
A UNIQUE AND COMPREHENSIVE INSURANCE SCHEME

FOR

HOTEL, GUEST HOUSES, PUBLIC HOUSES & RESTAURANTS

PROPOSAL FORM



Camberford Law plc

Innovative Insurance solutions – Since 1958

Insurance Brokers
Underwriting Agents
Authorised and Regulated by
the Financial Services Authority

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Website: www.camberford-law.com/hotel

Proposers Full Name:

Risk Address:

Correspondence Address (If Different):

Telephone Number:

Renewal Date /Date from which cover is required:

Current Insurer and expiring/target premium:

Insurer:	Renewal/Target Premium: £
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Reason For Marketing Risk:

Full Business Description:

VAT Status/Registration Number:

Number of years trading from this Premises:

	Years
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Number Of Years Experience within this or an associated industry:

	Years
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NOTE: If a new venture, we will require a brief CV

Have you ever traded in another name? If yes, please give details including dates and business description:

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Do you have any other business interests? If yes, please give details:

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Are you now, or have you previously been insured against any of the risks proposed:

YES/NO	Insurer:
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Have any Insurers ever:

a) Declined your proposal (If yes, give details)

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b) Refused to renew or cancelled your Policy:

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c) Imposed special conditions

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Have you sustained any loss or damage during the last 5 years which would have been covered by this type of policy had it been in force:

Date	Circumstances	Amount	Status	Insurer

Fire:

1. Construction

Walls: (Please include details of the composition of any part that is not brick or stone and it's approximate percentage of the total:

Roof: (If not 100% slate or tile, please give full details e.g flat felt, concrete etc and include its approximate percentage of the total:

Flooring/Stairs:

2. Please state the use for each floor of the building:

Basement	
Ground	
First	
Second	
Third	
Fourth	
All Others	

3. Nearest Fire Station:

Whole Time

 miles

Retained/Part-time

 miles

4. Are there any open fire places within the Premises, if so are they used:

5. What type of heating system is in place (e.g GCH)

6. Is there a valid fire safety certificate

7. Date of last electrical circuit/installation inspection:

8. Is the building detached (If not, please provide full details of the occupancy/use of attached buildings):

9. Is the Premises used solely for the purpose of Hotel, Bar, Restaurant or Public House (Please give full details of any other use):

10. Does the Premises provide accommodation for any staff, management, proprietors or directors (If yes please give brief details):

11. Is accommodation provided for Council Referrals/ Council Assisted, Homeless, DSS, Asylum Seekers, Students or the like (If yes, please give details)

12. Is kitchen equipment cleaned regularly and under an annual maintenance contract:

13. Number Of Bedrooms:

14. Please complete the following table in respect of outbuildings:

Description	Construction	Sum Insured (to be included within the overall Building Sum Insured)

15. Please mark 'yes' against the fire precautions listed below that ARE operative at the Premises:

Precaution	Yes/No	Note	Details
Fire Alarm			
Sprinkler system		If Yes, please give details of Edition, date, installed etc	
Smoke detectors		If Yes, please advise if these are in every room	
Daily inspection for smouldering matches, cigarettes and the like		This is a policy warranty. You will be required to clear waste of this type into a metal bin used solely for this purpose	Not applicable

16. How often do the Local Authority contractors collect external bins:

Times per week

17. Does the Premises have water hydrants, or any other water source suitable for fire fighting, within the grounds or nearby (please give details)

Theft

Please mark 'Yes' against protections in the following table that ARE operative at the Premises:

Protection	Yes/No
5 Lever Mortice Deadlocks on all Final Exit Doors	
Key Operated Window Locks	
Nacoss Bells Only (Audible) Alarm	
Nacoss Redcare Alarm	
Nacoss Central Station Alarm	
Other Alarm - please describe	
CCTV	
24 hour staff presence	
Manager / Owner resident on Premises	
Staff resident on Premises	

Wet Perils

Please complete the following table:

Type	Yes/No	Details
History of flooding at the Premises		
History of flooding within the immediate area		
Any rivers, streams or tidal waters nearby		If Yes: Height above high water level: Distance from high water level:
Building situated on a cliff		

Liability

1. Entertainment: Please complete the following table :

Type	Yes/No	Frequency Per Annum	Door Staff Used
Public Bar		Not applicable	
Karaoke			
Public Disco's (not including private functions)			
Private Functions			
Other			

2. Treatments: Please complete the following table:

Type	Yes/No	Staffed at all times - Yes/No	Separate Insurance Cover arranged - Yes/No
Swimming Pool			
Sauna			
Beauticians			
Jacuzzi			
Sun beds			
Other			

3. Sports Facilities: please complete the following table:

Type	Yes/No	Separate Insurance Cover arranged - Yes/No
Golf Course		
Horse Riding		
Shooting		
Fishing		
Boating		
Other		

4. Restaurant: Please complete the following table in respect of your restaurant facility:

Number Of Seats	
Is there a takeaway service	
Is any outside catering undertaken	

Cover required

Section	Sum Insured
Buildings	£
Trade Contents	£
Wines Spirits Tobacco	£
Other Stock	£
Guests Effects (£1,000 maximum per guest)	£
Employees Effects	£
Personal Contents (Owner/Manager)	£
Business Interruption - Indemnity Period months	£
Loss Of Rent Receivable - Indemnity period mns	£
Loss Of Rent Payable - Indemnity Period mns	£
Loss Of Licence	£
Money - In Safe	£
Money - Any Other Loss	£
PA Assault	£10,000 / £100pw included automatically if Money section operative
Goods In Transit	£
Deterioration Of Stock (Frozen Food)	£
Employers Liability	£10,000,000
Public/Products Liability	£
Annual Wage Payments	Clerical Employees: £ All Other Employees: £
Legal Expenses	Yes / No - delete as applicable

Other cover required:

Policy Type	Required - Yes/No
Terrorism	
Directors and Officers	
Engineering Insurance	
Engineering Inspection	

If you have answered 'Yes' to any of the above policy types, we will contact you to obtain specific information to enable us to provide relevant quotations.

NOTE: If Subsidence cover is required, please complete the attached questionnaire.

TO BE COMPLETE IN ALL CASES

IMPORTANT NOTICE

Failure to disclose material facts could result in your policy being invalidated. Material facts are those facts which might influence the acceptance or assessment of your proposal. If you are in any doubt as to whether a fact is material you should disclose it.

I/WE hereby declare that to the best of my/our knowledge all the statements given on the Proposal Form are true and complete and that I/we have disclosed all material facts that ought to be communicated to the Insurers.

I/WE undertake to exercise all ordinary and reasonable precautions for the safety of the insured property.

I/WE hereby agree that this Proposal and this Declaration shall be the basis of the contract of the insurance between the Insurers and Myself/Ourselves.

Name

Position

Signature

Date