



LUCAS FETTES
& PARTNERS

Premier

Proposal &
Summary Of Cover



Premier

is a comprehensive package of covers providing quality business insurance solutions for today's professional retailer.

Premier provides exceptional levels of automatic cover and has no troublesome wages or turnover declarations.

Section 1 - Buildings provides optional cover for the Buildings of your shop. Features include:

- "All Risks" cover including subsidence
- Trace and Access

Section 2 - Contents provides "All Risks" cover for your Stock and Contents and includes the following:

- Standard excess of only £150, but see below for Nil Money and Glass excesses
- Automatic cover for Contents up to £100,000 (higher cover available)
- Cover for Goods In Transit up to 20% of the Stock sum insured or £30,000 whichever is less
- Loss of Keys up to £2,500
- Loss of Money with no excess
 - up to £10,000 in transit or on the premises during business hours
 - automatic minimum £2,000 in safe out of business hours
- Glass and Sanitary Fittings with no excess
- Loss of Metered Water up to £2,500
- Free 92 day Seasonal Increase on Stock sum insured

Section 3 - Business Interruption protects your income following an insured loss and includes:

- Automatic cover for up to 5 times your Stock sum insured, with a minimum level of cover of £750,000
- 24 Month Indemnity Period
- Loss of Attraction
- Denial of Access
- Suppliers Extension
- Automatic cover for loss of Book Debts up to £200,000

Section 4 - Business Liability provides cover for your legal liability for claims made against you in connection with your business by employees and other parties. The automatic Limits of Indemnity are:

- | | |
|------------------------|-------------|
| • Employer's Liability | £10,000,000 |
| • Public Liability | £5,000,000 |
| • Products Liability | £5,000,000 |

Section 5 - Computer Breakdown offers optional cover against breakdown or failure of your Computer and its ancillary equipment from mechanical or electrical defect and includes:

- Erasure, destruction or distortion of software
- Cost of rewriting records

Section 6 - Legal Expenses provides automatic cover for a variety of Legal Expenses and Court Awards incurred within the scope and extent of your business up to £50,000 any one claim including:

- Contract Disputes
- Employment Disputes
- Property Disputes
- Inland Revenue Investigations and VAT Disputes

Premier Proposal Form

Business Name _____

Address _____

Postcode _____

Contact Name _____ Telephone _____

Nature of Business _____

Are you a member of any Trade Association? _____ If so, please give details _____

Inception Date of Cover _____ Expiry Date _____

Please advise number of employees _____ Full Time _____ Part Time _____

Do you carry out work away from the premises other than collection or delivery? _____

If so, please give full details _____

Amounts to be Insured

Section 1 - The Buildings of the Shop £ _____

Section 2 - The Contents of the Shop

Item 1 - Trade Contents Standard Cover up to £100,000 each premises

Item 2 - Stock £ _____

Item 3 - Stock Temporarily Standard Cover of £30,000, or 25% of amount insured by Item 2 whichever is lower
Removed (e.g. Transit)

Do you require increased cover in respect of Items 1 or 3? _____ If so, please give details _____

Section 5 - Computer Breakdown Do you require this cover? _____

If so, please give amounts to be insured in respect of:

Computer and Auxiliary Equipment £ _____

Computer Records £ _____

MONEY

Do you require cover for Money in Transit or on the Premises during business hours in excess of £10,000?

Yes/No _____ If so, please advise amount of cover required £ _____

Do you require cover for Money in Safe out of business hours in excess of £2,000?

Yes/No _____ If so, please advise amount of cover required £ _____

Please advise make and model of safe _____

PROTECTIONS - Please read carefully

1. Are you able to confirm that the following physical protections apply to your premises to be insured?
- a) the final exit door is to be fitted with a mortise deadlock which has 5 or more levers and/or conforms to BS3621. A matching boxed striking plate must also be fitted.
 - b) all other external doors and all internal doors giving access to any part of the building not occupied by the Insured for the purpose of the Business are to be fitted with either
 - i) a mortise deadlock which has 5 or more levers and/or conforms to BS3621 with a matched boxed striking plate as specified above or
 - ii) two key operated security bolts for doors, one fitted approximately 30cm from the top of the door and the other 30cm from the bottom
 - c) aluminium or UPVC framed doors are to be fitted with integral cylinder key operated mortise deadlocks.
 - d) all opening external basement ground floor and other accessible (accessible being a window that can easily be reached such as a window adjacent to a flat roof or a fire escape, balconies, canopies or downpipes) windows, fanlights, rooflights and skylights are to be fitted with key operated window locks. This requirement does not apply to windows protected by solid steel bars, weldmesh or expanded metal grilles securely fixed to the brickwork surrounding the window.

Yes/No? _____ If no, please give full details of variances _____

2. Do you have a fully operational Intruder Alarm system at your premises to be insured?

Yes/No? _____ If yes, please give the following details.

Name of Installer _____ Is it subject to an annual maintenance contract? Yes/No _____

Method of signalling (e.g. Audible Bell, Redcare etc) _____

GENERAL QUESTIONS

Have you or any of your partners or directors, either personally or in connection with any business with which you/they have been involved:

Previously held insurance for any of the covers to which this Proposal relates at these premises or elsewhere? Yes _____ No _____

Held any insurance in respect of the covers to which this Proposal relates which has subsequently been declined, terminated, refused renewal or subjected to special terms? Yes _____ No _____

Ever been convicted or charged (but not yet tried) with a criminal offence other than a motoring offence? Yes _____ No _____

Ever been declared bankrupt or are the subject of any current bankruptcy proceedings or any voluntary or mandatory insolvency or winding up procedure? Yes _____ No _____

Had within the last five years any losses whether insured or not or had any claims made against you (in this or any previous business)? Yes _____ No _____

If you have answered Yes to any question, please give full details below.

DECLARATION

Please read the Declaration carefully and then sign below. If there is more than one Proposer both should sign

I/We declare that the answers given to questions asked in this Proposal are true and complete to the best of my/our knowledge and belief.

I/We understand that any material fact, which is information that may influence the Company in the acceptance and terms provided, has been disclosed and recorded.

I/We agree to accept the terms and conditions contained in the Axa Insurance UK plc Policy applying to this Proposal.

Signature _____ Date _____

Position in Company _____

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Offices also in Berkhamsted, Bristol, Chichester, Glasgow, Isle of Wight, Manchester & Norwich.