

## Fact Find

Bruce Stevenson Insurance Brokers Limited is an independent intermediary, authorised and regulated by the Financial Conduct Authority. We have access to a carefully selected panel of leading insurers. Please take reasonable care to answer all questions accurately, honestly and to the best of your knowledge. Failure to do so may result in incorrect terms being quoted and your policy may be cancelled or your claim rejected or not paid in full.

### Proposer(s) Details

Title:		Forename(s):		Surname:	
Trading As:					
How long have you been trading under this company name?		Have you ever traded under any other name?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	If yes, please provide details:
Are you a member of any trade association?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	If yes, please provide details:		
Nature of your business:					
Correspondence Address including Postcode:					
Work Phone:		Mobile Phone:			
Email Address:					
Website:					

Has anyone to be covered by this insurance ever been convicted of and/or charged with any offence (other than motoring and/or spent convictions)?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Has any person to be covered by this insurance ever had insurance cancelled, refused or declined?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Has any person to be covered by this insurance ever been the subject of any bankruptcy, debt relief order, individual voluntary arrangement (IVA) or County Court Judgement (CCJ)?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Where you have answered yes, please provide full information in the space below:		

### Your Current Insurance

Are you currently insured for the proposed risks?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If yes, please state:		
Insurance Broker:		Insurer:
Existing premium:		When do you require cover to start?

### Claims History

In the last 5 years have you, any director or partner (in this or any other name under which you may have been trading) or any other person proposed for insurance suffered any loss or damage or had any claims made against any of you in respect of the covers for which you now applying?		Yes <input type="checkbox"/>	No <input type="checkbox"/>
If yes, please give details:			
Date	Details of Claim	Amount Paid	
		£	
		£	
		£	
		£	

### Premises Details

Address of your main premises including postcode:		Address of additional premises including postcode:	
Description of main premises: (E.g. gallery, office, warehouse, residence)		Description of additional premises:	
Please provide similar details of any further additional premises on a separate sheet.			
Do you own the main premises / additional premises?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Is there a mortgagee / interested party (e.g. bank or building society)?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	If yes, please give details:

Is the main premises:	Yes	No
Built of brick, stone or concrete and roofed with slate, tiles or other non-combustible materials?	<input type="checkbox"/>	<input type="checkbox"/>
In good state of repair?	<input type="checkbox"/>	<input type="checkbox"/>
Are there any building works currently in progress or planned in the next 12 months?	<input type="checkbox"/>	<input type="checkbox"/>
Solely occupied by you for the purpose of the business?	<input type="checkbox"/>	<input type="checkbox"/>
Has the premises or its grounds ever flooded or has flooding occurred within 200 metres?	<input type="checkbox"/>	<input type="checkbox"/>
Is the premises within 200 metres of any river, stream or tidal waters?	<input type="checkbox"/>	<input type="checkbox"/>
Has the premises previously suffered any damage as a result of subsidence, landslip or heave or been subject to structural repair?	<input type="checkbox"/>	<input type="checkbox"/>
Do you keep stock in the basement?	<input type="checkbox"/>	<input type="checkbox"/>

Where you have ticked a shaded box, please provide full information in the space below:

### Security/Fire Protection Details

		Yes	No
Are all final exit doors secured by 5 lever mortice deadlocks confirming to British Standard 3621?		<input type="checkbox"/>	<input type="checkbox"/>
OR if the door(s) are UPVC or double glazed: a multi-point locking system with either a lever or built-in deadlocking cylinder?		<input type="checkbox"/>	<input type="checkbox"/>
Are all ground floor and other accessible windows fitted with key operated locks?		<input type="checkbox"/>	<input type="checkbox"/>
Is the premises fitted with an intruder alarm?		<input type="checkbox"/>	<input type="checkbox"/>
• If yes, is it maintained under contract?		<input type="checkbox"/>	<input type="checkbox"/>
• Please specify signalling type (e.g. bells only, central station, Redcare):			
Does it protect all areas containing insured items?		<input type="checkbox"/>	<input type="checkbox"/>
Is the alarm activated when the premises is closed for business?		<input type="checkbox"/>	<input type="checkbox"/>
Please detail any other security protections (e.g. controlled access, buzzer entry, CCTV):			
Does the premises have a safe?		<input type="checkbox"/>	<input type="checkbox"/>
• If yes, please detail:	Make & Model:		
	Cash Rating:	£	
	How it is fixed:		
Is there a fire alarm at the premises?		<input type="checkbox"/>	<input type="checkbox"/>
• If yes, please specify signalling type (bells only, central station):			
Please tick any other fire protections in the premises:			
Battery operated smoke detectors	<input type="checkbox"/>	Hard wired smoke detectors	<input type="checkbox"/>
Fire blanket	<input type="checkbox"/>	Fire extinguisher	<input type="checkbox"/>
Other:			

### Cover Details

#### Buildings

Your buildings sum insured should represent the full cost of reconstruction in its present form (not the market value) including architects' fees. This amount must include all outbuildings, annexes, walls, gates, fences, car parks, yards, private roads, pavements and paths at the premises, landlords' fixtures and fittings, fixed fuel tanks, pipes, ducting, cables, wires and associated control equipment at the premises and up to the public mains.

If it is not your responsibility to insure the buildings, you still need to insure any improvements you have made to the premises such as new gallery space and flooring as they may not be covered by the landlords' building insurance.

Do you require cover for buildings?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If yes, what is the full cost of rebuilding the premises?	£	
What is the full cost of any fixtures and fittings/tenant's improvements:	£	

## Cover Details (Continued)

### Trade Stock

Please state the value of your stock. This should be the **cost price** for stock owned by you, which is the amount you paid to purchase the item, **plus** any amount expended by you to bring the item into a saleable condition, as set out in your stock book.

For items entrusted or consigned to you the value should represent the value agreed with the third party at the time of consignment and confirmed in writing.

	Own Stock	Consignments	
Pictures / paintings:	£	£	
Books:	£	£	
Furniture:	£	£	
Ceramics, porcelain, glass, mirrors and other items of brittle nature:	£	£	
Statues and sculptures of non-fragile nature:	£	£	
Clocks, barometers and other mechanical art:	£	£	
Carpets / tapestries:	£	£	
Gold, silver and other precious metals:	£	£	
Stock in the open (e.g. statues):	£	£	
Jewellery / watches:	£	£	
Any other stock (please specify):	£	£	
	£	£	
	£	£	
	£	£	
Total value of stock to be insured (total of own stock and consignments):			£
What is the maximum value of any single article, pair, or group of articles?			£
Do you keep full, accurate stock books / computer records recording every purchase and sale?	Yes <input type="checkbox"/>		No <input type="checkbox"/>
If no, state basis of stock records:			
When was your last annual stock taking?			

### Transits and Temporary Locations

Value to be insured for any one UK transit:	£
Value to be insured for any one worldwide transit:	£
What is the approximate total value of your annual sendings?	£
Which transit / carrier companies do you normally use?	
Value to be insured for items that may be temporarily away from the business premises (up to 90 days):	£

### Trade Fairs (cover includes transits to and from, and whilst at the fair)

Name of Trade Fair / Exhibition	Limit of Cover Required
	£
	£
	£
	£

## Cover Details (Continued)

### Contents

Your general contents sum insured should represent the total cost to replace all items at today's prices, not necessarily the amount you paid for them. You should include all your trade and office furniture, computers and electric equipment, library and other reference books.

General contents, including office furniture, showcases, carpets, curtains and other furnishings:	£
Non-portable electronic equipment:	£
Laptop computers and other portable electronic equipment	£
Library / books	£
If your premises are rented, any improvements you or previous tenants have made to the premises which are not the responsibility of or insured by the freeholder:	£
Cash:	£

### Business Interruption / Loss of Income

Do you require cover for loss of income?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Do you require cover for increased cost of working? <i>(this is your additional costs to continue to operate your business during the indemnity period, such as the cost of moving to and operating from an alternative, temporary premises, and then moving back again)</i>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If yes, what is your annual gross profit?	£	
What is your annual turnover?	£	
How long would you like the indemnity period to be? (in months)	12 <input type="checkbox"/>	24 <input type="checkbox"/> 36 <input type="checkbox"/>

### Employers Liability

How many employees do you have?	
What is your annual wage roll?	Clerical: £
	Manual: £
What is your ERN? (Employer Reference Number)	

### Public & Products Liability

Do you require public and products liability cover?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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### Defective Title

Do you require cover for claims made against you from the purchaser of stock for which the vendor has a defective or no title up to a limit of £20,000? <i>(increased limits can be applied for)</i>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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### Terrorism

Do you require Terrorism cover?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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## Any Other Insurance Requirements

Please tick if you would like to be contacted about insurance for:					
Personal Accident	<input type="checkbox"/>	Let Properties	<input type="checkbox"/>	Renewable Energy Risks	<input type="checkbox"/>
Motor	<input type="checkbox"/>	Household	<input type="checkbox"/>	Crime	<input type="checkbox"/>
Trustee Liability	<input type="checkbox"/>	Travel	<input type="checkbox"/>	Cyber	<input type="checkbox"/>
Professional Indemnity	<input type="checkbox"/>	Holiday Home(s)	<input type="checkbox"/>	Legal Expenses	<input type="checkbox"/>
Directors & Officers	<input type="checkbox"/>	Yachts & Boats	<input type="checkbox"/>		

## Declaration

### Data Protection Act 1998

Any information you have provided will be dealt with by us in compliance with the provisions of the Data Protection Act 1998. For the purpose of providing this insurance and handling claims, which may arise under it, we may need to transfer certain information, which you have provided to other parties, including insurers and loss adjustors.

### Declaration

#### Fair presentation of the risk

With the introduction of The Insurance Act 2015 it is your duty to make a "fair presentation" of the risk. A fair presentation is one that discloses in a manner that is reasonably clear and accessible, every material circumstance which is known or ought to be known by you and your senior management, or those responsible for arranging the insurance, following a reasonable search.

This means you should liaise with key individuals within your business; directors, department heads and other significant decision makers. Data dumping is not deemed acceptable, so any reference to websites, brochures or accounting data must be clearly signposted.

A material circumstance is a circumstance which would influence the judgement of a prudent insurer in determining whether to take the risk and if so on what terms. It is defined as: -

- Special or unusual circumstances relating to the risk
- Any particular concerns which led the insured to seek insurance cover for the risk and
- Anything which those concerned with the class of insurance and field of activity in question would generally understand as being something that would be dealt with in a fair presentation of risks of this type

Examples of material circumstances include (not exhaustive): -

- If you have previously had insurance refused or cancelled or special terms imposed
- If you are or have been subject to unsatisfied County Court Judgements or declared bankrupt
- If you have been prosecuted for any criminal offence
- Previous losses, including those which did not give rise to a claim
- Activities undertaken by the business that may increase the risk of theft, fire, water damage etc.
- Your geographical areas of trade, in particular North America
- Hold harmless agreements and contractual liabilities

It is your duty to provide all information material to your business so that the insurer can decide whether or not the information is material and can ask any further questions which may be relevant. If you have any doubts about material circumstances please speak with us.

### Declaration

I/we declare that the information disclosed on this proposal, whether in my/our own hand or not, is to the best of my/our knowledge and belief both accurate and complete. I/we have taken care not to make any misrepresentation in the disclosure of this information and understand that all information provided is relevant to the acceptance and assessment of this insurance, the terms on which it is accepted and the premium charged. I/we agree to tell you as soon as possible about any changes to the information I/we have provided to you, which happens before or during any period of insurance. If you do not inform us about a change it may affect any claim you make or could result in your insurance being invalid.

Name:	Signature:	Date:
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