

Application Form

To The Baptist Insurance Company plc, Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW, United Kingdom.

You have a duty to present us with a fair presentation of the risks to be insured and must disclose every material circumstance which you know or ought to know about such risks. You do not need to disclose circumstances which reduce the risk or those which the Company already knows or ought to know. If you breach your duty to provide a fair presentation of the risks to be insured, the policy could be cancelled or terms changed in accordance with the policy conditions.

Please complete in BLOCK CAPITALS and tick where indicated, use additional sheets if necessary.

How we use your data

We take data protection seriously and your privacy is important to us. We will process your data in accordance with the applicable data protection law. Please ensure you read the 'How we will use your data' notice at the end of this form.

A	Applicant(s) details		
1		Name of applicant(s) (Please list all parties to be insured, the policy will be issued in the name or name(s) you state)	
2		Trading name of establishment to be insured	
3	l	Business description (to be shown on the policy document)	
4	l	Postal address	
		Postcode Telephone	
		Email Website	

5	Date upon which the insurance is to commence		
	Note: this insurance will not be, or continue to be, in force until this application form the Company	n has been a	accepted by
Pro	operty damage		
1	Full address(es) of premises to be insured		
Τ			
	Postcode Telephone		
2	General description of the premises to be insured (Please include its original date of construction and purpose)		
3	Are the premises listed?	Yes	No
	If 'Yes' please state		
	Grade I Grade II* or equivalent		
4	Are the external walls and roof coverings of each premises to be insured constructed solely of brick, stone, concrete, slates or tiles? If 'No' please give details	Yes	No
5	Is the property on a site which has suffered from flooding at any time in the past ten years? If 'Yes' please give details	Yes	No
6	Does the building incorporate any basement area used for storage? If 'Yes' please give details	Yes	No

7	Please give details of the occupation of any adjoining premises		
8	Are the premises protected by an intruder alarm or fire alarm?YesNoIf 'Yes' please give details of the alarm system(s) and attach a copy of		
	the specification(s)		
9	Please tick if any of the following covers are required		
	Sprinkler leakage		
	Theft of contents (following forced entry/exit)		
	Subsidence		
	Glass and sanitary fixtures		
	Accidental damage		
	Terrorism		
10	If subsidence cover has been requested please answer the following questions (It may be necessary to complete a separate subsidence questionnaire)		
	(a) Is the property currently insured against subsidence, heave, landslip or settlement?		
	(b) Has any part of the property ever been affected by movement of any kind, for example subsidence, heave, landslip or settlement?		
	(c) Has the property been underpinned or provided with other means of structural support?		
	If 'Yes' to (a), (b), or (c) please give details		

Sums to be	e insured
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(a) Buildings

Include the buildings of the premises, landlords fixtures and fittings, outbuildings, walls, gates and fences, piping, ducting, cables, wires, and associated control gear and accessories on the premises and extending to the public mains but only to the extent of your responsibility, fixed aerials and satellite dishes, wind turbines, solar panels, yards, car parks, roads and pavements, storage tanks, swimming pools and associated apparatus. Also allow for any fees which may be incurred ie architects' and surveyors' fees, legal charges, the cost of removing debris and of meeting EU legislation and public authority requirements.

£

(b) Business contents and equipment plant and machinery	£
(c) Stock in trade	
(i) Cigarettes and tobacco	£
(ii) Wines and spirits	£
(iii) Audio and visual equipment: radios, televisions, computers and cameras etc.	£
(iv) Clothing	£
(v) Non ferrous metals	£
(vi) All other stock	£
(vii) Stock debris removal	£
(d) Tenant's improvements and decorations (for which you are responsible)	£
2 Do you require the 'Day One' method of inflation protection (ie an uplift to the insurance values applying on the first day of insu	
Note: Day One basis does not apply to stock in trade.	
If 'Yes' please select the percentage uplift you require	
15% 25% 50% Other limit (please spec	%

Property damage plus

This section provides 'all risks' cover for specified items and/or top-up cover for deterioration of stock.

Is cover required?

If 'Yes' complete questions 2 and 20 below. If 'No' please proceed to the Business interruption section.



Yes

No

2 Extended cover for specified items

Complete this if you require 'all risks away from the premises' for specified items. The extended cover will only apply to Contents insured under the Property damage section.

Description of property	Location (UK, Europe, Worldwide?)	Sum insured
		£
		£
		£
		£
		£

3 Deterioration of stock

Note: you only need to complete this if your requirements are not met by the cover provided by the Property damage section – up to £2,500 any one unit and £10,000 in total in any one period of insurance.

Description of unit (including make and reference number)	Year of make	Maintenance contract in force? (for units that are over 15 years old)	Limit per unit
		Yes/No/NA*	£

Business interruption

Is cover required?

If 'Yes' complete questions 2 and 3 below. If 'No' please proceed to Liabilities section.

2 Please advise the annual sum(s) to be insured and the maximum indemnity period(s) required opposite.

Note: the maximum indemnity period should represent the time it would take to get your organisation back to normal trading after a loss. Where your maximum indemnity period exceeds 12 months we will increase your annual sum insured proportionately.

Item	Is cover required?	Annual sum insured/ Estimated sum insured for declaration linked basis*	Maximum indemnity period
Gross Profit/Revenue/ Rent Receivable*	Yes/No*	£	Months

*delete as applicable

The sum insured should represent your anticipated annual revenue, gross profit or rent receivable, allowing for any anticipated expansion of your business. You should not include any costs you would not incur whilst your organisation is not operating. Our standard gross profit wording takes into account purchases (less discounts) and bad debts. Please specify below any other working expenses to be excluded.

Item	Is cover required?	Sum insured	Indemnity period
Additional cost of working only (eg no revenue cover)	Yes/No	£	Months

The sum insured should cover all your additional costs in continuing to operate for the duration of the indemnity period, eg the cost of moving to and operating from temporary premises and moving back again once repairs are complete.

Note: the following cover is only suitable for businesses where no reduction in income can be expected following a loss.

Item	Is cover required?	Sum insured	Indemnity period
Additional increase in cost of working	Yes/No	£	Months

The sum insured should represent the additional costs likely to be incurred during the maximum indemnity period which are over and above the amount of gross profit, revenue, or rent you have saved.

3 Extensions required

The policy automatically includes $\pounds 10,000$ for unspecified suppliers. If you require more cover please specify suppliers below.

(a) Do you require cover for specified suppliers Yes	No
(interruption caused by insured events at the premises of a named supplier) If 'Yes' please give suppliers' name and address	
What percentage of your gross profit or revenue would be affected?	%
The policy automatically includes $\$10,000$ for unspecified customers. If you require more cover	
please specify customers below	
(b) Do you require cover for specified customers Yes	No
(interruption caused by insured events at the premises of a named customer)	
If 'Yes' please give customers' name and address	
What percentage of your gross profit or revenue would be affected?	%

Li	Liabilities				
1	Is cover required? If 'Yes' complete questions 2 to 20 below. If 'No' p expenses section	Please proceed to Legal			
2	Please provide the Employer Reference Number (ERN) for your business (the ERN is often referred to on tax forms as the employer's PAYE reference and is provided by HMRC to every business which is registered with them as an employer). Where your business has more than one ERN, you must individually list each number together with the name of the subsidiary company using the box below.				
	If you do not have an ERN, please confirm that yo	ou are exempt from holding one Yes			
3	Please indicate the cover(s) required by tic	king the box(es) where applicable			
	Cover	Limit of Indemnity			
	Employers' liability	$\pounds10,000,000$ (standard and included)			
	Public and Products liability	£2m			
		£5m			
		(In respect of products liability this will be the maximum amount payable any one period of insurance)			

4 Wageroll information

Note: the following allows us to provisionally assess the premium we require. When the policy is renewed, you should tell us the actual figure so that we can make the necessary additional premium charge or refund and create a new estimate for the year ahead.

The estimate for wages should include total remuneration by way of overtime, value of board and lodgings, housing accommodation, bonuses or other payments in kind or money. No deduction from such total remuneration should be made in respect of National Insurance, Income Tax, and Holidays with Pay or Contributory pensions.

Please give details of the estimated salaries, wages and other payments for the next 12 months for each of the following

Category	Numbers	Annual wages etc
Principals / partners		£
Directors, clerical and management employees (no manual work)		£
Employees using hazardous machinery		£
All other employees (please list occupations and	1	£
split numbers and wages between each category)	2	£
	3	£

Do you enga If 'Yes' please a		untary hel _l	pers?				Yes	No
		Total num	ber engaged	Maximum at any one			e weekly h d by each	
							_	
Do you use s If 'Yes' please of							Yes	No
Numbers	Ann	ual Payme	ents made to	them	Descrip	tion of w	ork	
	£							
	£							
	£							
give at	tails of	how you en	sure that sub-c	ontractors have	e adequate	e liability in	surance	
	tails of	how you en	sure that sub-co	ontractors have	e adequate	liability in:	surance	
	tails of	how you en	sure that sub-c	ontractors have	e adequate	liability in:	surance	
	tails of	how you en	sure that sub-c	ontractors have	e adequate	e liability in:	surance	
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	tails of	how you en	sure that sub-c	ontractors have	e adequate	liability in:	surance	
	tails of	how you en	sure that sub-c	ontractors have	e adequate	e liability in:	surance	
	tails of	how you en	sure that sub-c	ontractors have	e adequate	e liability in:	surance	
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	tails of	how you en	sure that sub-c	ontractors have	e adequate	ilability in:	surance	
	tails of	how you en	sure that sub-c	ontractors have	e adequate	e liability in:	surance	

Do you undertake work or visits away from the premises? If 'Yes' does this involve:	Yes	No
(a) The application of heat (eg use of welding, flame cutting equipment, blowlamps or hot air strippers)?	Yes	No
(b) Any work on ships, at airports, chemical works, off-shore structures, oil or gas refineries?	Yes	No
(c) Any work outside the UK?	Yes	No
(d) Work at height above 10 metres or underground?	Yes	No

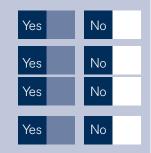
If you answered 'Yes' to questions (a), (b), (c) or (d) please give details and indicate the approximate proportion of work away wages:

	%	Nature of work
(a)		
(b)		
(c)		
(d)		

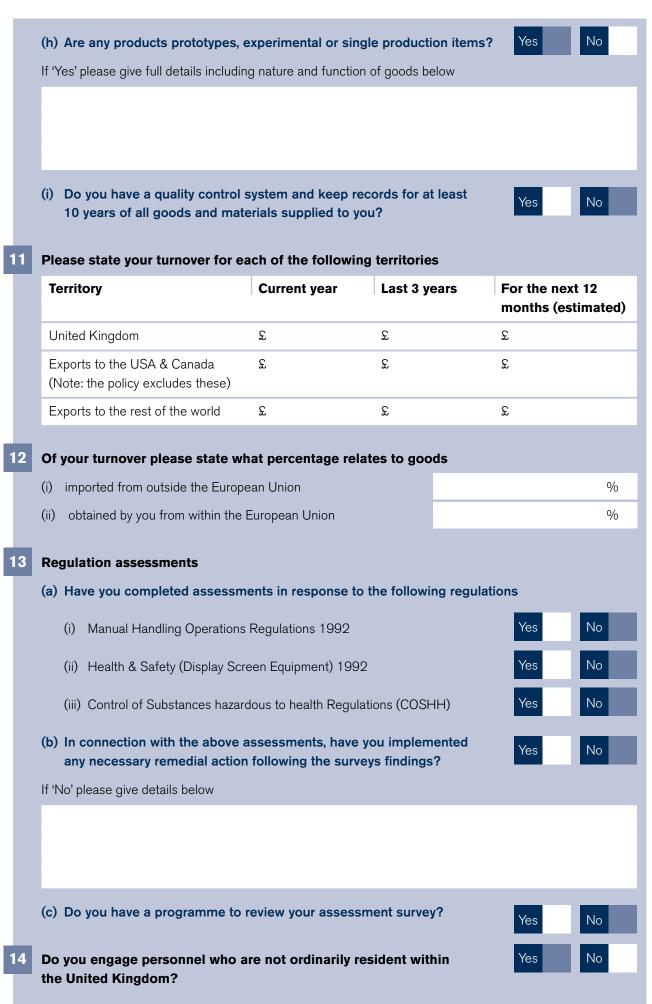
8 Do you use (or have you used in the past) any of the following in your business

- (a) Asbestos, silica or any chemicals, acids, gases, explosives or any materials containing such substances?
- (b) Radioactive substances or devices?
- (c) Power driven machinery (other than hand tools)?
- (d) Lifts, cranes or power operated lifting equipment, steam or other pressured vessels?

If you answered 'Yes' to questions (a), (b), (c) or (d) please give details below



9	Health & Safety		
	(a) Do you have a written Health & Safety Policy?	Yes	No
	(b) Is responsibility for Health & Safety issues designated to a Senior Manager?	Yes	No
	If 'No' please give details of arrangements		
0	Product description		
	(a) Please state fully the type of products you are involved with and any associated services or treatments you provide		
	(b) Do you issue brochures, pamphlets, or other literature describing the products you are involved with? (If yes please provide copies.)	Yes	No
	(c) Describe the main uses or functions of the products		
	(d) Identify who will be the final user eg food industry, domestic use		
	(e) Will your products	Yes	No
	(i) form a component part?		-
	(ii) be mixed with other products eg dyes, bleaches, food colourings etc?	Yes	No
	If 'Yes' to (i) or (ii) please give details below		
	(f) Do you alter any product or its packaging, labelling or instructions that is not produced by you?	Yes	No
	(g) Do you put your own name, trademark, logo or other distinguishing mark on any product that is not produced by you?	Yes	No
	If 'Yes' to (f) or (g) please give details		



15	Have you accepted		
	(a) Additional liabilities by agreement or contract with any customers, suppliers or sellers?	Yes	No
	(b) Restrictive contract conditions limiting recovery rights from suppliers or sellers?	Yes	No
	If 'Yes' please give details below		
16	Are you registered with the appropriate bodies to comply	Mag	No
T	with legislation? eg Local Authorities, Factories Act 1961, Health & Safety at Work etc Act 1974	Yes	No
17	Are employees now, or have they ever been, exposed to noise levels	Yes	No
	above 85db? If 'Yes' please give details below including the precautions taken to prevent impairment of hearing		
18	Have you ever carried out an environmental assessment?	Yes	No
19	Do you have an environmental policy?	Yes	No
20	Do you discharge any substances proscribed under the Environmental Protection Act 1990 into the atmosphere,	Yes	No
	sewers, waterways or elsewhere? If 'Yes' please advise type of waste and give full details of	Don't ki	now
	Storage and disposal methods		
	Treatment of waste		
	Disposal licences held		

Leg	jal expenses		
1	Is legal expenses insurance required? If 'Yes' please complete questions 2 to 6 if 'No' please proceed to N (with Assault extension)	Mone	Yes No
2	Standard Limit is £250,000		
3	Please tick if any of the following covers are required		
	(a) Statutory licence protection		
	(b) Contract disputes		
	(c) Debt recovery		
	If you have ticked (c) Debt recovery please answer the following question 4	uesti	ons, if not please proceed to
	(i) What is the maximum credit limit?	£	
	(ii) What is the maximum credit period allowed?		
	(iii) Please give full details of your credit control procedures		
	(iv) What is the credit limit allowed without credit checks being carried out?	£	
	(v) Please state the total		
	- amount of debt within the last financial year	£	
	- average size of debts	£	
	- amount recovered	£	
	- cost of recoveries	£	
	(vi) Please give the name and address of any outside agency outstanding debts	used	for the collection of
4	Total estimated annual wages	£	
	Total estimated turnover	£	

5	Is there any work undertaken, or are visits made, away from the premises? If 'Yes' please provide details	Yes	No
	(i) Total estimated wages and payments for such work/visits \pounds		
	(ii) Please provide details of work/visits		
6	Redundancies, mergers and legal disputes		
	(a) Are any redundancies envisaged in your business within the next twelve months?	Yes	No
	(b) In the last three years have you been taken over by, merged with, acquired or disposed of any companies or made significant changes to your business activities, or are any such developments currently under consideration?	Yes	No
	(c) Have you or any director, partner, employee or representative been involved in any legal disputes during the past five years in connection with any company, business or firm with which any of you have been involved?	Yes	No
	If 'Yes' to (a), (b) or (c) above please provide full details		
_			
M	oney (with assault extension)		
1	Is cover required? If 'Yes' complete questions 2 to 5 below. If 'No' please proceed to Goods in transit section	Yes	No
2	What is the estimated total amount of money carried annually?	£	
3	Cash		
	(a) Please state the maximum cash on the premises during business hours	£	
	(b) Please state the maximum cash in transit by you or your employees (an escort warranty will apply for amounts over £2,500)	£	

	Model	Age	Location and how fixed	Maximum containe
				£
				£
Is money carried	by a securi	ty compa	ny?	Yes No
If 'Yes' please give	the following	details		
(a) Name of com	pany			
(b) Does the com their custody		t liability fo	or loss of money from	Yes No
(c) Is the compar Association (I	-	r of the Br	itish Security Industry	Yes No
			oney (other than non-negotiable urity company?	£
money) carrie		y the bee		20
Assault extensio	n			
This extension cove	ers all your en	nployees fo	or injuries if attacked whilst carrying	g your money
Is cover required	?			Yes No
If 'Yes' please state	number of u	nits require	.d*	un
*One unit provides The maximum num			sablement benefits, £25 per week t ose is ten.	for temporary total disable
ods in transit				
This section covers haulier, parcel post	• •		stock whilst in transit by road vehic	les operated by you or a
Is cover required	l?			Yes No
If 'Yes' complete qu	iestions 2 and	l 3 below. I	f 'No' please proceed to Personal a	accident section
	letails of the	e type of g	goods to be sent	
Please provide d				
Please provide d				
Please provide d Estimated annua	al carryings			

Yes

No

(a) If you require cover for goods carried in your own vehicles please complete the following

£

£

Estimated annual carryings

Limit required any one vehicle (including trailer)

(b) If you require cover for goods carried other than in your own vehicles please complete the following

Carrier	Limit	Туре	Estimated annual carryings
Hauliers	£	any one parcel/consignment*	£
Parcel	£	any one parcel/consignment*	£
Rail	£	any one parcel/consignment*	£
Couriers	£	any one parcel/consignment*	£
*delete as appl	icable		

Personal accident

1

Is cover required?

If 'Yes' complete questions 2 to 4 below. If 'No' please proceed to General questions section.

2 If you require cover on the 'unit' basis, please fill in the table below

Note: one unit of cover provides £2,500 in permanent disablement benefits and £25 per week for temporary total disablement. The maximum number of units you can choose is ten.

Alternatively, cover is available on a 'selected benefits' or 'wages and salaries' basis. If cover is required on this basis please contact your insurance broker or The Baptist Insurance Company plc.

Individual cover is available for directors and permanent employees only.

Name or positions of persons to be insured	Occupation	Cover required	No. of Units (see note above)
		Whilst at work only/24-hour*	
		Whilst at work only/24-hour*	
		Whilst at work only/24-hour*	

*delete as applicable

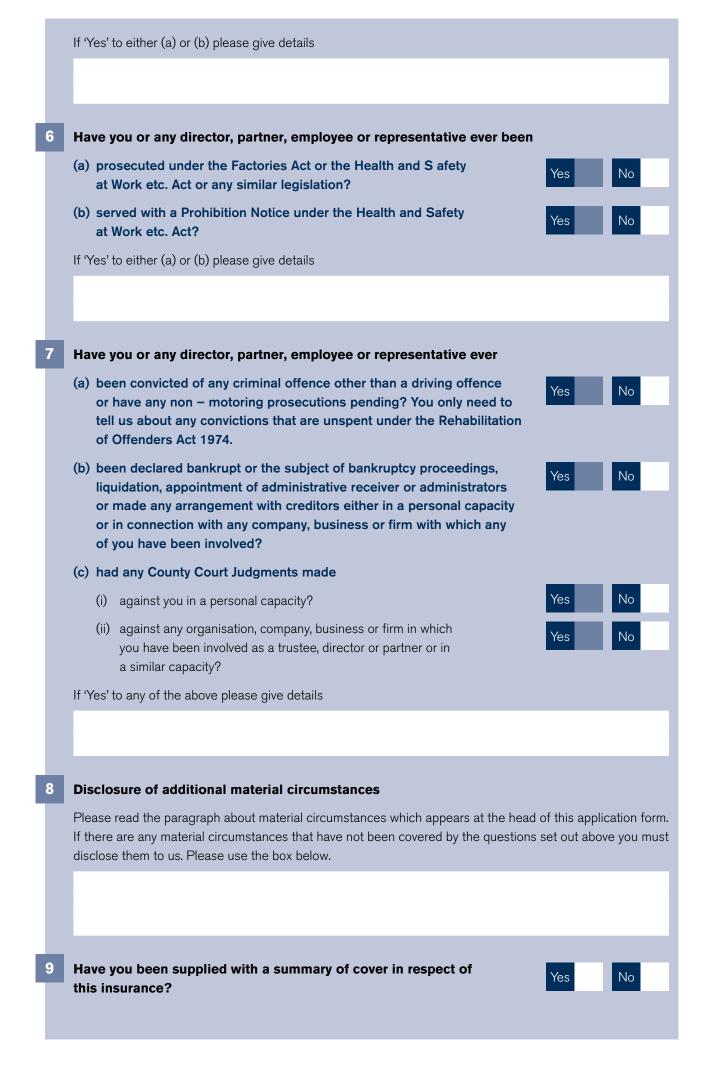
3 Deferment period

The standard deferred period (before weekly benefits become payable) is two weeks. In exchange for a reduction in premium do you require a longer deferment period?

If 'Yes' select the number of weeks (please tick)



4	To the best of your knowledge or belief are all the persons to be insured		
Т	(a) in good physical and mental health?	Yes	No
	(b) free from any physical disability or infirmity?	Yes	No
	If 'No' please give details		
Ge	eneral questions		
1	Have you ever traded under another name?	Yes	No
Т	If 'Yes' please give details		
2	Are all the premises to be insured in a good state of repair	Yes	No
Т	and will they be so maintained?	Tes	NO
	If 'No' please give details		
_			
3	Have you appointed a competent person to carry out a fire risk	Yes	No
	assessment and draw up a fire emergency plan? If 'No' please give reasons		
	ii no piease give reasons		
1	And ware a set of any	_	_
4	Are you now or have you previously been insured in respect of any of the risks to which this application relates?	Yes	No
	If 'Yes' please advise name of insurer(s) and policy number(s)		
			_
5	In respect of the risks to be insured whether at these premises or elsewh	iere has an	ıy
	(a) loss, damage, injury or liability arisen during the past five years whether insured or not?	Yes	No
	(b) company or underwriter declined to issue or renew	Vac	No
	a policy or imposed special terms?	Yes	No



Law applicable

This policy shall be governed by and construed in accordance with the law of England and Wales unless your central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.

Declaration

This declaration must be signed and dated on behalf of all the parties to be insured under this policy. In the event of joint insureds we have allowed for more than one signature.

I/We confirm that as far as I am/we are aware the statements made by me/us or on my/our behalf in connection with this insurance are true and complete.

I/We agree to accept a policy in the Company's usual form for this class of business.

Name	
Signature	
Position	
	Date
Name	
Signature	
Position	
	Date
FOR OFFICE USE ONLY	
Initials	Date

How we use your data

Your privacy is important to us. We will process your personal data in accordance with data protection laws.

The Baptist Insurance Company plc ("**we**", "**us**", "**our**") is the data controller in respect of any personal data which you provide to us or which we hold about you and any personal data which is processed in connection with the services we provide to you.

Where you provide us with personal data about a person other than yourself (such as a dependant or named person under a policy), you must inform them that you are providing their personal data to us and refer them to this notice.

To provide our insurance related services, we will collect and process your personal data such as your name, contact details, financial information and any information which is relevant to the insurance policy we are providing. In order to provide your insurance policy or when making a claim, we may also need to collect or process 'special categories of personal data' such as information relating to your health or criminal convictions or information which is likely to reveal your religious beliefs.

We process your personal data for the purposes of offering and carrying out insurance related services to you or to an organisation or other persons which you represent. Your personal data is also used for business purposes such as fraud prevention, business management, systems development and carrying out statistical and strategic analysis.

Providing our services will involve sharing your personal data with, and obtaining information about you from, our group companies and third parties such as brokers, loss adjusters, credit reference agencies, fraud prevention agencies, our service providers and professional advisors, or business partners and our regulators.

In some circumstances we may transfer your personal data to countries outside of the European Economic Area. We will put appropriate safeguards in place to ensure that your personal data is protected.

Where we have your consent, we may market our services to you or provide your personal data to our related companies or business partners for marketing purposes. You can opt out of marketing communications at any time by clicking on the link at the bottom of any email or by contacting us.

Fraud Prevention

We need to carry out fraud and anti-money laundering checks, and this will involve sharing your personal data (such as your name, contact details and financial information) with credit reference and fraud prevention organisations such as the Claims and Underwriting Exchange, run by MIB. If you make a claim, we will share your personal data (to the extent necessary) with other companies including other insurers and anti-fraud organisations to prevent fraud. For the purposes of deciding whether to accept and pay a claim or any part of it, we may appoint loss adjusters or external investigation services to act on our behalf.

If false or inaccurate information is provided and fraud is identified, your personal data will be passed to fraud prevention agencies including the Insurance Fraud Register, run by the Insurance Fraud Bureau. Law enforcement agencies may access and use this information.

Please note that when carrying out any fraud prevention activities, we may need to process your special categories of data such as criminal offence information and share it with fraud prevention agencies.

Further Information

For further information on how your personal data is used and your rights in relation to your personal data please refer to our Privacy Policy at www.baptist-insurance.co.uk/general/privacy-policy or contact our Data Protection Officer at Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW, United Kingdom or on **0345 6073274** or email compliance@baptist-ins.com.

For further information on any of our products, please speak to your insurance adviser.

Or visit us at www.baptist-insurance.co.uk

Tel: 0345 070 2223 Fax: 01452 302226 Email: enquiries@baptist-ins.com

Website: www.baptist-insurance.co.uk

Address: Benefact House, 2000, Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW, United Kingdom



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