



INNOVATIVE INSURANCE SOLUTIONS

PROPOSAL FORM

WASTE & RECYCLING
Material Damage Only



Insurance Brokers . Underwriting Agents
Lloyd's Brokers . Independent Financial Advisers



MATERIAL DAMAGE PROPOSAL FORM

Recycling Plants

This proposal form comprises a statement of general corporate disclosure and declarations which is mandatory for all proposers.

Please complete all details in BLOCK LETTERS. Where applicable indicate YES or NO

All sections (A, B & C) must be completed in full. Section C must be filled out for each 'Risk Address' where more than one location will be insured under the policy.

If insufficient space is provided for your answer please attach, on a separate sheet, "Additional Information" cross-referenced to the appropriate page and question.

Insurance will not be in force until a satisfactory survey has been carried out and the proposal form (signed by a principal or an officer of the proposer) is accepted by Underwriters, confirmed in writing and you have confirmed acceptance of terms issued.

"Recyclesure"

January 2010



IMPORTANT NOTICE

It is essential that every Proposer when seeking a quotation to take out or renew any insurance discloses to the Insurers all material facts and information (including all material circumstances) which might influence the judgement of an Underwriter in deciding whether to accept the risk and on what terms. The obligation to provide this information continues up until the time that there is a completed contract of insurance

Failure to do so entitles the Insurer, if they so wish, to avoid the contract of insurance from inception and so enables them to repudiate liability. If you are in any doubt as to whether a fact is material you should disclose it.

DATA PROTECTION

By signing this Proposal you consent to Insurers using the information they may hold about you for the purpose of providing insurance and handling claims, if any, and to process sensitive personal data about you where this is necessary (for example criminal convictions). We may have to give some details to third parties involved in providing insurance cover. These may include insurance carriers, third party claims adjusters, fraud detection and prevention services, reinsurance companies, brokers and insurance regulatory authorities.

In the course of performing our obligations to you this information may be disclosed to agents and service providers appointed by us (which includes our legal advisers, loss adjusters or agents). Where such sensitive personal information relates to anyone other than you, you must obtain the explicit consent of the person to whom the information relates both to the disclosure of such information to us and its use by us as set out above. The information provided will be treated in confidence, and where relevant, in compliance with the Data Protection Act 1998. You have a right to apply for a copy of your information (for which we may charge a small fee) and to have any inaccuracies corrected.

Completion of the proposal form does not oblige us or our principals to provide a quotation for or actual insurance coverage.



Has any Insurer ever declined your proposal for insurance, refused to renew or cancelled your policy, or imposed special terms Yes/No

If YES, Please provide details below:

Do the premises included in this proposal form represent the entirety of your Recycling Operations? Yes/No

If NO, Please provide details of other premises and explain:



DECLARATION

I/we declare that, after full enquiry, the contents of this Proposal are true and complete to the best of our knowledge and belief and that I/we have not mis-stated, omitted, or suppressed any material fact or information. I/we agree that this Proposal together with any other information supplied by me/us shall form the basis of any contract of insurance which may be effected. If there is any material alteration to the facts and information which I/we have provided or any material fact or information arises before the completion of the contract of insurance, I/we undertake to inform the Insurer immediately.

Date :

Signature :

Position in organisation:

PLEASE NOTE : This Proposal must be signed by a Director, Partner, Principal or equivalent of the Proposer. The person signing the Proposal should be authorised by the Proposer to do so and should make all necessary enquiries of his/her fellow Directors, Officers, Partners and Employees to enable the questions to be answered and on whose behalf he/she signs.

Law Applicable to Contract: This Contract will be subject to English Law (or Scottish Law where applicable) unless agreed otherwise (private individuals and sole traders only).



Section A – General Business Information

Company Name:	
Risk Addresses: <i>Give all addresses for which insurance cover is required.</i>	Address 1: Address 2: Address 3: Address 4: Address 5:
Year that the business commenced trading:	
Website Address:	
Telephone Number (main office):	
Date on which you require insurance cover to commence:	



Recyclesure

Types of materials processed/handled:	
Household Waste	yes/no
Green Waste	yes/no
Metal/Electronic Waste	yes/no
Paper	yes/no
Plastics	yes/no
Trade Waste	yes/no
Timber	yes/no
Other (specify)	

Approx. turnover for last 12 months: (GBP/EUR)	
--	--



Section B – Property Damage, Business Interruption and other first party coverage

Coverage Information

Please outline a summary of coverage that your company requires

<u>Material Damage</u>		
ITEM	Description	Estimated Sum Insured
Item 1	Buildings	
Item 2	Machinery/Contents etc	
Item 3	Tenants Improvements	
Item 4	Stock	
Item 5	Computers, Laptops, Other IT	

<u>Business Interruption</u>		
Note that we will not give cover for Business Interruption in isolation.		
ITEM	Description	Estimated Sum Insured
Item 1	Gross Profit/Revenue	
Item 2	Additional Increased Cost of Working	
Item 3	Additional Cost of Working	
Item 4	Rent Receivable	



Details of the company's claims experience

Have you made any claims against your insurance or had any incident which would have been covered by insurance but for which you did not claim, since 1st January, 2000

(If YES, provide details below)

Material Damage		
Loss Date	Loss Amount	Loss caused by

Business Interruption		
Loss Date	Loss Amount	Loss caused by



Section C – Details of proposer’s premises

(section C must be completed for each risk address for which insurance cover is required)

<u>For Risk Address 1</u>		
Buildings usage		
Usage of buildings	Production	yes/no
	Storage	yes/no
	Other (specify)	
Types of material processed/stored on premises* *premises includes for all areas both inside and outside the buildings.	Household Waste	yes/no
	Green Waste	yes/no
	Metal/Electronic Waste	yes/no
	Paper	yes/no
	Plastics	yes/no
	Trade Waste	yes/no
	Timber	yes/no
	Other (specify)	
Buildings construction		
Buildings construction (type of construction that best describes)	Walls	
	Single skin metal panels/sheeting	yes/no
	Composite metal panels/sheeting	yes/no



Recyclesure

	Concrete	yes/no
	Brick	yes/no
	Other (specify)	
Buildings construction (type of construction that best describes)	Roof	
	Single skin metal panels/sheeting	yes/no
	Composite metal panels/sheeting	yes/no
	Concrete	yes/no
	Felt/bitumen	yes/no
	Other (specify)	
Any timber used within building construction		yes/no
If timber is used within building construction, provide details		
Fire detection & prevention systems		
Handheld fire fighting appliances (extinguishers and/or hoses) within <u>all</u> buildings		yes/no
Fire detection system installed within <u>some/all</u> buildings (i.e. smoke, heat, flame detectors)		yes/no
If a fire detection system is installed within <u>some/all</u> buildings, is there automatic signalling to an alarm receiving centre		yes/no
Automatic certified sprinkler system installed within <u>some/all</u> buildings		yes/no



Distance to nearest Fire & Rescue Station (miles/km)	
Nearest Fire & Rescue Station is professional or voluntary	
Fire hydrants(s) within 90m of premises	
Fire detection/suppression systems are fitted to <u>some/all</u> static machinery used for the recycling operation	
Other relevant (specify)	
Security systems	
Physical barrier encompassing <u>entire</u> premises i.e. fence, wall	yes/no
Intruder alarm installed within buildings	yes/no
CCTV installed on premises	yes/no
CCTV linked to a monitoring company	yes/no
Premises monitored by a security company	yes/no
Premises occupied at all times by a company employee	yes/no
Other relevant (specify)	
Storage of combustible materials	
Outside storage of 'non-containerised' combustible materials is minimum of 10m from buildings	yes/no
Loose combustible materials are stored inside buildings when premises are unattended i.e. loose paper, plastics, film	yes/no
Loose combustible materials are stored inside buildings when premises are in attendance i.e. loose paper, plastics, film	yes/no

CAMBERFORD LAW PLC

HEAD OFFICE:

Lygon House
50 London Road
Bromley, Kent
BR1 3RA

CITY OFFICE:

2 Royal Exchange
London
EC3V 3DG

T 020 8315 5000
F 020 8460 2118
@ waste@camberfordlaw.com

www.camberfordlaw.com/waste

