

## PROPOSAL FORM THIRD PARTY INSURANCE-GENERAL & PRODUCT LIABILITY

1	Name of Proposer (In Full)	:		
	Address	:		
2	Trade of Business	:		
3	Period of Insurance	:	From :	То:
4	General description of operations carried on by you	:		
5	a) State situation and description of all premises access to these premises is available to member	in respect of s of the gener	which this cover is to opera al public and third parties	te and indicate the extent to which
	i) Situation	:		
	ii) Description	:		
	iii) Access	:		
	b) Do you engage in business at any other premises?	:	YES	NO
	If so, please state address	:		
	c) If any of your employees work away from your premises?	:	YES	NO
	If so, please state where?	:		
	And what is the nature of their work?	:		
	d) Is any portion of your premises sub-let?	:	YES	NO

6	Do you desire to insure your liability for claims arising out of the possession or use of any of the following?	:	YES			NO		]
	If so, please give details of the number and type in each case:-							
			Number				Туре	
	a) Pedal cycles	:		]				
	b) Hoists or Cranes	:		]				
	c) Goods Lifts	:		]				
	d) Passenger Lifts or Escalators	:		]				
7	Do you desire to insure your liability for damage to property caused by Fire or Explosion?	:	YES			NO		]
	<u>NOTE</u> : - Damage to property caused by explosion due to under steam pressure is not covered by this exter							designed to operate
8	Do you desire to insure your liability for claims arising out of :-							
	i) Goods supplied at a canteen primarily provided for the use of your employees?	:	YES			NO		]
	ii) Other goods sold or supplied?	:	YES			NO		]
	If so, please state:-							
	a) Class of goods	:						
	b) Estimated annual turnover (gross)	:	BD					
	c) Whether you are the manufacturer, wholesaler or retailer of such goods	:	YES			NO		
	NOTE: In respect of claims arising from goods sold or su	pplied	the limit of indemnity cho	sen	for any or	e accide	ent will also b	e the limit per year
9	Give particulars of: -							
	a) Machinery used and motive power (N.B items described in answer to question 6 not to be mentioned again)	:						
	b) Radio-active substances or devices used or stored	:						
	c) Explosives or chemicals used or stored	:						

10	Give particulars of all Third Party claims made				
10	upon you during the last three years?				

	In respect of Third Party Insurance has any Insuran	ovore			
11	In respect of Third Party Insurance has any Insurer ever:-				
	a) Declined your proposal?	:	YES NO		
	b) Required an increased premium or imposed special conditions?	:	YES NO		
	c) Cancelled or refused to renew your policy?	:	YES NO		
	If so, state name of Insurer	:			
12	State limit of indemnity required in respect of any one accident	:	BD		
	<u>NOTE:</u> - If the Proposer, or any partner or director enga them	ges in the	business, an amount should be included in the wages estimate in respect of		
13	State number of employees and wages expenditure for employees engaged:-				
15	a) At your own premises	: No.	. of Employees Wages BD		
	b) Away from your premises	: No.	. of Employees Wages BD		
	<u>NOTE:</u> - If the Proposer, or any partner or director engages in the business, an amount should be included in the wages estimate in respective them				
14	In the case of :-				
14	a) Churches, Chapels, Public Halls, Restaurants or Cafes, please state seating capacity	:	Seat		
	b) Clubs, please state number of members	:	Members		
	c) Hotels or Boarding Houses, please state number of bedrooms	:	Bedroom		

Please read the following declaration very carefully and read again the questions and answers, especially if not completed in your own hand, before signing the form:-

I/we declare that the above answers are true to the best of my/our knowledge and belief and that I/we have disclosed all particulars affecting the assessment of the risk. I/we agree to render at the end of each period of Insurance a statement in the form required of the particulars necessary for assessing the premium and to pay premium on any number or amount exceeding the estimates supplied by me/us. I/we agree that this proposal and declaration shall be the basis of the contract between me/us and the Insurers.

Proposer's Signature:

Date:

## THIRD PARTY INSURANCE - GENERAL SCOPE OF COVER

Policies are issued to cover the Insured's legal liability to Third Parties, subject to the Exceptions mentioned below, up to the limit of indemnity selected, in respect of:-

- (a) Accidental bodily injury to any person
- (b) Accidental loss of or accidental damage to property happening during the currency of the Policy and caused in the course of the Insured's business within the territorial limits. The Insurers will in addition pay all costs and expenses incurred with their written consent.

The Insurers' liability in respect of any one claim or series of claims arising out of one event is limited to the indemnity selected; there is, ordinarily, no limit to the amount payable in any one year of insurance, but if the Policy is extended to provide indemnity in respect of claims arising from food, beverage or other goods supplied, the limit per event for this extension is also the limit per year of insurance.

## **EXCEPTIONS**

The Insurers are not liable in respect of:-

- 1) War civil war or kindred risks or nuclear risks
- 2) Bodily injury to any person under a contract of service or apprenticeship with the insured arising out of and in the course of the employment of such person by the Insured
- 3) Loss of or damage to property belonging to or in the custody or control of the Insured or property which is in the custody or control of any person in the service of the Insured by virtue of such service but the expression 'custody or control' shall not apply to buildings not owned or tenanted by the Insured but temporarily occupied by the Insured for the purposes of alteration decoration or repair or that part of any property upon which the Insured or any person in the service of the Insured is or has been operating
- 4) Loss of or damage to any property land or buildings caused by vibration or removal or weakening of support of such land property or buildings
- 5) Injury loss or damage caused by or loss of or damage to ships craft aircraft or railway rolling stock
- 6) Injury loss or damage caused by the possession or use of mechanically propelled road vehicles but provided the Insured is not entitled to indemnity under any other policy this exception shall not apply to liability arising out of loading or unloading or the defective loading of a vehicle not belonging to nor hired by the Insured
- 7) Defective sanitary arrangements water pollution chemical effluent fumes or other noxious gas liquid or substance
- 8) Liability which attaches by virtue of an agreement but which would not have attached in the absence of such agreement

The following risks are also excluded but may in some cases be covered by an extension of the policy at an appropriate additional premium or by issue of a separate policy:-

- a) Loss of or damage to property caused by fire or explosion
- b) Liability arising from lifts cranes escalators or power hoisting machines
- c) Liability arising from goods (which term shall be deemed to include containers) sold or supplied other than goods in the custody or control of the Insured
- d) Liability arising from sub-contractors to the Insured or persons engaged in or upon the service of such sub-contractors

## RATES

Rates vary according to the trade or business carried on and to the limit of indemnity selected. If the proposal form is completed and forwarded to the Insurers, a quotation will be made promptly.