

Home based business Proposal Form

Proposer and name of business		
Address of the premises to be insured including the postcode		
Telephone number		Email =
Full Business Description		
Year the business was established		
Please tick here if your <u>business</u> is already insured with Aviva	<input type="checkbox"/>	
Date from which cover is required		

General Questions – please confirm:

(a)	The Proposer works from home and does not own, lease, hire or rent any additional premises from which they operate with the exception of any storage facility or workshop	YES <input type="checkbox"/> NO <input type="checkbox"/>
(b)	the number of Directors/Partners = the number of permanent employees = the number of temporary employees = the number of bona fide Sub-contractors = the number of labour only Sub-contractors =	
(c)	the number of bona fide Sub-Contractors and temporary Employees working for the business is unlikely to exceed 5 at any one time and Annual payments paid to them is unlikely to exceed 15% of the annual turnover	YES <input type="checkbox"/> NO <input type="checkbox"/>
(d)	In the last 3 years has your business been taken over, merged with or taken over any other company	YES <input type="checkbox"/> NO <input type="checkbox"/>
(e)	to the best of your knowledge and belief is it likely that your business will take over another firm or make any redundancies within the next 12 months	YES <input type="checkbox"/> NO <input type="checkbox"/>
(f)	is there any dispute currently on-going in your Business involving employees or any other business which you have entered into a contract with	YES <input type="checkbox"/> NO <input type="checkbox"/>
(g)	have there been any losses or incidents in the past three years that could have resulted in a claim whether insured or not? If "YES", please give full details here;	YES <input type="checkbox"/> NO <input type="checkbox"/>
(h)	has any Proposer, Director, partner or family member involved with the business ever: (a) had an insurance proposal declined, renewal refused, insurance cancelled or special terms applied? (b) ever been convicted of or charged (but not yet tried) or been given an Official Police Caution in respect of any dishonesty or criminal offence other than a motoring offence? (c) been declared bankrupt or insolvent, been the subject of a County Court Judgement, an Individual Voluntary Arrangement, a Company Voluntary Arrangement or a Sheriff Court Decree or been disqualified from being a company director? If "YES", please give full details	YES <input type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/>

Cover Provided

Below is a quick reference summary of the “Standard” cover. A full copy of the policy wording showing the Limits, Exclusions, Terms and Conditions etc can be seen at www.chrisfrost.co.uk or a paper copy supplied upon request.

1. All Risks* on your Business Equipment and Office Content

* All Risks – Fire, Aircraft, Explosion, Riot and Malicious Damage, Earthquake, Storm, Flood, Burst pipes, Impact, Theft, Accidental Loss Destruction or Damage.

The sum insured should be the **full** replacement cost as new of all the contents of your office. **Standard cover includes the following sum insured. If you wish to insure for a higher amount please let us know at the end of this page.**

- (a) Business Equipment – Computers, ancillary computer equipment, laptops, mobile electronic equipment including business mobile phones and all other business equipment, office furniture, fixtures and fittings = £ 2,500
- (b) Stock in trade = £ NIL

Note –

- Cover is automatically provided for laptops and other portable Computer Equipment temporarily taken outside the premises anywhere within Europe and for up to 30 days anywhere in the world but there is no cover for theft from any unattended vehicle
- (a) above includes the cost of labour and time spent reproducing lost Business Records and obtaining evidence of the contents of documents that cannot be replaced for up to £500 and Trade samples and Goods in Trust up to £500
- Property Damage Excess is £250 including Theft
- **Terrorism cover is excluded.** If you wish to include it, please tick this box

2. Business Interruption	Standard cover automatically includes Increase in Cost of Working cover for £10,000 with a 12 months Maximum Indemnity period. If you want wider cover i.e. to insure for Loss of Income, please tick this box <input type="checkbox"/> . You will then be covered for up to a maximum sum insured of £100,000 with a 12 month Maximum Indemnity period.
3. Employers' Liability	Limit of Indemnity = £10,000,000
4. Public and Products Liability	Limit of Indemnity = £ 2,000,000 Third Party Property Damage Excess is £250
5. Money and Assault cover	(a) £1,000 in transit and on the premises during business hours (b) £1,000 in a locked safe on the premises outside business hours (c) £500 not in a safe within your home (d) Personal Accident assault cover included for £10,000.
6. Commercial Legal Expenses Protection	Limit of Indemnity = £500,000

Do you wish to increase the “Standard” Contents sum insured?

Please show here the sums insured you require if the “Standard” sum insured above is insufficient;

- (a) Business Equipment at the premises, including Computers, ancillary Computer equipment, laptops, mobile electronic equipment and all other Business equipment, office Furniture, Fixtures and Fittings. (Single Article Limit of £2,500). Maximum sum insured is £15,000 = £
- (b) Stock in trade - maximum sum insured is £2,000 = £
- (c) Business Records – includes the cost of labour and time spent reproducing lost records and obtaining evidence of the contents of documents that cannot

be replaced

= £

Why insure through Chris Frost Insurance Services Ltd

We believe in providing excellent service and exceeding your expectations. Our staff are friendly, dedicated and responsive. Chris Frost, the driving force behind the company, has 50 years experience in broking and Andrew Baldwin has 35 years working in senior roles with two major Insurers. We believe we have the knowledge, experience and flexibility to provide you with competitively priced, value for money protection. We are members of the British Insurance Brokers Association (BIBA) – the UK's leading general insurance organisation representing the interests of insurance brokers, intermediaries and their customers.

Law applicable

Unless You and We agree otherwise, the law applying to that part of the United Kingdom, Channel Islands or the Isle of Man where the business address is located, will apply.

Important Notice concerning Disclosure

It is your duty to disclose all material facts to Underwriters. A material fact is one which could influence an Underwriter's judgement in the consideration and assessment of your proposal. If you are in any doubt as to whether or not a fact is material, you should disclose it as failure to do so could prejudice your rights to recover in the event of a claim or allow the Insurer to void the policy.

Declaration

I/We declare that the statements and particulars contained in this Proposal are true and that I/we have not mis-stated or suppressed any material facts. I/We agree that this Proposal shall form the basis of any contract of insurance effected thereon. I/We undertake to inform the Insurer of any material alteration to these facts occurring before or after completion of the contract of insurance.

Signed	
Date	

Once completed please return to us by email or by post to the following addresses:

Email: abaldwin@chrisfrost.co.uk

Chris Frost Insurance Services Ltd
21 York Road
Maidenhead
Berkshire
SL6 1SQ

Tel: 01628 631713

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