



Gun Trade – Proposal Form for Outworkers

Underwritten by Sterling Insurance Company Ltd and arranged by Sporting Insurance Services

General Details

Name of Proposer (including trading name, if applicable)	<input type="text"/>		
Address	<input type="text"/>		
	<input type="text"/>		
	Postcode		
Please confirm that this is your home AND business address	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
	Telephone No <input type="text"/>	Fax No <input type="text"/>	
	E-Mail address (if applicable) <input type="text"/>		
Full Business Description	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>		
Insurance Required	From <input type="text"/>		To <input type="text"/>

Please complete the Contents and Public & Products Liability Sections in full.

The Employers' Liability and Legal Expenses Sections are optional additional covers. Only complete those sections if you wish to apply for those additional covers.

CONTENTS COVER

	Sums Insured/Limits
Stock and Merchandise, including goods in trust or on commission for which you are responsible	£ <input type="text"/>
<i>Please note that it is a condition of cover that all such property is stored at least 100mm above floor level</i>	
Trade fixtures, fittings and all other contents including tools and equipment at your premises	£ <input type="text"/>
Other (Please specify)	£ <input type="text"/>
The standard cover is for fire and specified perils, excluding theft. Do you wish to extend cover to include Theft?	Yes <input type="checkbox"/> No <input type="checkbox"/>

PUBLIC & PRODUCTS LIABILITY COVER (Limit £1,000,000)

Please state your estimated turnover for the forthcoming year split between the following categories:

Manufacturing	£ <input type="text"/>	Wholesaling	£ <input type="text"/>
Repairs	£ <input type="text"/>	Retailing	£ <input type="text"/>

Please confirm that neither you nor your employees (if you have any) carry out any manual work away from your premises *other than* collection and delivery

Yes No

If 'No', you are not eligible for the Outworker Policy but we have a more suitable policy for your needs. Please contact Sporting Insurance Services for a different Proposal Form.

PUBLIC & PRODUCTS LIABILITY COVER (continued)

Do you import any goods/components?

Yes No

If 'Yes', please state type of goods....

....and Countries of origin

Do you export any goods/components?

Yes No

If 'Yes', please state type of goods....

....and destination

Do you export any goods to USA/Canada?

Yes No

If 'Yes', please state type of goods and estimated annual turnover from this activity

£

Do you own or operate a shooting/testing range?

Yes No

If 'Yes', you are not eligible for the Outworker Policy but we have a more suitable policy for your needs. Please contact Sporting Insurance Services for a different proposal Form.

EMPLOYERS' LIABILITY COVER (Limit £10,000,000) - OPTIONAL

Tick if cover required:

NOTE: You can not insure for Employers' Liability unless you have also insured for Public & Products Liability

Please state the estimated annual payroll and number of staff employed in each of the following categories:

No of Employees & Total Payroll

Clerical £

Manufacturing £

Have you been prosecuted during the last 5 years under any safety legislation? Yes No

Do you manufacture, handle or use isocyanates, asbestos, silica or materials containing silica? Yes No

Do you use any process involving a noise level in excess of 85 decibels? Yes No

Do you handle or store explosives, acids, chemicals or toxic or high pressure gases? Yes No

If 'Yes' to any of the above, please give details below

LEGAL EXPENSES COVER - OPTIONAL

Tick if cover required:

(This cover is underwritten separately by Temple Legal Protection Ltd)

Level of cover required: Statutory Licence Protection only

Full Legal Expenses Package, including Statutory Licence Protection

Limit of Indemnity required: £50,000

£100,000

Please complete the table below in respect of any statutory licence disputes or warnings involving the business, its directors/partners and/or any of its subsidiaries during the last three years. If there has been NONE please state this clearly.

Date of Event	Action taken and outcome	Cost of Legal Fees	Cost of Award

PLEASE COMPLETE THE FOLLOWING SECTIONS IN ALL CASES:

General Particulars

Are you a member of the Gun Trade Association?

Yes

No

CONSTRUCTION DETAILS

Is your premises built of brick, stone or concrete with a slate or tile roof?

Yes

No

If 'No', please give details:

PREMISES

Please state approximate age of the buildings:

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Are your premises:

1) In the sole occupancy of you and/or your family?

Yes

No

2) In a good state of repair?

Yes

No

3) Clean and tidy and is waste material swept up and removed from the building daily and the premises regularly?

Yes

No

If the answer to any of 1) to 3) above is 'No', please give details below:

Are the premises ever left unoccupied for a period exceeding 30 days?

Yes

No

If 'Yes', please give details below:

Heating - are there any non-fixed or portable heating appliances or any heaters using paraffin, waste oil or LPG?

Yes

No

If 'Yes', please give details below:

Is **smoking** permitted on the premises?

Yes

No

If 'Yes', please give details below:

Do you store or manufacture any:

(i) flammable liquids or hazardous chemicals?

Yes

No

(ii) ammunition?

Yes

No

If 'Yes', please give details below including storage arrangements:

SECURITY AND PROTECTION

Is there any higher than normal exposure to loss by arson, malicious damage, flood, storm or impact?

Yes No

If 'Yes', please give details below:

Are there fire extinguishers on the Premises?

Yes No

Is your premises protected by an intruder alarm?

Yes No

If 'Yes', please answer the following questions

a) Name of alarm installation/maintenance company:

b) Is the alarm installation/maintenance company a member of NSI (NACOSS standard)?

Yes No

c) Is the alarm connected to a Central Station?

Yes No

If 'Yes', what is the method of signalling (please tick one box only):

Digital Communicator*

BT RedCare

Other

If 'Other' please give details below:

* If signalling is via Digital Communicator, please confirm that the telephone line is outgoing calls only, ex-directory and leaves the premises underground.

Yes No

GENERAL DETAILS

Will a complete record be kept of all stock received and sold?

Yes No

If 'No', how could the extent of a loss be determined?

Are you registered for VAT?

Yes No

If 'Yes', please give your VAT Registration Number:

Are any additional interests to be noted such as bank, mortgagee, freeholder to be noted on the policy?

Yes No

If 'Yes', please give details below

Have you the Proposer or any partner or director for the business now proposed or for any previous business, ever been insured for any of the risks now proposed?

Yes No

If 'Yes', please give details below

In respect of any of the risks now proposed for any business in which you the Proposer or Any partner or director are or have been engaged, has any insurer ever:

a) declined a proposal?

Yes No

b) not invited renewal of a policy?

Yes No

c) refused to renew or cancelled a policy?

Yes No

d) imposed special conditions (e.g. premium loadings)

Yes No

e) asked for specific precautions to be taken which have not been carried out?

Yes No

If 'Yes' to any of the above, please give details below

How long have you been in business?

Here: years

Elsewhere: years

Do you wish to pay the premium by monthly instalments? (6% instalment charge)

Yes

No

Does your door and window security meet the minimum requirements set out on the attached sheet?

Yes

No

If 'No', please state below how your security varies:

Previous Convictions

Have you, or any member of your family directly connected with the business or any Business partner or director ever received a formal police caution for or been convicted Of or charged but not yet tried with a criminal offence, other than motor offences?

Yes

No

If 'Yes', please give full details and dates below:

Previous Claims

In respect of ANY of the risks to which this proposal relates, please give details, amount and Nature of ALL losses in the last FIVE years, whether they actually occurred at this Premises or otherwise. Include any which occurred under previous trading names.

Date **Amount** **Nature of incident and where it occurred**

Date	Amount	Nature of incident and where it occurred

Additional information/variations

If any other variations to cover are required or there is any information you wish to supply, Please state to which cover it relates and give full details below:

Material Facts

State any other material facts here. Failure to do so could invalidate the policy. A material fact is one which is likely to influence an insurer in the assessment and acceptance of the proposal. If you are in any doubt as to whether a fact is material it should be disclosed to the insurer.

Declaration

I/We declare that:

- a. the premises including outbuildings are:
 - in a good state of repair and will be so maintained;
 - heated by conventional hot water system, electricity, gas appliances using gas from a public supply or ordinary solid fuel fire;
- b. accurate stock and sales books are kept;
- c. the sum insured on stock represents the full wholesale cost and the sum insured on other property represents the full replacement value as new of the property and any increase will be notified to the insurer;
- d. I/We do and will at all times exercise reasonable care in the selection and employment of employees involved in the handling or transit of money or goods;
- e. all statements and particulars contained in this proposal are to the best of my/our Knowledge and belief true.

Details of any amendments to the above declaration:

I/We declare that:

- a. this proposal and declaration shall form the basis of a contract between me/us and the insurer(s);
- b. I/We will accept and abide by the terms of the policy to be issued.

Proposer's signature

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Date

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The 3rd EEC Non-Life Directive

The 3rd EEC Non-Life Directive requires us to provide you with the following information before purchase:

Complaints Procedure

Our aim is at all times to provide a first class standard of service. However, there may be occasions when you feel that this objective has not been achieved. Should you have any query or complaint regarding this insurance please contact either the intermediary who arranged the policy for you or to the branch of the Company which issued your policy. Please have ready the details of your policy and in particular your policy number to help your enquiry to be dealt with speedily.

If you are not satisfied with the way in which a complaint has been dealt with, please write to the Chief Executive and President of the Company at its head office (at the address shown on your policy). Should you then remain dissatisfied you may approach the Association of British Insurers for assistance. The address and telephone number of the London Headquarters of the Association are as follows:

51 Gresham Street, London EC2V 7HQ

Telephone 020 7600 3333

Please direct your complaint to the Consumer Information Department.

Law applicable to contract

You and the insurer are free to choose the law applicable to this contract but in the absence of agreement to the contrary, the law of the country in which you reside at the date of the contract (or, in the case of a business, the law of the country in which the registered office or principal place of business is situated) will apply. If you are not resident (or, in the case of a business, the registered office or principal place of business is not situated) in England or Wales, Scotland, Northern Ireland, Channel Islands or the Isle of Man, the law which will apply is the law of England and Wales.

Guidance Note

Please keep a record including copies of all letters, of all information supplied to us for the purpose of entering into this contract.

GUN TRADE

Minimum Security Requirements

The provision of theft cover is dependent on minimum security measures which must be operative overnight and when the premises are unoccupied. The minimum standards of security are written into the policy wording and are as follows:-

- a. final exit doors must be secured as follows:
 - i. timber doors - by mortice deadlocks having five or more levers or conforming to BS3621 fitted in conjunction with 7" box steel striking plates
 - ii. aluminium doors - by cylinder mortice lock operating a swinging lock bolt
 - iii. PVCU doors - by key operated multi-point locking devices having three or more locking points
 - iv. the first closing leaf of double leaf doors must be fitted internally with bolts top and bottom
- b. all other external doors and internal doors leading to common areas or other premises, must be secured:
 - i. by the means set out in a. or
 - ii. by key operated security bolts fitted top and bottom
- c. all accessible windows be:
 - i. fitted with grilles or shutters AND/OR
 - ii. fitted with key operated window locks or fixed permanently shut
- d. any security measure stipulated or agreed in writing by the Insurers

Any door or window officially designated a fire exit by the Fire Authority is excluded from these requirements.