

## Application for Caterers Combined Insurance

### Important Information

Please take a few minutes to read this **Important Information** and the **Data Protection Notice** on page 7 before you complete this proposal form.

- It is essential that you disclose accurately all facts which could influence acceptance of this proposal or the terms to be applied. Under the conditions of your policy you must tell us about any insurance related incidents whether or not they give rise to a claim. If you are in any doubt whether a fact is material you should disclose it. **FAILURE TO DO SO MAY INVALIDATE THE POLICY.** You are not required to disclose convictions regarded as "spent" by virtue of the Rehabilitation of Offenders Act 1974.
  - In order to prevent and detect fraud we may at any time share information about you with other organisations and public bodies including the Police. We may check and/or file your details with fraud prevention agencies and databases and if you give us false or inaccurate information and we suspect fraud we will record this. We may also search these agencies and databases to:
    - help make decisions about the provision and administration of insurance and credit and related services for you and members of your household;
    - trace debtors or beneficiaries, recover debt, prevent fraud and to manage your account and insurance policies;
    - check your identity to prevent money laundering, unless you provide us with satisfactory proof of identity;
    - undertake credit searches and additional fraud searches.
  - The information you provide in connection with a claim may be passed to other insurers, and their agents, to prevent fraudulent claims via the Claims and Underwriting Exchange Register, operated by Insurance Database Services Ltd and/or the Motor Insurance Anti-Fraud and Theft Register run by the Association of British Insurers. We may search the databases we have described when you apply for insurance, in the event of any incident or claim, or at the time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim. We can supply, on request, further information about the databases we access and supply to.
  - You are advised to keep a record of all information supplied to NFU Mutual for the purpose of this insurance. A copy of the completed proposal form sent to NFU Mutual will be supplied on request.
  - You consent to accept NFU Mutual's standard form of policy. A specimen copy of the policy is available on request.
  - The contract and the relationship between NFU Mutual and you shall be governed by, and interpreted in accordance with, English law. The contract shall be subject to the non-exclusive jurisdiction of the English Courts.
- Please answer the questions under Parts 1 - 8 in all cases and Parts 9 - 16 if required. Then complete Parts 17 to 20.

Agency No. Policy No. 

### Before Completing This Form

Please tell us where you heard about NFU Mutual (please select one option)?

- |   |   |
|---|---|
| <input type="checkbox"/> By recommendation                                      | <input type="checkbox"/> Other                      |
| <input type="checkbox"/> You phoned or wrote to me                              | <input type="checkbox"/> I'm an existing customer   |
| <input type="checkbox"/> At a show or event                                     | <input type="checkbox"/> TV advertising             |
| <input type="checkbox"/> Internet advertising / search engine                   | <input type="checkbox"/> National press advertising |
| <input type="checkbox"/> Through membership of an organisation (please specify) | <input type="checkbox"/> Local press advertising    |

Please use **BLOCK CAPITALS**

**1 Period of Insurance** Cover is required from  until noon on

## 2 Your Details

- Title (*Mr, Mrs etc*)  2. Full name(s) of proposer(s)
- Full postal address   
 Postcode   
 Daytime telephone no.  Home telephone no.  E.mail address   
 Website address
- Full Trading name
- Address of Catering Premises
- Occupation(s)/Business Activities (Cover will only apply to activities listed)

[www.nfumutual.co.uk](http://www.nfumutual.co.uk)

NFU Mutual is The National Farmers Union Mutual Insurance Society Limited (No. 111982).  
 Registered in England. Registered Office: Tiddington Road, Stratford upon Avon, Warwickshire CV37 7BJ.  
 Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.  
 A member of the Association of British Insurers.  
 For security and training purposes, telephone calls may be recorded and monitored.



**NFU Mutual**

7 What other insurances do you hold?

Type	Renewal date	Name of Insurer
Vehicle	<input type="text"/>	<input type="text"/>
Car	<input type="text"/>	<input type="text"/>
Household	<input type="text"/>	<input type="text"/>
Personal Accident	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	<input type="text"/>

### 3 General Questions

1 Have you or any person directly connected with the ownership or management of the business:

- a) ever been refused insurance, had insurance cancelled, or had any special conditions imposed? Yes ☐ No ☐
- b) ever been declared bankrupt, or been the subject of bankruptcy proceedings, court judgements, or made arrangements with creditors? Yes ☐ No ☐
- c) ever been convicted of, or charged with (but not yet tried), or received a police caution for a criminal offence other than a motoring offence? Yes ☐ No ☐
- d) ever been prosecuted for breach of any statutory requirements relating to health and safety? Yes ☐ No ☐
- e) been previously insured for any of the risks proposed? Yes ☐ No ☐

If "Yes", please state

- i) the number of complete years continuous insurance held immediately prior to this proposal
- ii) the name of the previous insurer
- iii) the policy number

f) during the last 5 years, in respect of the cover proposed, (including at any previous address),

- i) made a claim or had a claim made against you? Yes ☐ No ☐
- ii) sustained any uninsured loss, theft, damage or liability including any loss away from your premises? Yes ☐ No ☐

If you have answered "Yes" to either part of f) please supply details as follows:

Date	Cause of loss	Cost	Name of Insurer (if any)
<input type="text"/>	<input type="text"/>	£ <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	£ <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	£ <input type="text"/>	<input type="text"/>

If you have ticked any "coloured box" please provide full details in the space below.

  

**NOTE:** We reserve the right to contact your previous insurer to verify information relating to the cover proposed.

### 4 The Premises and Business

1 Do either of the following apply to the premises?

- a) The Hotel Proprietors Act 1956 or equivalent? Yes ☐ No ☐

If 'Yes', state make and model of safe and how it is fixed

**Note:** A copy of the Act notice will be provided with your new policy and it is a condition of the policy that it is displayed in the required manner.

- b) The Fire Precautions Act 1971 or equivalent? Yes ☐ No ☐

If 'Yes', has a fire certificate been issued? Yes ☐ No ☐

- 2 Are the premises (including any outbuildings)
- a) i) brick, stone, concrete, asbestos or metal built and roofed with slates, tiles, concrete, asphalt, metal or sheets or slabs composed entirely of incombustible mineral ingredients? Yes ☐ No ☐
- ii) heated only by low pressure hot water apparatus or securely fixed space heater units? Yes ☐ No ☐
- iii) in good repair and will they be so maintained? Yes ☐ No ☐
- b) specially exposed to damage by storm or flood, or in an area which has a history of such damage? Yes ☐ No ☐
- c) occupied solely by you in connection with the business and not used for any wholesaling or manufacturing? Yes ☐ No ☐
- d) part of a building occupied other than as offices or dwellings? Yes ☐ No ☐
- 3 Does the security of the premises (including any outbuildings) comply with the NFU Mutual's Security Warranty? Yes ☐ No ☐
- 4 Is there a system of sprinklers installed at the premises? Yes ☐ No ☐
- 5 Are books of account entered up at least once every 28 days? Yes ☐ No ☐
- 6 Do you undertake any business, export any goods to or have representation in a country outside the European Union? Yes ☐ No ☐

If you have ticked any shaded box in answer to any of questions 2 to 6 above, give details below:

7 What is the maximum number of bedrooms available for letting?

8 Are the premises regularly left unoccupied at night? Yes ☐ No ☐

9 Are the premises left entirely unoccupied at any time during the off-season? Yes ☐ No ☐

If 'Yes', give details of the period involved, the security in force and the frequency of inspections:

10 If the premises provide overnight accommodation for guests is there a

a) Public Bar? Yes ☐ No ☐

b) Public Restaurant? Yes ☐ No ☐

If 'Yes', state approximate percentage of total revenue derived from non-residents  %

11 Do you use oil and fat frying and cooking ranges and equipment? Yes ☐ No ☐

If 'Yes', do you comply with the NFU Mutual's Cooking Warranty? Yes ☐ No ☐

If you are unable to comply with any of the requirements, give details below:



12 Are the premises used for the provision of DSS accommodation? Yes ☐ No ☐

13 Are the premises used for the provision of live entertainment? Yes ☐ No ☐

If 'Yes':

a) state its nature, e.g. discos, dancing, groups, etc

b) how frequently is such entertainment provided?

14 Do you provide any leisure or sporting facilities or a children's play area? Yes ☐ No ☐

If 'Yes', give details

15 Do the premises have a mini ATM installed? Yes ☐ No ☐

If "Yes", is the ATM filled with money by you? Yes ☐ No ☐

**Note:** If you fill the ATM, money must be removed at night and put in a safe.

## 5 Cover

Please indicate basis of cover required:

Standard Cover ☐

Extra Cover ☐

**Note:** This basis will apply to the compulsory Contents and Business Interruption covers, and where requested, to Buildings.

Do you wish to reduce your premium by paying the first £250 of each claim for loss or damage to property?

Yes ☐

No ☐

## 6 Contents

Sums Insured should be:

- a) the replacement cost at current prices for Stock;
- b) the replacement cost less a deduction for wear and tear and depreciation for Clothing and Linen and Towels;
- c) the reinstatement cost of General Contents (excluding any element of betterment);

and must include a suitable allowance for site clearance.

**Sum Insured**

- i) Stock of wines and spirits

£

- ii) Stock of tobacco, cigarettes and cigars

£

- iii) Other Stock

£

- iv) General Contents

£

**Note:** General Contents include:

- a) tenant's improvements and decorations (do not include the Premises Front – if cover is required complete the **Buildings** proposal questions under Part 10)

- b) personal effects belonging to guests, customers and visitors (up to £2,500 per person)

- c) personal effects owned by you, directors, partners and employees (up to £500 per person)

- d) your household contents and personal effects (only include if you live on the premises in dwelling rooms which are not self-contained with their own separate lockable entrance **and** the premises provide sleeping accommodation for guests)

- e) all other contents, e.g. computers and associated equipment, business furniture, fixtures and fittings, plant and appliances, documents and books (but only for the cost of the materials and reproduction)

## 7 Business Interruption – complete only if required

- 1 The policy provides cover for Loss of Gross Profit up to £500,000 with an Indemnity Period of 12 months. If this is not adequate, state:

- a) the Indemnity Period required

months

- b) your estimated **Annual** Gross Profit adjusted to reflect any projected increase over the next 2 years

£

- 2 Do you wish to insure Cancellation of Advance Bookings?

Yes ☐

No ☐

- 3 If you wish to insure for Loss of Gross Profit following loss of your liquor licence, complete the **Loss of Licence** questions under Part 13

## 8 Liabilities

- 1 Are any persons under the age of 18 years employed?

Yes ☐

No ☐

If 'Yes', do you comply with Health and Safety Executive/Local Authority requirements for young workers?

- 2 Do you undertake work away from the premises (other than normal collection and delivery)?

Yes ☐

No ☐

- a) nature of work

- b) in respect of such work

- i) estimated annual own drawings

£

- ii) estimated annual wages paid

£

## 9 Book Debts – complete only if required

Book Debts are automatically included, up to £10,000. If this is not adequate, state the maximum amount owed by customers at any one time

£

### 10Buildings - complete only if cover required

Buildings ☐

or

Premises Front only ☐

**Note:** The sum insured must represent the reinstatement cost of **either** the Buildings (including any outbuildings and dwelling rooms, landlord's fixtures and fittings and boundary walls, gates and fences) **or** the Premises Front, and must include a suitable amount for professional fees, additional costs to comply with local authority requirements and debris removal costs.

**Sum Insured**

£

Name and Address of any mortgagee or other interest in the property

### 11 Frozen Food - complete only if cover required

Number of deep freeze units/refrigerated units

unit(s)

**Sum Insured** per unit

£500 ☐

£1,000 ☐

Other £

(multiples of £500 only)

**Note:** Units over 5 years old must be the subject of a maintenance contract.

### 12Goods in Transit - complete only if cover required

Cover is for goods in your own vehicles, or vehicles hired by you or lent to you.

1 How many vehicles are used for carrying goods?

vehicle(s)

2 What is the required sum insured per vehicle?

£2,500 ☐

£5,000 ☐

Other £

(multiples of £2,500 only)

### 13Loss of Licence - complete only if cover required

Business Interruption extension for Loss of Gross Profit following loss of your liquor licence

**Sum Insured**

£50,000 ☐

£100,000 ☐

Other £

and/or

Full Loss of Licence cover for Depreciation in the Value of your Premises following loss of your liquor licence

**Sum Insured**

£50,000 ☐

£100,000 ☐

Other £

1 Have any improvements been requested by the Licensing or other authority?

Yes ☐

No ☐

2 Is any application for transfer or other alteration pending or anticipated?

Yes ☐

No ☐

3 Has there been any

a) opposition to granting, renewal or transfer of the licence?

Yes ☐

No ☐

b) notice, caution or other complaint given or made against or to the licensed premises or licence-holder?

Yes ☐

No ☐

c) conviction of any licence-holder within the last 5 years?

Yes ☐

No ☐

4 Is there any disqualification or any circumstance or incident which might prejudicially affect the licence or be likely to prevent its renewal being obtained?

Yes ☐

No ☐

If you have ticked any shaded box in answer to questions 1 to 4 above, give details below:

## 14 Legal Expenses - complete only if cover required

- 1 Are you aware of any:
- i) event or dispute,
  - ii) change in business activity or ownership or
  - iii) change in staffing requirements or arrangements

Which could give rise to a claim or legal proceedings?

Yes ☐

No ☐

If 'Yes', give details

- 2 Has your business been involved in any legal dispute, action, prosecution, Customs & Excise dispute, Inland Revenue investigation/enquiry or Government Department review during the last 5 years (excluding driving offences)?

Yes ☐

No ☐

If 'Yes' please provide full details including date, outcome and the amount of legal costs and accountants' fees incurred (including employment awards)

- 3 Are there any redundancies envisaged in your business within the next 12 months?

Yes ☐

No ☐

If 'Yes' please provide details, including the number of redundancies envisaged

- 4 Has any employee been given a final warning during the last 6 months?

Yes ☐

No ☐

- 5 Is the ACAS recommended procedure used for dismissals of employees?

Yes ☐

No ☐

If "Yes" please give details:

- 6 Please declare the anticipated gross wage roll/payroll of your business during the next 12 months

£

- 7 The section cover has a limit of indemnity of £100,000 any one event

## 15 Terrorism - complete only if required

Is a terrorism quotation required?

Yes ☐

No ☐

## 16 Loyalty Agreement - complete only if required

If eligible for a Long Term Undertaking in return for NFU Mutual allowing a net premium discount for a three year Undertaking / five year Undertaking (delete whichever does not apply) I/we agree to offer annually for the selected period the insurance under this policy it being understood that:

- a) NFU Mutual is not obliged to renew the insurance
- b) the amount of insurance cover may be reduced at any time to reflect a reduction in value or business activity
- c) if NFU Mutual increases the premium rate or applies terms which restrict the cover I/we may withdraw from this Undertaking at any renewal date
- d) payment of the premium will be considered acceptance by me/us of this Undertaking.

This Undertaking will apply to any policy issued by NFU Mutual within the selected period in substitution for this policy.

Signature of Proposer



## 17 Data Protection Notice

NFU Mutual is the Data Controller and will process personal information in accordance with the Data Protection Act 1988. By submitting personal information about you (and others), you (and they) consent to it being used for the purposes described in this **Data Protection Notice** and the **Important Information** on page 1. Some or all of the personal information you supply to NFU Mutual in connection with your insurance may be passed to other insurance companies in order to administer the policy for underwriting and for claims handling purposes. We may pass your personal information to credit reference agencies for the purpose of arranging payments by instalments, and we may tell them about your payment history with us. Your personal information may be passed to suppliers of goods and services, regulatory or other organisations in order to review our services and we may use it to carry out research. It may be necessary to transfer your information to other companies outside the European Economic Area for any of the above purposes and for system administration. We will take steps to ensure that your privacy rights are protected. You should show this **Data Protection Notice** and the **Important Information** to anyone whose personal information you have submitted to us. If you would like to know what information we hold about you contact the NFU Mutual (Secretarial Department) Tiddington Road, Stratford upon Avon, Warwickshire CV37 7BJ.

## 18 Direct Marketing

We may use your details to send you information by electronic or other means, about general insurance, life, pensions and investment products, risk management services and to tell you about other services available from us. We may pass your details to other members of the NFU Mutual group of companies who may use your details to send you marketing material about the products and services we have described.

Direct Marketing – Your Right

You have the right to ask us not to use your personal information for direct marketing purposes. If you do not wish to receive marketing material from us, or members of the NFU Mutual group of companies, please contact the NFU Mutual (Secretarial Department) at the address above.

## 19 Declaration

By signing this declaration, and returning the form to us, you (and the other people you have identified) consent to the personal information you have submitted to us being used for the purposes we have described.

I/We, the undersigned, declare that to the best of my/our knowledge and belief, the above statements and particulars, whether written by me/us or by others on my/our behalf, are true and complete. Any statement or particulars which have been given separately by me/us or by others on my/our behalf are true and complete.

I/We agree that this declaration will be the basis of the contract between me/us and NFU Mutual whose policy, subject to the terms and conditions thereof, I am/we are willing to accept and I/we undertake to pay the premium when called upon to do so.

Signature of Proposer

Date

No liability is undertaken by NFU Mutual until cover has been issued with its authority.

NFU Mutual reserves the right to decline any proposal or to impose special terms.

## 20 Our Commitment to Mutuality

**We are fully committed to the concept of mutuality believing that this is the best way of providing sustainable value for money to our customers.**

**As a mutual we have no shareholders and do not therefore pay dividends. As a result we have one of the lowest expense ratios in the insurance industry. We are committed to ensuring that the combined benefits of our mutuality and a low expense ratio are passed on to our General Insurance customers via keen prices, wide cover and good service and our Financial Services customers through low charges, quality investment returns and personalised service.**

**In order that current and future generations of customers continue to enjoy the benefits of mutuality all new policies issued by NFU Mutual contain a windfall assignment clause. Effectively this means that in the unlikely event of de-mutualisation any windfall payment arising from the policy you are taking out would be paid to NFU Mutual Charitable Trust rather than the policyholder.**

**In consideration of NFU Mutual accepting my application:-**

- 1 I undertake and agree with NFU Mutual and the NFU Mutual Charitable Trust ("the Trust") to assign, pay or transfer to the trustees of the trust all and any rights to which I may become entitled at any time by reason or in respect of my membership of NFU Mutual by reference to the policy proposed for, on, or in connection with, any transfer of part or all of NFU Mutual's business to any other person, firm or company or any change in the corporate status of NFU Mutual or any distribution out of the funds of NFU Mutual other than
  - a) the declaration of any customary annual, reversionary or terminal bonus attaching to a policy of life, annuity or capital redemption assurance or
  - b) any other benefit which the Board of NFU Mutual determines shall not be subject to my agreement to assign, pay or transfer;
- 2 I undertake to execute and deliver any transfer, deed and/or other documents together with any certificates of title or valuable consideration received by me as NFU Mutual or the Trust shall require in compliance with my undertaking and agreement set out above; and
- 3 I hereby irrevocably severally appoint NFU Mutual and the Trust and any officer of NFU Mutual or the Trust to act as my agent to execute on my behalf any assignment, transfer form, receipt or other document as may be required in order to affect the above assignment, payment or transfer and I hereby authorise and approve each and every act or thing which may be done or effected by NFU Mutual, the Trust or any officer of NFU Mutual or the Trust, as the case may be, in exercise of any of its or his powers and/or authorities given by me hereunder.

Signed

Dated

# Payment by Instalments

Facilities are available for payment by instalments.  
Please ask for an application form.

# Other Insurances

Computer Breakdown insurance is available under the Business Combined policy.  
Please ask for details.

**FOR OFFICE USE ONLY**

Customer Groups

- ☐ General Market Customer
- ☐ Countryside Member 

No. \_\_\_\_\_
- ☐ Full Farmers Union Member 

No. \_\_\_\_\_
- ☐ Full Farming Customer (Non Union)
- ☐ Retired/Other Farming Union Member