

## Hotel Proposal Form

PLEASE USE BLOCK LETTERS THROUGHOUT AND TICK APPROPRIATE BOXES, PLEASE INITIAL ANY ALTERATIONS

Name of Proposer
Trading as

<b>Directors/Partners full names where not shown above</b>
1.
2.
3.
4.
5.
6.

Postal Address
Post Code
Tel:
Fax:
Website address:
Email address:

Business Addresses	Post Code
1	
2	
3	
4	

<p><b>Full description of ALL your business activities and facilities (eg swimming pool(s), health and fitness suite, live music, functions and whether you are open to non-residents)</b></p>          <p><b>(Please attach a copy of any brochures or advertising material)</b></p>
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Period of Insurance    From :     To :

## Premises

1. Are the premises (including out buildings)
  - a) 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  
If No give details of construction \_\_\_\_\_
  - b) Heated only by low pressure hot water apparatus or securely fixed space heater units? Yes/No  
If No give details \_\_\_\_\_
  - c) In good repair & will they be so maintained? Yes/No  
If No give details why \_\_\_\_\_
  - d) Specially exposed to damage by storm or flood, or in an area which has a history of such damage Yes/No  
If Yes give details \_\_\_\_\_
  - e) Occupied solely by you in connection with the business? Yes/No  
If No give details \_\_\_\_\_
2. If your premises are an Hotel within the terms of relevant Channel Islands or UK law are notices displayed as required by law? Yes/No

## Insurance History

3.
  - a) Have you, any director or partner (whether under a current or previous trading name or interest) or ANY PERSON who to your knowledge in your employment been convicted of any offence involving dishonesty of any kind e.g. fraud, robbery, theft, handling of stolen goods or is any such prosecution pending? Yes/No
  - b) Have you or has any director or partner or employee in the last 5 years traded in another Name? Yes/No  
If 'Yes' give details \_\_\_\_\_  
\_\_\_\_\_
  - c) Ever been declared bankrupt, or been the subject of bankruptcy proceedings or court judgements, or made arrangements with creditors? Yes/No  
If 'Yes' give details \_\_\_\_\_  
\_\_\_\_\_
4. Have you or has any director or partner (whether under a current or previous trading name or interest) held insurance in the last 5 years for any risks against which you wish to insure? Yes/No  
If 'Yes'
  - a) State name of previous insurer(s) & policy number(s) \_\_\_\_\_  
\_\_\_\_\_
  - b) Has any such previous insurer declined a proposal, refused to renew a policy or imposed special terms or conditions for any of the risks against which you wish to insure? Yes/No  
If 'Yes', give details \_\_\_\_\_  
\_\_\_\_\_

## Claims Details

5. Have you suffered any accidents, loss, destruction or damage or made a claim in the last 5 years, occurring in the course of the business? Yes/No
6. Have you had any claim made against you by any employees or other parties? Yes/No
- If you have answered **Yes** to any question give details in the schedule below

Date	Cost (paid or estimate)	Brief Details of the incident

## Property & Business Interruption

State the sum insured required for:	<b>Buildings</b> (including landlords fixtures and fittings, outbuildings, walls, gates and fences)	£
<b>Property kept at the premises</b>	<b>Contents</b> (including trade fixtures & fittings, machinery and all other contents <b>except</b> stock and vehicles)	£
	<b>Stock</b> and materials in trade	£
	<b>Specified Goods</b> (tobacco, cigarettes, cigars, wines and spirits)	£
<b>Property away from the premises</b> (anywhere in CI or UK)	<b>Describe the property if cover is required</b>	£
<b>Business Interruption</b>	<b>Estimated annual takings (i)</b>	£
	<b>Estimated cost of food/drink &amp; purchases (ii)</b>	£
	<b>Estimated Gross Income (i) – (ii)</b>	£
	<b>Book Debts (if more than £250,000 required)</b>	£

### Notes:

- The building sum insured should represent the full rebuilding cost plus an allowance for inflation and professional fees, removal of debris and States of Guernsey or local authority costs.
- For all other property which you own or for which you are responsible the sum insured should represent the full replacement value.
- If the maximum indemnity period exceeds 12 months the figure for Estimated Gross Profit should be proportionately increased (eg if 24 months the figure should be doubled).
- Gross Profit is the total value of turnover and closing stock and work in progress less the total value of opening stock and work in progress and purchases (less any discounts received), discounts allowed, carriage, packing and freight and bad debts - (**or more simply annual takings less annual purchases**).
- Book Debts is the amounts shown in your accounts as debited or invoiced to customers but not paid at the time of the damage adjusted to reflect any bad debts or abnormal trading conditions.
- If you operate from more than one Business Address please provide a breakdown of the sums insured required for each premises on a separate sheet and attach it to this Proposal.

### Terrorism - Cover is restricted to Property & Business Interruption only

Is Terrorism Cover required?	Yes/No
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## Public & Employers Liability

- a) What limit of indemnity do you require for **Public Liability** (delete as necessary) £2,500,000 or £5,000,000
- b) Do you require **Employers Liability** insurance Yes/No
- c) Please state the maximum number of persons & wages/drawings for the next 12 months:

	Proprietors & Partners (if not a limited company)	Direct Employees & Trainees	Working Directors	Total Wages & Drawings/Salaries
Persons engaged in Manual Work				
Persons engaged solely In Clerical/Sales Work				

- d) Do you have a written Health & Safety Policy in force? Yes/No  
 if 'Yes' attach a copy  
 if 'No' state reason \_\_\_\_\_
- e) Is an Accident Record Book maintained with any injuries being investigated? Yes/No

## Money & Malicious Attack

Our Hotel Insurance provides cover for the following:

Money:

In transit or in a bank night safe	£5,000
In your premises during business hours	£5,000
In a locked safe in your premises outside business hours	£5,000
In gaming, amusement or vending machines	£1,000
In other circumstances	£1,000
Monetary documents	£250,000

Malicious Attack:

Death	£10,000
Loss of limbs, sight, speech or hearing	£10,000
Permanent total disablement	£10,000
Temporary total disablement – per week for a maximum of 104 weeks	£ 100
Temporary partial disablement – per week for a maximum of 104 weeks	£ 50
Damage to personal effects	£ 250

## Deterioration of Stock

Is cover required? YES/NO

State the number of refrigerated units to be insured	
What is the maximum value of Stock in any one unit	£
State the total sum insured for all units	£

## Goods in Transit

Is cover required? YES/NO

State the maximum value of good being carried in any one vehicle	£
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## Loss of Licence

Is cover required? YES/NO

State the sum insured required for loss of income resulting from loss of licence	£
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Has there been any opposition to the granting, renewal of, or transfer of the licence or any circumstances or any incidents in the last 5 years which might prejudice the granting, renewal or transfer of the licence?

If YES please give full details in the "Additional Information" Section of this Proposal Form

## **DECLARATION**

I/We the undersigned, declare that to the best of my/our knowledge and belief the information given in this proposal and declaration, which I/we have read over and checked, is true and complete. I am/we are willing to accept the terms and conditions of NFU Mutual's policy, and I/we undertake to pay the premium when called upon to do so.

In consideration of NFU Mutual accepting my proposal:-

1. I/we 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/we may become entitled at any time by reason or in respect of my/our 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/our agreement to assign, pay or transfer;
2. I/we undertake to execute and deliver any transfer, deed and/or other documents together with any certificates of title or valuable consideration received by me/us as NFU Mutual or the Trust shall require in compliance with my/our undertaking and agreement set out above; and
3. I/we hereby irrevocably severally appoint NFU Mutual and the Trust and any officer of NFU Mutual or the Trust to act as my/our agent to execute on my/our behalf any assignment, transfer form, receipt or other document as may be required in order to effect the above assignment, payment or transfer and I/we 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/us hereunder.

**Signature of proposer** \_\_\_\_\_ **Date** \_\_\_\_\_

Please take a few minutes to read the **Data Protection Notice** and the **Important Information** below.

#### **Data Protection Notice**

Islands Insurance is the data controller and will process personal information in accordance with the relevant data protection law. 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** below. Some or all the personal information you supply to us in connection with your insurance may be passed to other companies, in order to administer the policy for underwriting and 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 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 Islands Insurance.

#### **Important Information**

- 1) It is essential that you disclose accurately all facts which could influence acceptance of this application 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 claim is material you should disclose it. **FAILURE TO DO SO MAY INVALIDATE YOUR POLICY.** You are not required to disclose convictions regarded as spent under the relevant rehabilitation of offenders law.
- 2) If you insure a UK registered vehicle, your policy details will be added to the Motor Insurance Database (MID) run by the Motor Insurers' Information Centre (MIIC). MID data may be used by the DVLA and DVLNI for the purposes of Electronic Vehicle Licensing and by the Police for the purposes of establishing whether a driver's use of the vehicle is likely to be covered by a motor insurance policy and/or the preventing and detecting of crime. If you are involved in an accident (in the UK or abroad) other UK insurers, the Motor Insurers' Bureau and MIIC may search the MID to obtain relevant policy information. Persons pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID. You can find out more about this by contacting us or at [www.mic.org.uk](http://www.mic.org.uk).
- 3) In order to detect and prevent 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 or databases to; • help make decisions about the provision and administration of insurance and credit and related services by 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.
- 4) 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 Database Services Ltd and/or the Motor Insurance Anti-Fraud and Theft Register run by the Association of British Insurers (ABI). 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.
- 5) 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 application/proposal form sent to us will be supplied on request.
- 6) You consent to accept our standard form of policy. A specimen copy of the policy is available on request.
- 7) As parties to this contract both you and us are entitled to agree which law applies to it. Unless we agree to the contrary, and it is stated in an endorsement, the law which will apply will be that of the island of Guernsey.

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## *Supplementary application form*

This application form is supplemental to, and must be accompanied by, another NFU Mutual Application Form.

## **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 demutualisation 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 proposal :-**

4. I/we 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/we may become entitled at any time by reason or in respect of my/our 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
  - b) 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/our agreement to assign, pay or transfer;
5. I/we undertake to execute and deliver any transfer, deed and/or other documents together with any certificates of title or valuable consideration received by me/us as NFU Mutual or the Trust shall require in compliance with my/our undertaking and agreement set out above; and
6. I/we hereby irrevocably severally appoint NFU Mutual and the Trust and any officer of NFU Mutual or the Trust to act as my/our agent to execute on my/our behalf any assignment, transfer form, receipt or other document as may be required in order to effect the above assignment, payment or transfer and I/we 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/us hereunder.

**NAMES (BLOCK CAPITALS)** \_\_\_\_\_

**SIGNED** \_\_\_\_\_

**DATE** \_\_\_\_\_

**Additional Information**



**Engineering** – Cover is not available with NFU Mutual, however if you want Islands Insurance to arrange cover with an alternative Insurer, please complete this questionnaire.

**Covers available:**

<u>Cover</u>	<u>Code</u>
Fragmentation	FR
Sudden & Unforeseen Damage	SUD
Breakdown	BDN
Explosion & Collapse	EXP
Inspection – required by Law	INS - Please input codes into 'Extended Cover' Box's if required

Is cover required? Insert YES or NO ▶  If 'Yes' complete this section

1 For each part answered 'YES' complete the summary indicating the quantity of items in each category to be included.  
A separate summary must be completed for each location where plant is to be covered.  
Further copies of this page are available on request.

Part A – Boiler and Pressure Vessels				Insert YES or NO			
Item Code	Item Description	Quantity	Extended Cover	Item Code	Item Description	Quantity	Extended Cover
001	Air/Oil Receivers and Vessels			002	Steam Boilers		
003	Steam/Hot Water Cleaners			004	Heating Installations Ex Electrical Plant		
005	Other Boiler Plant			Identify each item on separate list			
Part B – Electrical Plant				Insert YES or NO			
006	Motor or Compressors		N/A	007	Space Heaters	N/A	
008	Gas/Oil Burners		N/A	009	Welding Transformers	N/A	
010	Battery Chargers		N/A				
011	Other Electrical Equip		N/A	Identify each item on separate list			
Part C – Crane and Lifting Plant				Insert YES or NO			
014	Vehicle Lifting Platform			015	Motorcycle Lifting Platform		
016	Passenger/Goods/Car Lifts			017	Portable Cranes		
018	Breakdown Cranes			019	Fork Lift Trucks		
020	Trolley Jacks		N/A	021	Miscellaneous Lifting Tackle (Slings, Eyebolts etc)		N/A
022	Runways		N/A	023	Gantries		
024	Manual Chain Blocks		N/A	025	Electric Hoist Blocks		
026	Other Crane Plant			Identify each item on separate list			
027	Statutory Plant			Identify each item on separate list			

2 Do you require inspection of the Electrical Installation in your premises

(a) in its entirety

Insert YES or NO

or

(b) to comply with Petroleum Acts only?

Insert YES or NO

if 'YES' please advise when current licence complying with Petroleum Acts expires

The number of petrol pumps covered by licence

3 (a) Has any insurer requested repairs or alteration to any of the plant?

Insert YES or NO

(b) Do you know of any defect in any of the plant?

Insert YES or NO

(c) Has any accident, breakdown or explosion occurred to the plant in the last three years?

Insert YES or NO

If 'YES' to any of the above give full details