



pace ward **limited**

Insurance Services & Corporate Risk Management

32 Gilman Place, Hanley, Stoke on Trent, ST1 3PG

# **Business Combined**

## **Client Fact Find**

### **2006**

**Telephone : 01782 286311**

**Fax : 01782 204707**

**Email : [Info@PW-F.co.uk](mailto:Info@PW-F.co.uk)**

<b>Class</b>	<b>In place</b>	<b>Discussed</b>	<b>Interest</b>	<b>Renewal Date</b>	<b>Diarise</b>
<b>MATERIAL ASSETS</b>					
Material Damage (Fire & Perils/ AD)					
Theft					
Theft by employees					
Business Interruption					
Glass					
Goods in Transit					
Marine or Aviation Cargo Transit Risks					
Business Machines All Risks					
Money					
Group Accident					
Terrorism					
Sprinkler Leakage					
<b>LIABILITIES</b>					
EL/PL/Products/21:2:1					
Cyber Liability					
Financial Loss					
Hairdressers Treatment Risk					
<b>FINANCIAL RISKS</b>					
Professional Indemnity					
Libel & Slander					
Fidelity Guarantee					
Directors and Officers Liability					
Employment Practice liability					
Credit Insurance					
Commercial Legal Expenses					
Performance or Guarantee Bonds					
<b>COMMERCIAL VEHICLE</b>					
Motor Fleet					
Commercial Vehicle					
Special Types					
ULR					
<b>ENGINEERING</b>					
Sudden & unforeseen damage to equipment & surroundings					
Engineering breakdown					
Computer breakdown					
Deterioration of frozen/chilled foods					
Engineering Inspection					
Engineering Business Interruption					
<b>CONTRACTORS ALL RISKS</b>					
Contract Works					
Own Plant & Equipment					
Hired Plant & Equipment					
Employees Tools					
Temporary Building					
Existing Building					
<b>TRAVEL</b>					
Business Travel					

<b>STAFF SCHEMES</b>					
Medical Expenses					
<b>PERSONAL INSURANCES</b>					
Private Motor					
Household					
Boats Caravans, Holiday Homes					
<b>NOTES</b>					

<u><b>Discussion – Level of discussion</b></u> X – NOT APPLICABLE A – IN DEPTH B – CURSORY	<u><b>Interest – level of interest</b></u> X - NO INTEREST A - QUOTES REQUIRED
---	--

**Information  
Capture Form.**

Date :        /        / 2004

Due Date :        /        / 2004

Target : £ \_\_\_\_\_

Review Date :        /        / 2004

Name of person seen or arranging covers :

Position :

Time in Post :

Trading Style :

Postal Address :

TEL NO :

FAX NO:

Address :

Post Code :

Trade Experience :

At this location :

Years Trading :

Full Description of all Activities Undertaken.

Future Plans : (Diversification, Expansion or Contraction.)

**Sums Insured**

Buildings (Rebuild)	£	Business Equipment	£	Stock in Trade	£
Fixed Glass in Bldgs.	£	Machinery & Plant	£	Wines & Spirits	£
Tenants Improv.	£	Electronic Off. Eqpt.	£	Tobacco & Cigarette	£
Landlords Contents	£	Computers/Software	£	Non Ferrous Metals	£
Guests Belongings	£	All other contents	£	Goods Held in Trust	£

**Basis of Material Damage Cover. (Delete as inapplicable)**

Fire Lightning Aircraft and Explosion only.

Fire and Standard Wet &amp; Dry Perils.

Plus Accidental Damage. Plus Subsidence Cover. All Risks Basis of Cover. Terrorism Buy Back.

Excluding : Theft / Malicious Damage / Escape of Water / Other.

**Business Interruption / Loss of Profits.**

Gross Profit	£
Gross Revenue, Charges or Fees	£
Increased Cost of Working	£
Loss of Annual Rent receivable	£

Indemnity Period	12 / 24 / 36 / 48 / 60 Months
Loss of Licence	£
Files & Documents	£
Book Debts	£
Reinstatement of Data	£

**Money Covers.**

Estimated Annual Carryings	£
Maximum Carried by 1 person	£
Maximum in Transit, in Bank Night Safe, or on Premises during normal business hours	£
Maximum in Safe on premises	£
Out of safe on premises	£
At residence of principal or employee out of business hours	£
With roundsmen or collectors	£
Other amount :	£

**Contract Works covers.**

Maximum Value of any one contract :	£	
Annual Hired in Plant Fees / Charges :	£	
Maximum Value of any item of Own Plant :	£	
Maximum Value of any item of Hired in Plant :	£	
Maximum Value of site Huts / Temporary Bldgs	£	
Turnover New Build	%	£
Turnover Maintenance & Repairs	%	£
Turnover Erection of works	%	£
Other works :	%	£

**Liabilities.**

Employers Liability	<b>£10 Million</b>
Public / Products Liability	<b>£ Million</b>
Annual Turnover	<b>£</b>
<b>% EEA/EU</b>	<b>% USA/CAN</b>
<b>% AUS / NZ</b>	<b>% W.WIDE</b>

**Wages Estimates**

Directors	<b>£</b>	Clerical	<b>£</b>
Direct Manual	<b>£</b>	Manual Away	<b>£</b>
Woodworking	<b>£</b>	Heat Way	<b>£</b>
Drivers	<b>£</b>	Other Direct	<b>£</b>
Bona Fide S/C	<b>£</b>	Lab. Only S/C	<b>£</b>

**Property Owners. (Delete as inapplicable)**

Type of Property :	Commercial : Shop, Office, Home Office, Workshop, Lockup, Warehouse, Industrial Unit. Residential : House, Flats, Bed-sits, Second Home, Holiday Home, Holiday Let.
Ownership :	Single Owner, Shared, Management Co., Company, Charity, Voluntary Organisation.
Type of Tenant :	Employed, Employed shared, Single Family, Student Shared, DSS Tenant(s), Company.
Other Info :	Purpose Built, Converted, Extended. Gas / Electric / Oil / Solid Fuel Heating

**Security.**

Are premises occupied overnight. Proprioter/Staff/Tenant above.	Yes / No
Is the premises alarmed	Yes / No
If Yes method of signalling	
If Yes Approval organisation	
Minimum Standard of Security	Yes / No
Roller Shuttered Front / Rear	Front/Rear
Security guard service. Own staff / Dogs / Private	Yes / No
CCTV Local Authority / Police Internal Recorded	Yes / No
Grills or bars (Internal/External)	Yes / No

**Fire Precautions.**

Fire Extinguishers to specification. Type and Number : Foam ( ) Blankets ( ) CO2 ( ) Water ( ) Dry Powder ( )	Yes / No None
Fire Alarm system & installer	Yes / No
If Yes remote signalling type	
Sprinklered risk	Yes / No

**General Notes.**

Is the premises in single occupation	Yes / No
Any Imports/Exports	
Any flammables stored	
Any noxious discharges	
Any work outside UK	

**Construction Notes.**

Main Structure Type	
Composite panels & Type	No / Yes / Polystyrene PUR / PIR / Rockwool
Doors Internal	
Doors External	
Roof (s)	
Floor (s)	
Year Built	
Stairways	
Number of Storeys	

Use or transport any hazardous substances	
Any work on nuclear, offshore, water craft, aircraft, power stations, petro-chemical works or associated areas ?	Yes / No
Any use of heat ? At premises or away. Welding, Cutting, Blow lamps, & the like.	Yes / No
Any work at height ?	Yes / No
Do you provide consultancy, advice, or design specifications or formula ?	Yes / No

**Goods in Transit.**

Description of Goods				
Annual Sendings :	By Own Vehicles	£	By Hauliers / Couriers	£
Maximum Values :	Any one package	£	Any one load / consignment	£

**All Risks away from premises.**

Portable Tools and Equipment away from base.	£
Computers / Laptops away from premises.	£
Equipment &/Or Stock at outworkers premises	£
Other property/equipment/stock/goods ?	£ £

**Marine or Air Cargo.**

Annual Imports :	Description :			
From where :				
Total Annual Value of all imports :	£	Maximum value any one vessel/Aircraft	£	
Annual Exports :	Description :			
To where :				
Total Annual Value of all Exports :	£	Maximum value any one vessel/Aircraft	£	

**Claims in the Last Five (5) Years.**

<b><u>Date</u></b>	<b><u>Incident.</u></b>	<b><u>Amount</u></b>
		£
		£
		£
		£
		£

**Additional Information, material facts, declarations, demands & needs.**