

Agency No. Policy No.

Application for Retailers Combined Insurance

Important Information

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

- 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 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 application 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.

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

Please use BLOCK LETTERS and tick boxes where appropriate

Please answer the questions under Parts 1 - 7 in all cases and Parts 8 - 16 if additional cover is required. Then complete Parts 17 to 20

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

2. Your Details

- Title (Mr, Mrs etc) 2. Full Name
- Full postal address
 Postcode
- Daytime telephone no. Home telephone no. E-mail address
- Website address
- Full Trading name
- Address of Shop Premises
- Business
- 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"/>

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

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) prosecuted for breach of any statutory requirements relating to health and safety? Yes No
- e) been previously insured for any of the risks for which you are applying? Yes No

If "Yes", please state

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

f) during the last 5 years, in respect of the covers for which you are applying, (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 the 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 for which you are applying.

4 The Premises and Business

1 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

2 Does the security of the premises (including any outbuildings) comply with the NFU Mutual's Security Warranty? Yes No

3 Is there a system of sprinklers installed at the premises? Yes No

4 Are books of account entered up at least every 28 days? Yes No

5 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 1 to 5 above, give details below:

6 Are the premises regularly left unoccupied at night? Yes No

7 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

8 Do the premises have an 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 the full replacement cost and must include a suitable allowance for site clearance.

i) Stock of wines and spirits

Sum Insured

£

ii) Stock of tobacco, cigarettes and cigars

£

iii) Stock of 'Target Property' (please describe below)

£

Note: 'Target Property' means watches, jewellery, electrical goods, photographic equipment, video equipment and tapes, computer equipment and accessories, mobile telephones, furs, clothing, sports goods, leather goods and non-ferrous metals.

iv) Other Stock in Trade

£

v) General Contents

£

Note: General Contents include:

- tenant's improvements and decorations (do not include the Premises Front – if cover is required complete the **Buildings** proposal questions under Part 10)
- personal effects owned by you, directors, partners, employees, customers and visitors (up to £500 per person)
- all other contents, e.g. business furniture, fixtures and fittings, plant and appliances, documents and books (but only for the cost of the materials and reproduction).

7 Liabilities

1 If you employ persons under the age of 18, do you comply with Health and Safety Executive/Local Authority requirements for young workers? Yes No

2 Do you undertake work away from the Shop (other than collection or delivery)?

If 'Yes', state:

a) nature of work

b) in respect of such work i) estimated annual own drawings £

ii) estimated annual wages paid £

3 Do you require cover for hairdressers' treatment risks? Yes No

Note: Standard policy cover includes liability for cutting and shampooing only.

If 'Yes', state:

a) details of all treatments offered, including those other than to hair

b) in respect of principals and assistants who undertake hairdressers treatments

Name	Age	Experience	Treatment
<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"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

c) maximum number of principals and assistants employed at any one time

d) Are your utensils always sterilised before use? Yes No

how sterilisation of utensils is undertaken

e) indemnity limit required £50,000 £100,000 £250,000

8 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 for Loss of Gross Profit following loss of your liquor licence? Yes No

If 'Yes', complete the **Loss of Licence** questions under Part 14

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 £

10 Buildings – 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/refrigerated units units

Sum Insured per unit £1,000 £2,000 Other £

(multiples of £1,000 only)

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

12 Goods 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? vehicles

2 What is the required sum insured per vehicle? £2,500 £5,000 Other £

(multiples of £2,500 only)

13 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

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

14 Loss 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, give details below:

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 Applicant

17 Data Protection Notice

NFU Mutual is the Data Controller and will process your personal information in accordance with the Data Protection Act 1998. By submitting personal data 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 Applicant

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

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 effect 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 of Premiums by Instalments

If you wish to pay by instalments, please ask for details.

Other Insurances

Computer Breakdown Insurance is available under the Business Combined Policy. Please ask your insurance advisor for details.

FOR OFFICE USE ONLY

Customer Groups

- General Market Customer
- Countryside Member
- Full Farmers Union Member
- Full Farming Customer (Non Union)
- Retired/Other Farming Union Member

No. _____

No. _____