accordance with the Data Protection Act 1998. The information you provide to Europa General Underwriters (N.I) Ltd will be used to administer and process/services you have purchased from us, administer any future agreements we may have with you, manage any claim notified by you or by a third party and for client services, research and statistical analysis. Europa General Underwriters (N.I) Ltd may carry out searches for the purpose of verifying your identity and driving experience and/or a credit search with a licensed credit reference agency.

Products and Services: Unless you have advised us otherwise, we may share personal data that you provide with our business partners so we and they may contact you (by mail, e-mail, telephone or other appropriate means) in order to tell you about carefully selected products, services or offers that we believe will be of interest to you.

Fraud Prevention, Detection and Claims History: Insurers pass information to the Claims and Underwriting Exchange Registers, run by Insurance Database Services Ltd (IDS Ltd) and Moneymate Insurance Services and the Motor Insurance Anti-Fraud and Theft Registers, run by the Association of British Insurers (ABI) and the Irish Insurance Federation (IIF). The aim is to help us to check the information provided and also to prevent fraudulent claims. When we deal with your request for insurance, we may search these registers. Under the conditions of your policy, you must tell us about any incident (such as an accident or theft) which may or may not give rise to a claim. When you tell us about an incident, we will pass information relating to it to the registers.

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