

# OPTIMA BUSINESS - NOTES

The following notes are provided to assist in completion of this Proposal form. Please also see the Optima Business Prospectus and the Groupama Product Pack for further details of this product. The policy gives full details of the cover provided and a specimen is available on request.

Please provide all the required information in each section for which cover is required.

## Cover Options

Property is the only compulsory section. There is a choice of either:-

- Property All Risks, including theft, accidental damage and glass cover for buildings (if insured) or
- Fire and Perils which normally includes damage by fire, lightning, explosion, aircraft, riot, malicious damage, earthquake, storm, flood, escape of water and impact. Damage by impact from own vehicles, subsidence, ground heave or landslip, and sprinkler leakage can be included on request. Optional Theft and Glass sections are available with Fire and Perils cover.

The following covers apply automatically, without charge:-

- Legal Expenses for Property Protection and Prosecution Defence costs for Employers
- Personal Injury (Robbery) cover is provided when the Property All Risks, Theft or Money sections are selected.

All other sections are optional and the legal expenses section may be extended to include a full range of covers.

If Fidelity Guarantee cover is required, please complete a separate Fidelity Proposal.

If there is insufficient space for answers anywhere in this document, please use the Notes page at the end for additional information. The Notes page is deemed to be a part of this Proposal form.

## Terrorism Cover

Terrorism cover is excluded in the standard policy wording other than for the minimum amount of cover required by law in respect of Employers Liability. Terrorism cover for Property and Business Interruption can be provided if required - please see the specific questions on Pages 2 and 3.

## Minimum Security Requirements

Cover under the Property All Risks, Fire and Perils and Theft sections is conditional upon the following minimum security protections being in place at your premises and put into operation when they are left unattended, unless confirmed otherwise in writing by Groupama:-

Fire Exit doors must be secured

- by a panic bar with a mechanism to engage a vertical bolt securely at the top and bottom of the door and
- by security bolts at the top and bottom of the door (these should be disengaged during business hours).

Single leaf timber doors (other than Fire Exit doors) must be secured by

- a mortice deadlock that conforms to British Standard 3621 (or equivalent) and a 7 inch box striking plate or
- a pad bar (with concealed fixings) and a 5 lever closed shackle padlock.

The first closing leaf of a pair of wooden double leaf doors (other than Fire Exit doors) must be secured by internal security bolts top and bottom. The second closing leaf must be secured to the first by either a pad bar (with concealed fixings) and a 5 lever closed shackle padlock or a mortice deadlock that conforms to British Standard 3621 (or equivalent) and a 7 inch box striking plate.

Outward opening single and double leaf timber doors (including Fire Exit doors) must also be protected by hinge bolts top and bottom.

Roller shutter doors must be protected either by

- internally securing the operating chain with a 5 lever closed shackle padlock or
- securing a hasp on the bottom of the door to a steel ring concreted into the floor with a 5 lever closed shackle padlock.

Aluminium framed sliding doors must be fitted with hook bolts.

Opening sections in accessible windows must be fitted with key operated window locks unless already protected by integral locks, bars or grilles.

Louvres in accessible windows must be permanently fixed in place unless already protected by bars or grilles.

**For Data Protection Act purposes**, we will hold and process your personal data for insurance administration. For this purpose, the information may also be passed to selected third parties and reinsurers.

You consent to our processing sensitive data about you and other persons who may be insured under the contract. You understand that all personal data you supply must be accurate, and you have the specific consent of those other persons insured to disclose their personal data.

No cover is in force until confirmed by Groupama Insurance Company Limited.

If you are a Sole Trader you have the right to choose the law applicable to this contract.

From the answers given we will usually be able to give your proposal adequate assessment however there may be other material information or facts known to you which could influence our assessment and acceptance of the risk and which has not been catered for either fully or in part by the questions. It is extremely important that you disclose all material information and facts as failure to do so could invalidate the insurance. If you are in doubt as to whether or not any information or fact is material then it should be disclosed. You should keep your own record (including copies of letters) of all information and facts supplied to us for the purpose of entering into this contract. Please check the accuracy of all your answers particularly if the proposal has not been completed in your own hand and satisfy yourself that all questions have been truthfully and fully answered. Groupama Insurance Company Limited operates procedures to reduce fraudulent claims. In dealing with your application for insurance we may make enquiries of credit reference agencies and other insurers who may note that an enquiry has been made about you.

TELEPHONE CALLS MAY BE RECORDED.

# OPTIMA BUSINESS PROPOSAL

This page is to be completed in all cases

Agent   
 Agent Code   
 Policy No

Proposer's name  Tel No

Show the full name, including any subsidiary companies to be insured. If not a limited company show the full names of all principals and partners and any trading name.

Company Registration Number

Internet web-site Address (if applicable)

Postal address

Postcode

Premises to be insured (if different from above)

	Address	Postcode	Tel No
Risk location 1	<input type="text"/>	<input type="text"/>	<input type="text"/>
Risk location 2	<input type="text"/>	<input type="text"/>	<input type="text"/>
Risk location 3	<input type="text"/>	<input type="text"/>	<input type="text"/>

If you have more than three premises, please state the addresses and Postcodes in the Notes page at the end.

The business

Please provide a full description of your business activities including those of any subsidiary companies to be insured.

**Period of insurance from** Day   Month   Year   **to** Day   Month   Year   **Replacing Policy Numbers**

**General questions**

	Yes	No
<b>1</b> Have you ever been insured in respect of any class of insurance now proposed?	<input type="checkbox"/>	<input type="checkbox"/>
<b>2</b> Has any insurer ever		
<b>A</b> Declined your proposal?	<input type="checkbox"/>	<input type="checkbox"/>
<b>B</b> Cancelled or declined to renew your insurance?	<input type="checkbox"/>	<input type="checkbox"/>
<b>C</b> Required increased or special terms or requested extra precautions to be taken? (e.g. fire protections or intruder alarm)	<input type="checkbox"/>	<input type="checkbox"/>
<b>3</b> Have you or any director or partner ever been		
<b>A</b> Convicted of or charged (but not yet tried) with any criminal offence?	<input type="checkbox"/>	<input type="checkbox"/>
<b>B</b> Declared bankrupt or insolvent?	<input type="checkbox"/>	<input type="checkbox"/>
<b>4</b> If you are a Sole Trader do you wish the Law of England to apply to this contract?	<input type="checkbox"/>	<input type="checkbox"/>

If any answer given is in a shaded box full details must be shown below.

**Loss History**

	Yes	No
Have any incidents occurred during the last five years, whether insured or not, that resulted or could have resulted, in a claim under the type of insurance now proposed?	<input type="checkbox"/>	<input type="checkbox"/>

If Yes, please provide full details below

Date	Nature of incident	Amount Paid	Amount Outstanding
<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"/>

How long has the business been established?  Years

**DECLARATION**

- I/We declare that to the best of my/our knowledge and belief all statements and particulars given by me/us are true and complete and that no material information or fact has been withheld or suppressed.
- I am/We are authorised to sign on behalf of all proposers.
- I/We agree
  - that this proposal will be the basis of the contract between me/us and Groupama Insurance Company Limited
  - that if any answers have been written by another person then for that purpose such person will be regarded as my/our agent and not the agent of Groupama Insurance Company Limited
  - to be bound by the terms and conditions of the policy.
- I/We understand that
  - the liability of Groupama Insurance Company Limited does not commence until this proposal has been accepted by them
  - Groupama Insurance Company Limited reserve the right to decline any proposal.
- I/We agree to the seeking of information from credit and other agencies in connection with this proposal.

Proposer's signature  Status of signatory

Date

# PROPERTY

1 Which basis of cover do you require?

- Property All Risks   
 Fire and Perils   
 Theft

Sums Insured will be index linked.

The Sums Insured (other than Stock) must be based on the costs of rebuilding or replacing as new including

- The cost of complying with public authority requirements (buildings only)
- The cost of removing debris
- The cost of professional fees (e.g. architects and surveyors)
- An amount for VAT - if you are non-registered exempt or partially exempt include the non-recoverable VAT element (buildings only).

If you insure any of your property for less than its full replacement value, you will only receive a proportionate part of any loss when you make a claim. This is known as underinsurance.

**Buildings** includes landlord's fixtures and fittings, small outside buildings, walls, gates and fences, public services, pipes and cables.

**General Contents** includes machinery and plant, office equipment, patterns, models and moulds, business records, tenant's improvements and wines, spirits and tobacco for entertainment purposes.

**Stock** includes materials in trade, work in progress and finished goods.

2. Property to be insured Description	Premises to be insured		
	Risk location 1 Sum Insured	Risk location 2 Sum Insured	Risk location 3 Sum Insured
Buildings	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
General Contents (excluding computer equipment)	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Computer equipment	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Stock	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Any other property (please specify details). The Sums Insured for property you specify below cannot be index linked.			
<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"/>

3 Do you require Insurance against damage by

- Subsidence Yes  No       Sprinkler Leakage Yes  No   
 Terrorism Yes  No       Own Vehicle Impact Yes  No

3A If you require cover for Subsidence

- are you aware of any Subsidence damage to properties in the vicinity of the above Buildings? Yes  No
- do any of the above Buildings show signs of cracking, distortion or settlement? Yes  No
- are you aware of any history of subsidence, ground heave or landslip or any remedial work having been carried out on the above Buildings? Yes  No

If any answer given is in a shaded box full details must be shown below.


4 Are the buildings at each location only

- constructed of brick stone concrete or other non-combustible materials and roofed with slate, tiles, concrete or other non-combustible materials? Yes  No
- heated by low pressure hot water apparatus, oil fired space heaters fed from fuel tanks in the open, gas appliances fed from a public supply or electrical appliances? Yes  No
- occupied by yourselves only? Yes  No

5 Are the buildings at any location protected by

- an intruder alarm system (if Yes attach a copy of the specification)? Yes  No
- a fire alarm system? Yes  No
- a sprinkler installation? Yes  No

If any answer given is in a shaded box full details must be shown below


# BUSINESS INTERRUPTION

1 Please enter the estimated Gross Profit or Gross Revenue for declaration linked cover or the Gross Profit or Gross Revenue Sum Insured where Declaration Linked cover is not required. The figure should be adjusted if the Indemnity Period is more than 12 months (eg double for a 24 month Indemnity Period).

Under Declaration Linked cover a Sum Insured of 133.33% of the estimated figure applies. When the actual figure is known, the premium is adjusted. Please tick the box under Declaration Linked if required.

The Indemnity Period commences at the date of the damage and must allow time for rebuilding/replacement and the subsequent return to normal trading.

		Declaration Linked	Indemnity Period
Gross Profit/Est'd Gross Profit	£ <input type="text"/>	<input type="checkbox"/>	<input type="text"/> Months
Gross Revenue/Est'd Gross Revenue	£ <input type="text"/>	<input type="checkbox"/>	<input type="text"/> Months
Increased Cost of Working	£ <input type="text"/>		<input type="text"/> Months
Other. Please specify			
<input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>	<input type="text"/> Months
<input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>	<input type="text"/> Months

2 The scope of Business Interruption cover will normally follow the Property cover you have selected but you can choose more restricted Business Interruption cover if you wish. If so, please tick only the boxes below for perils to be insured in addition to Fire, Lightning, Explosion and Aircraft

Riot and Civil Commotion	<input type="checkbox"/>	Earthquake	<input type="checkbox"/>
Subterranean Fire	<input type="checkbox"/>	Storm and Flood	<input type="checkbox"/>
Escape of water	<input type="checkbox"/>	Impact (by third parties)	<input type="checkbox"/>
Other Accidental Causes	<input type="checkbox"/>	Impact (including own vehicles)	<input type="checkbox"/>
Sprinkler Leakage	<input type="checkbox"/>	Subsidence	<input type="checkbox"/>
Theft	<input type="checkbox"/>	Terrorism	<input type="checkbox"/>

3 Are your books and accounts regularly audited? Yes  No

4 Do you require any alterations to the cover or extensions? Yes  No

If any answer given is in a shaded box full details must be shown below


# BOOK DEBTS

1 Please state the Sum Insured required for Book Debts. This should represent the maximum amount of debit balances which will be outstanding during the Period of Insurance. £

2 Is a record showing the total amount of outstanding balances at the end of each month kept in a separate building to that containing the original records? Yes  No

3 Will all records in which credit accounts of the business are shown be stored in metal cabinets safes or strongrooms when not in use? Yes  No

If any answer given is in a shaded box full details must be shown below




# GENERAL QUESTIONS - EMPLOYER'S AND PUBLIC/PRODUCTS LIABILITY

	Yes	No
<b>1</b> Do you use (or have you used)?		
<b>A</b> asbestos, silica, acids, gases, chemicals, explosives or other hazardous toxic waste substances including isocyanates and dioxins	<input type="checkbox"/>	<input type="checkbox"/>
<b>B</b> other substances or chemicals which are known to be associated with skin disorders, cancer or respiratory conditions	<input type="checkbox"/>	<input type="checkbox"/>
<b>C</b> radio isotopes, radioactive substances or other sources of ionising radiation	<input type="checkbox"/>	<input type="checkbox"/>
<b>2</b> <b>A</b> Do you comply with the Factories Act, the Health and Safety at Work Act, the EC Directives on Health and Safety at Work ("Six Pack") and all other appropriate acts and regulations?	<input type="checkbox"/>	<input type="checkbox"/>
<b>B</b> Have you notified the Local Authority or the Health and Safety Executive of your business at the address (or addresses) covered by this insurance?	<input type="checkbox"/>	<input type="checkbox"/>
<b>C</b> Have any of your premises or contract sites been visited in connection with such acts or regulations?	<input type="checkbox"/>	<input type="checkbox"/>
If 'Yes' were any recommendations made?	<input type="checkbox"/>	<input type="checkbox"/>
Have the recommendations made been implemented?	<input type="checkbox"/>	<input type="checkbox"/>
<b>D</b> Have you ever been prosecuted or served with a notice under such acts or regulations?	<input type="checkbox"/>	<input type="checkbox"/>
<b>3</b> Are any of your employees exposed to noise levels above 85db?	<input type="checkbox"/>	<input type="checkbox"/>
- if so provide details of ear protection provided		

<b>4</b> Do you or have you in the past discharged trade waste, chemicals, effluents, fumes or anything of a noxious nature into water (including sewers and drains) land or atmosphere?	<input type="checkbox"/>	<input type="checkbox"/>
<b>5</b> Are your ways, works, machinery and plant properly fenced, guarded and in good order and condition?	<input type="checkbox"/>	<input type="checkbox"/>
<b>6</b> Other than those premises listed on Page 1 of this Proposal form do you own or occupy any other premises for which you are responsible in connection with the business?	<input type="checkbox"/>	<input type="checkbox"/>

If any answer given is in a shaded box full details must be shown below.  
Please also comment on any special feature of your Liability risk

# MONEY

1 Please state the largest amounts of negotiable money (e.g. cash, uncrossed cheques, bankers drafts) which are

- a) kept in the premises during business hours £
- b) in transit by security company £  Otherwise £
- c) within bank night safe facilities £
- d) in safes in the buildings at the premises out of business hours £

A personal carrying limit (the maximum amount any one person may carry) will be agreed depending on the maximum amount in transit and the precautions taken. This will be incorporated as a term of this section of this policy.

Give details of safes where the amount in 1 d) exceeds £2,000

Make	Model/No.	Amount
<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"/>

2 What is the estimated annual amount of negotiable money in transit

- a) by security company? £
- b) otherwise? £

3 If money is carried by a security company, is cover required whilst it is in their custody?  
If 'Yes' enclose a copy of the agreement with them.

Yes  No

# GOODS IN TRANSIT

1 Goods in Transit cover for a limit of £15,000 is automatically provided by the Property All Risks and Fire and Perils sections of the policy. Under the latter, cover is limited to loss or damage by the perils insured.

If separate cover is required under the Goods in Transit section please indicate the type of conveyance in which goods are to be Insured by stating the Sum Insured for the maximum amount of any one consignment and the estimated annual value of goods consigned

Conveyance	Number of Vehicles	Sum Insured	Estimated annual value of goods consigned
Vehicles operated by you	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Vehicles operated by hauliers	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
By rail	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
By post	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
By courier	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Other (give details)	<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"/>

2 Give a full description of the goods to be insured

  
  


3 Are all conveyances operated by you garaged in an enclosed and locked building after the last transit of the day? Yes  No

4 In respect of conveyances operated by hauliers

A are there written contract conditions? Yes  No

B are goods consigned 'free on board' including thirty days storage in docks? Yes  No

5 Will hazardous goods with a value greater than 20% of each consignment be transported? Yes  No

Hazardous goods are wines, spirits, tobacco, cigars, cigarettes, non-ferrous metals, hi-fi, audio and video equipment, pre-recorded video tapes, compact discs and DVDs, computer software, games and gaming equipment, mobile phones, clothing and furs, watches, jewellery, precious stones, works of art and photographic equipment.

6 Will dangerous goods be transported? Yes  No

Dangerous goods means those substances listed by the health and safety commission in Part 1 of the authorised and approved list of dangerous substances, explosives, radioactive substances and any other substance presenting a similar hazard.

If any answer given is in a shaded box full details must be shown below

# COMPUTER EQUIPMENT

1 Please give details below of the computer equipment to be insured. Sums Insured must represent the new replacement cost.

Description	Sum Insured
Item 1	£
Item 2	£
Item 3	£
Item 4	£
Item 5	£
Item 6	£

2 Please state the Sum Insured required for Reinstatement of Data £

3 Please state the Sum Insured required for Additional Costs of Working £

4 In respect of the computer equipment detailed in 1 above  
 - is there a valid agreement for its maintenance and repair? Yes  No

- is it protected against surges in power or voltage or from lightning? Yes  No

5 Is a duplicate set of disks, tapes and other data carrying material, software, programmes and records kept and updated at least weekly? Yes  No

If any answer given above is in a shaded box full details must be shown here


# GLASS

The Property All Risks section includes damage to glass, if Buildings are insured.  
 Glass cover may be provided under this section if Buildings are insured on a Fire and Perils basis.

1 **Property to be insured.** Sums Insured must represent the new replacement cost.

Description	Sum Insured
All internal and external plain, plate and sheet glass	£
Ornamental or bent glass	£
Shopfront - excluding glass	£
Lettering on glass	£
Neon signs	£
External signs	£

2 Are all items free from cracks and other defects? Yes  No

3 Are all frames in good repair and will they be properly maintained? Yes  No

If any answer given above is in a shaded box full details must be shown here


# SPECIFIED ALL RISKS

1 Please give details below of the property to be insured. Sums Insured must represent the new replacement cost.

Description	Sum Insured
Item 1	£
Item 2	£
Item 3	£
Item 4	£
Item 5	£
Item 6	£

2 Do you require the insurance to include cover for losses from unattended conveyances? Yes  No   
 If 'Yes' give details of the appropriate security arrangements below

3 Do you require the insurance to include cover for losses outside the UK? Yes  No

# PERSONAL ACCIDENT

1 Please give the following information

Employee description	Estimated wages	No of employees	No of units
Clerical and other non-manual work	<input type="text"/>	<input type="text"/>	<input type="text"/>
Woodworking machinists	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other (give details)	<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"/>

**NB** Woodworking machinists are those employees who at any time may use non-portable powered wood cutting machines or portable powered tools.

One Unit of Benefit provides £5,000 cover for death/permanent total disablement and £50 per week for temporary total disablement.

2 Do you require the cover to be restricted to  
 A accidents of occupation only? Yes  No   
 B accidents of occupation and commuting risks only? Yes  No

# LEGAL EXPENSES

Property Protection cover and Prosecution Defence costs for Employers is automatically provided.

1 Please select which of the following optional extra covers you require by ticking the relevant boxes.

- Property** - includes Tenancy Disputes and Statutory Licence Protection
- Employment** - includes Employment Disputes, Data Protection Act and Prosecution defence for Employees
- Tax** - includes Tax Disputes, Inland Revenue Enquiries and Contribution Agency Investigations
- Contract Cover** (only available when all of the above options are selected)

2 The Standard Limits of Indemnity are:-  
 • £25,000 for Tax Disputes and Contract cover  
 • £50,000 for all other covers  
 An increased limit of £100,000 is available for covers other than Tax Disputes and Contract cover.  
 If this is required, please tick the box

3 Please give the following estimated figures for the period of insurance proposed, if not already provided

Salaries and Wages      £

Turnover                      £





