

PROPOSAL FORM



ROMERO
SPORTS & LEISURE

PROPOSAL FORM

Company Title:

Established:

Correspondence
Address:

Location Address
(if different from
above):

Contact Name:

Contact Number:

Email Address:

Website:

Full Business
Description:

Cover Required
From:

Item	Sum Insured
Buildings	£
Tenant's Improvements	£
Machinery Plant and General Contents	£
Paintball / Airsoft / Lasertag Equipment	£
Computers	£
General Stock	£
Other Items (please list)	£ £ £ £ £ £ £

Business Interruption

Estimated Gross Revenue: £

Indemnity Period: 12 24 36 Months

Money

Estimated Annual Carryings: £

Maximum amount on premises during Business hours: £

Maximum amount in safe overnight: £

Maximum amount in transit to bank: £

Transit Method: Own Staff / Security Co.
 (Delete as appropriate)

Safe Make & Model:

Liability

Employers Liability: £10,000,000

Estimated Annual Wageroll Split;

Clerical Managerial / Directors: £

Marshalls: £

All Others: £

Public / Products Liability Limit of Indemnity Required:

£5,000,000

£10,000,000

Estimated Annual Turnover Split;

Paintball / Airsoft / Lasertag: £

Catering: £

All Other Activities (list): £

Goods in Transit

Maximum Limit any One Vehicle: £

Number of Vehicles:

GENERAL INFORMATION

Buildings

Please provide full construction details;

Age & Brief
Description:

Construction of;
Walls, Floor, Roof

Security of Premises;

Alarm Installed? Yes No

Type of Signalling:

CCTV Installed? Yes No

Roller Shutters? Yes No

Window Locks? Yes No

Security Guards? Yes No

Perimeter Fencing? Yes No

Gated Entrance? Yes No

Health & Safety

Are you a member of the UKPSF?

Yes

No

Do you abide by the UKPSF Guidelines in the operation of your site?

Yes

No

Do you have a full Health & Safety Policy?

Yes

No

Was this completed in house or by and external Consultant?

Are relevant risk assessments in place for all the activities undertaken?

Yes

No

* If **Yes**, please attach examples

Minimum Age:

What Personal Protective Equipment is worn by:

Participants:

Marshalls:

Have all employees received relevant documented training for the roles they undertake within the company?

Yes

No

Claims & Losses

You confirm the following statements to be true:

In the last five years no claims or loss, whether successful or not, has occurred or been made against you or your predecessors in business, or any past or present partner, principal, director or employee

Yes No

You are not aware of any loss from the dishonesty or malice of any employee or self employed freelancer

Yes No

You are not aware, after enquiry, of any potential disease or injury to an employee that might give rise to a claim

Yes No

* If **No** to any of the above please provide full details below;

DECLARATION

What is duty of Fair Presentation (Insurance Act 2015 effective on policies issued after August 2016)

It is a long established principal that policyholders have a duty to disclose material facts to their insurers. This has now been codified into a wider duty to make a fair presentation of the risk. To do this a policy holder must disclose all information clearly, accessibly and in good faith.

What must you disclose? – insureds requirements

- All material facts that the policyholder knows, or should have known.
- Sufficient information to put a prudent underwriter on notice that they should make further enquiries.
- Any special or unusual facts relating to your risk

- Any particular concerns which led you to seeking insurance for the risk, and
- Any other fact which those concerned with the particular class or insurance or activity should generally understand as being something that should be included within a fair presentation of the risk to an insurer

Whose Knowledge is relevant?

- It is important you investigate your risk internally (to understand process, procedures and working practice)
- Information known or that ought to have been known by the policyholder, senior management (those individuals who play a significant role in making decisions about the policyholders activities are managed, and
- Information known to individuals who participate with the policy holder in the process or arranging their insurance i.e. brokers and other agents.

Insurer remedies for a breach of fair presentation

- If the breach was deliberate or reckless, the insurer can avoid the contract from inception and can keep the premium. The insurer must prove that the breach was deliberate or reckless.
- If the breach was not deliberate or reckless, then there are a number of options available to the insurer if they wish to impose a remedy. More than one remedy can be applied - the insurer must show that they would have acted in that way if the breach of duty had not occurred.
- If the insurer would not have written the risk if it had known the information which has come to light, then it can **avoid the contract** but it has to repay the premium.
- If the insurer would have charged a higher premium, then it can **proportionately reduce** any claims payments.
- If the insurer would have included new terms, or imposed different terms other than with respect to premium such as conditions / warranties, exclusions, different extensions, sub-limits etc., the contract is to be treated as if it had been **entered into on those terms**.

Please provide details of any changes to site security, health and safety procedures and risk management and/or any incident/s which may give rise to claim/s and any other information as per the duty of fair presentation

Have you or any Subsidiary or Associate Co or Former Ones or their directors ever;

Been the subject of a county court judgment in respect of debt either as private individuals or in connection with any business?

Yes No

Been officers of a company that has been declared insolvent, or had a receiver or liquidator appointed, or entered into arrangements with creditors in accordance with the Insolvency Act 1986 or any subsequent legislation?

Yes No

Been disqualified under the Company Directors Disqualification Act 1986 or any subsequent legislation?

Yes No

Been convicted of or charged with but not yet tried for a criminal offence other than a motoring offence?

Yes No

Had an insurance contract cancelled or declared void or a claim repudiated or renewal refused due to breach of a policy condition or due to non-disclosure or miss-description or misrepresentation of a material fact?

Yes No

Had insurance cover restricted or cancelled or renewal refused due to non-compliance with risk improvement requirements?

Yes No

Where there have been accidents, losses or claims prior to the inception of this Policy relating to the Insurance cover provided, have you ensured these have been accurately and fully declared?

Yes

No

Had the HSE, or other relevant enforcing authority (Local authorities) take formal enforcement actions against you; such as Improvement Notices/Prohibition Notices/Formal Court Proceedings?

Yes

No

If the Answer to any of the above questions is Yes then please provide details below

At any insured premises the ways, works, machinery and plant will be properly fenced and will be guarded and otherwise maintained in good order and condition.

Yes

No

All inspections of lifting apparatus, boilers and steam pressure vessels will be carried out in compliance with statutory requirements.

Yes

No

Where there have been accidents, losses or claims prior to the inception of this Policy relating to the Insurance cover provided, you have ensured these have been accurately and fully declared.

Yes

No

If the Answer to any of the above questions is No then please provide details below

DATA PROTECTION

I understand and give explicit consent that the information I provide about myself and other persons named in this proposal, including any sensitive personal data, will be passed to or used by Romero Sports & Leisure and its agents for my insurance. This includes underwriting, processing, claims handling and preventing fraud, and could include passing information to re-insurers, other insurers and subcontractors in the UK or any other country (even those which have limited Data Protection laws).

Print Name:

Signed:

Date:

Completion of this proposal Form does not bind either the Proposer or Romero Sports & Leisure to complete a Contract of Insurance. No Cover is applicable until confirmed by Romero Sports & Leisure. A copy of this Proposal Form should be retained by you for your records.

Please complete this digital form and return by email to:

martin.mansley@romeroinsurance.co.uk

OR

alternatively print and return via post to:

Romero Sports & Leisure
Delphian House
Riverside
New Bailey Street
Manchester
M3 5FS