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# ABT Salon Package

## Summary of Cover & Application Form

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### **A Policy for salons**

This additional insurance policy is only available for ABT Members

# ABT Salon Package

## Summary of Cover & Application Form

**The ABT Salon Package has been specifically designed for ABT members who own a salon or who operate from salon premises. The ABT Salon Package is designed for the ABT member, who only has a minimum amount of equipment and stock.**

### Standard cover:

- > £2,000,000 Public & Products Liability
- > Options up to £50,000 Business Contents
- > Cover for Money, Glass and Personal Assault
- > 25,000 Business Interruption
- > DAS Legal Expenses
- > £10,000,000 Employers' Liability
- > £5,000 All Risks

**See Summary of Cover for details**

The ABT Salon Package automatically includes Legal Expenses insurance underwritten by DAS Legal Expenses Insurance Company Limited.

For further information about this policy please see page 5 and a separate policy will be issued for this insurance.

### SUMMARY OF COVER

Sections 1,2,3,4,5 and 6 of the ABT Salon Package policy are underwritten by Covea Insurance plc; the separate Legal Expenses policy is underwritten by DAS Legal Expenses Insurance Company Limited (DAS). This document is a summary of the insurance cover provided by the Policy and, as such, it does not contain the full terms and conditions of your insurance coverage.

You can find the full terms and conditions of the ABT Salon Package policy in the policy document, a copy of which is available on request. Please take time to read it and make sure you understand the cover it provides.

### Section 1 – Business Contents

Loss or damage to business contents at the premises caused by:

fire - lightning - explosion - earthquake - aircraft - theft involving forcible and violent entry or exit and theft involving assault of or violence to you or your employees - riot or civil commotion - malicious damage - impact - storm - flood - escape of water or oil - collapse of television or radio aerials - falling trees or branches - accidental damage.

### Additional cover

Architects' and surveyors' fees-capital additions up to 10% - debris removal - property at trade shows or exhibitions up to £1,000 - external CCTV and security lighting equipment up to £1,000 - refilling of fire extinguishers following use up to £1,000 - damage to landscaped gardens by fire brigade up to £1,000 - loss of metered gas or water up to £1,000 - public authorities costs - accidental damage to sanitary ware, underground pipes and cables if you are legally responsible-automatic increase of sum insured on stock by 25% during November, December and public holidays - temporary removal - theft damage to the premises - replacement of locks following theft of keys up to £1,000 - cost of tracing source of water or oil leaks up to £1,000.

### Section 1 includes

#### Glass

- breakage of plain plate, sheet or wired glass including resultant damage to framework and the necessary cost of boarding up, maximum £5,000 in any one period of insurance
- the cost of repair or replacement of stock on display up to £500
- the cost of repair of alarm foil up to £500
- breakage of fixed mirrors and fixed internal glass in showcases, counters and display cabinets
- breakage of neon and illuminated signs
- breakage of armoured, bent or other special glass or lettering or designs up to £1,000

### Money

Loss of business money	Limit
• whilst in transit	£2,500
• during business hours whilst on the premises	£2,500
• outside business hours whilst on the premises	£1000
in a locked safe	
not in a locked safe	£250
• at your home or the home of an authorised employee	£500
• loss of recorded crossed cheques, crossed postal orders, credit card sales vouchers and VAT purchase invoices	up to £250,000
• repair or replacement of any safe, security case or bag damaged following theft	up to £2,500
• misuse of business credit cards	up to £500

### Personal assault

Bodily injury to you or your employees in the event of assault consequent upon robbery or hold-up whilst engaged in duties connected with the business.

The following amounts are payable as compensation

• death, loss of limbs or eyes or permanent total disablement	£10,000
• temporary total disablement not exceeding 104 weeks	£100 per week
• damage to clothing and personal effects – limit for each person	£250

### Main exclusions

- the first £250 of each claim in respect of property damage or glass
- the first £100 of each claim in respect of money
- loss of money from any coin-operated gaming or amusement machine, payphone or unattended vehicle
- damage to tills or cash registers outside business hours unless left open
- storm, water or oil damage to property in basements or outbuildings unless raised 100mm above floor level
- damage caused by wear, tear or any gradually operating cause
- electrical or mechanical breakdown – loss resulting from shop- lifting – use of any article contrary to manufacturers' instructions or maintenance procedures – faulty or defective workmanship or operational error or omission
- damage to property caused by any process it is undergoing
- loss consisting of change of temperature, colour, flavour, texture or finish
- damage caused by subsidence, heave or landslip

Insurance is **about** peace of mind

## Section 2 – Business Interruption

Loss of trading profit during the 12 month period immediately following destruction or damage to the business contents caused by a peril insured by Section 1. **This section provides cover up to £25,000 (higher sum insured can be selected if necessary)**

### Additional cover

- prevention of access to the premises following damage to nearby property caused by a peril insured, limit £5,000
- accidental failure of public electricity, water or gas supplies
- compulsory closure by a competent authority because of a notifiable human infectious or contagious disease, defective sanitation, infestation by vermin or pests, foreign matter in food or drink, all at the premises, limit £5,000.

### Main exclusion

- corruption of computer records by malicious persons or accidental damage

## Section 3 - Employers' Liability

Legal liability for injury to employees as required by current UK legislation, up to a limit of £10,000,000 (£5,000,000 if arising out of terrorism) any one cause inclusive of legal defence costs.

### Additional cover

- legal costs incurred in the defence of criminal proceedings brought for a breach of the Health and Safety at Work Act 1974 – limit £10,000 in any one period of insurance
- legal costs and expenses incurred with our consent and prosecution costs awarded against you in the defence of criminal proceedings brought under the Corporate Manslaughter and Corporate Homicide Act 2007 as a result of a fatality.

### Main exclusions

- actions brought outside Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

## Section 4 - Public Liability

Legal liability for accidental injury to the public or damage to their property as a result of defects in your premises or negligence by you or your employees in the conduct of your business, up to a limit of £2,000,000 any one cause plus legal defence costs incurred with our written consent.

### Additional cover

- obstruction, trespass or nuisance
- contingent motor liability for non-owned vehicles
- damage to leased, hired or rented premises (excluding the first £250)
- liability incurred under the Defective Premises Act 1972
- legal costs incurred in the defence of criminal proceedings brought for a breach of the Health and Safety at Work Act 1974 - limit £10,000 in any one period of insurance
- legal costs and expenses incurred with our consent and prosecution costs awarded against you in the defence of criminal proceedings brought under the Corporate Manslaughter and Corporate Homicide Act 2007 as a result of a fatality
- damages, costs and expenses for wrongful arrest – limit £10,000 in any one period of insurance.

### Main exclusions

- liability arising from products
- treatment, therapy, medical advice, fitness instruction or administration of drugs or medicines
- use of solarium, sunbeds, saunas and hydro-massage facilities
- the cost of cleaning up or removal of or damage to property arising out of asbestos
- professional liability
- provision of advice or any plan, design, formula or specification given separately for a fee
- fines, penalties or liquidated, punitive or exemplary damages
- the first £250 of property damage claims occurring away from your premises
- vehicles used in circumstances where road traffic legislation requires insurance or security
- actions brought outside Great Britain, Northern Ireland, the Isle of Man or the Channel Islands

## Section 5 - Products Liability

Legal liability for accidental injury to the public or damage to their property caused by products sold, supplied, processed, delivered, installed, tested, repaired, serviced, altered, treated or hired out by you and no longer in your possession or control, up to a limit of £2,000,000 in any one period of insurance plus legal defence costs incurred with our written consent.

### Additional cover

- legal costs incurred in the defence of criminal proceedings in respect of a breach of the Consumer Protection Act 1987 or the Food Safety Act 1990 – limit £25,000 in any one period of insurance
- legal costs and expenses incurred with our consent and prosecution costs awarded against you in the defence of criminal proceedings brought under the Corporate Manslaughter and Corporate Homicide Act 2007 as a result of a fatality.

### Main exclusions

- professional liability
- provision of advice or any plan, design, formula or specification given separately for a fee
- liability arising from properly prepared products failing to perform the function for which they were intended
- loss of or damage to products or the cost of making good or recalling products or rectifying defective work
- any drug or medical preparation obtainable on prescription from a medical practitioner
- any cosmetics, toiletries, animal feeds, seeds, fertilisers, insecticides or pesticides unless of proprietary manufacture
- liability arising from exposure to or inhalation of asbestos
- the cost of cleaning up or removal of or damage to property arising out of asbestos
- liability arising in the USA or Canada from any products which with your knowledge will be sold or supplied to or used within those countries
- fines, penalties, or liquidated, punitive or exemplary damages
- actions brought outside Great Britain, the Isle of Man or the Channel Islands

## Section 6 – All Risks

Covers unspecified items of equipment against accidental loss or damage occurring anywhere in the UK. Sum Insured £5,000 (NB. Cover for specified items is available, subject to full details.)

### Main exclusions

- the first £100 of each claim
- wear, tear or any gradually operating cause
- electrical or mechanical breakdown
- breakage of brittle articles
- war and similar risks
- loss, destruction or damage whilst in the course of transit by post or postal services
- theft from unattended vehicles, unless
  - a) all windows and other openings have been closed, all doors have been secured and any other protective devices have been put into full and effective operation
  - b) any property insured is secured in the locked boot or closed glove compartment (the locked luggage space at the rear of an estate car or hatchback under the top cover and out of view is deemed to be a locked boot)
  - c) the vehicle is fitted with an alarm and immobiliser and same are in full and effective operation.

## Minimum Security Standards

The following are the minimum security protections which should be fitted to provide satisfactory physical security to the perimeter of your premises. Additional security, including an approved intruder alarm system, may be needed but this will depend on the location of the premises and the sums insured. Where necessary a survey will be undertaken and you will be advised of any additional protection that may be required. Whenever the premises are closed for business or left unattended, all security devices must be put into full and effective operation, and these must include the following or any alternative devices agreed by us in writing:-

### Doors

1. on timber final exit doors (excluding sliding doors):
  - a. if single leaf, a mortice deadlock conforming to BS3621 with matching boxed steel striking plate

- b. if double leaf
  - i. on the first closing leaf, flush or barrel bolts, the latter at least 200mm (8") long, or key operated bolts, fitted top and bottom in every case
  - ii. on the second closing leaf, a mortice deadlock conforming to BS3621 with matching boxed steel striking plate, or a substantial padlocking bar and good quality close shackle padlock
- 2. on all other external timber doors, and on internal timber doors giving access to any part of the premises not occupied solely by the insured or to any adjoining premises (excluding sliding and fire exit doors):
  - a. if single leaf, a mortice deadlock conforming to BS3621 with matching boxed steel striking plate or key operated mortice rack bolts fitted top and bottom
  - b. if double leaf
    - i. on the first closing leaf, flush or barrel bolts, the latter at least 200mm (8") long, or key operated locks or bolts, fitted top and bottom in every case
    - ii. on the second closing leaf, a mortice deadlock conforming to BS3621 with matching boxed steel striking plate, or a substantial padlocking bar and good quality close shackle padlock
- 3. on external aluminium or UPVC doors (excluding sliding and fire exit doors), cylinder operated mortice deadlock and, if double leaf, flush bolts on the first closing leaf
- 4. on steel final exit doors and all sliding final exit doors, substantial padlocking bar and good quality close shackle padlock
- 5. on all other steel doors and all other sliding doors (excluding sliding patio doors), substantial padlocking bar and good quality close shackle padlock fitted externally, or substantial padlocking bar and good quality open shackle padlock fitted internally
- 6. on sliding patio doors, a manufacturer's patent key operated locking system which engages boltwork into the doorframe either at the top and bottom of the opening section of each door, or into the side frame in at least three points (in the latter case all hook or shoot bolts must be mushroom headed)
- 7. on all fire exit doors, panic bar and other security devices which comply with fire safety requirements

#### Windows and other openings

- 8. on opening basement and ground floor windows and fanlights, and on other opening windows, fanlights and skylights which are accessible from roofs, balconies, canopies, fire escapes or downpipes:

key operated window locks with the keys removed when in operation  
or  
solid steel bars not less than 16mm (5/8") diameter and not more than 125mm (5") apart, securely fixed to the brickwork or masonry surrounding the window  
or  
internal wire mesh grilles securely fixed to surrounding brickwork, masonry or woodwork.

Your local Crime Prevention Officer or locksmith will be able to advise you on suitable locks and devices when special fittings are needed.

Where a door is a designated fire exit the Fire Officer of your nearest brigade should be consulted before security devices are fitted.

## Customer Services Information

### 1 Covea Insurance plc

Covea Insurance plc is registered in England and Wales under number 613259. It underwrites general insurance business. It is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The Financial Conduct Authority and Prudential Regulation Authority are independent watchdogs that regulate financial services.

Our Financial Services Register number is 202277.

You can check this on the Financial Services Register by visiting the Financial Conduct Authority website [www.fca.org.uk](http://www.fca.org.uk) or by contacting the Financial Conduct Authority on 0800 111 6768. Registered Office: Norman Place, Reading, Berkshire RG1 8DA

### 2 Balens Limited

This policy is arranged for you by Balens Limited.

Its Registered Office is Bridge House Portland Road Malvern WR14 2TA. It is authorised and regulated by the Financial Conduct Authority. It appears on the Financial Services Register under number 305787. You can check this on the Financial Services Register by visiting the Financial Conduct Authority website [www.fca.org.uk](http://www.fca.org.uk) or by contacting the Financial Conduct Authority on 0800 111 6768.

### 3 Accessibility

We are able to provide, upon request, audio tapes, large print and Braille documentation. Please advise us if you require any of these services to be provided so that we can communicate in an appropriate manner. Alternatively, if you have hearing or speech difficulties and have access to a text telephone you can call any of our numbers using the text relay service operated by Action on Hearing Loss (formerly known as RNID).

### 4 Law applicable to the contract

We propose to choose English law as the law applicable to the contract unless we agree another choice of law with you prior to the start date.

### 5 Promise of satisfaction and service

We are confident that your ABT Salon policy will bring you complete satisfaction. If this policy does not meet your needs, you have the right to cancel it for a period of 14 days from the date your policy begins or from the date you receive this policy document if this happens later. If you cancel it in this period you will receive a full premium refund. If you have made a claim or an incident giving rise to a claim has occurred during this period, you must reimburse us for any claims payments we have made, or may be required to pay.

Please see the General Condition - Cancellation on page 4.

### 6 Confidentiality

We promise complete confidentiality and security in all matters relating to your insurance arrangements.

### 7 Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme.

### 8 Notification of a claim

If you have a claim, or are aware of an incident that could result in a claim, please contact Balens Limited on 01684 893006 or Covea Insurance plc on 0330 134 8187.

To ensure we maintain a high quality service, we may monitor or record telephone calls.

From the moment you or your insurance broker call, we will take full responsibility for dealing with your claim. When you telephone please ensure you have your policy number and details of the claim to hand.

We will:

- confirm whether the event is insured
- if necessary, arrange for a loss adjuster to contact you
- give you advice on how your claim will be dealt with and any excess you may have to pay.

In most cases you will need to complete a claim form.

If we cannot settle immediately, your claim will be under the personal control of a nominated claims handler who will manage the whole claim and will act as your point of contact. We will give you regular progress reports and settle your claim as fairly and promptly as possible.

### 9 Enquiries or complaints

If you have an enquiry or complaint regarding:

- the suitability of this policy for your needs; or
  - the information and advice you received whilst it was originally being discussed; or
  - the operation or administration of the policy;
- or an enquiry concerning a claim that you may have made you should contact your broker.

If your complaint relates to the cover under this policy or the way a claim is/has been handled you should contact us:

The Customer Services Manager,  
Covea Insurance plc,  
50 Kings Hill Avenue,  
Kings Hill,  
West Malling,  
Kent  
ME19 4JX

or telephone us on 0330 134 8194

or email us at [information@coveainsurance.co.uk](mailto:information@coveainsurance.co.uk)

A copy of Covéa Insurance's complaints handling procedure is available on request.

Please be ready to provide all relevant details of your policy and in particular your

policy number (if allocated) to help your enquiry or complaint to be dealt with speedily.

You may have the right to refer it to the

Financial Ombudsman Service  
Exchange Tower, Harbour Exchange Square  
London E14 9SR  
telephone numbers

0800 023 4567 (calls to this number are normally free for people calling from a "fixed line" phone – but charges may apply if you call from a mobile phone)

0300 123 9123 (calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariffs).

Website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Following this procedure will not affect your legal rights.

Nothing in the terms and conditions of this policy will reduce your statutory rights relating to faulty or mis-described goods or services. For further information about your statutory rights, you should contact your local authority Trading Standards Department or Citizen's Advice Bureau.

## 10 How we use your information

The personal information, provided by you, is collected by or on behalf of Covéa Insurance and may be used by us, our employees, agents and service providers acting under our instruction for the purposes of insurance administration, underwriting, claims handling and for research, or statistical purposes.

We may also share your information with reinsurers and regulators, as required by law. From time to time we may need to undertake some of the processing of your data in countries outside of the European Economic Area, and in such cases we will ensure that there is an agreement in place which gives equivalent assurances as found in the Data Protection Act 1998.

We will not use your information or pass it on to any other person for the purposes of marketing further products or services to you. We will collect sensitive information when dealing with your policy; we will however only collect information that is relevant to your policy, its administration or claims handling.

Your personal information will be kept secure at all times.

## 11 Fraud Prevention and Detection

In order to prevent or detect fraud we will check your details with various fraud prevention agencies, who may record a search.

Searches may also be made against other insurers' databases. If fraud is suspected, information will be shared with those insurers.

Other users of the fraud prevention agencies may use this information in their own decision making processes. We may also conduct credit reference checks in certain circumstances. You can find out further details explaining how the information held by fraud prevention agencies may be used or in which circumstances we conduct credit reference checks and how these checks might affect your credit rating by contacting Covéa Insurance.

## 12 Disclosure of Other People's Personal Information

You should show this notice to anyone whose personal information you provide to us. You must ensure that any such information you supply relating to anyone else is accurate and that you have obtained their consent to the use of their data for the purposes set out above.

## 13 Your Rights

Under the Data Protection Act 1998 you have the right of access to the personal information held about you by us. You can exercise this right by contacting us. We will make a charge of £10 for dealing with these requests. You have the right to request that we correct any inaccuracies in the personal information we hold about you. Please contact your broker or Covéa Insurance if your personal information needs updating.

## 14 Consent

By providing us with information, you also provide us with your consent and that of any other person whose information you provide, to the personal information being used for the purposes set out above.

## 15 How to Contact Us

If you would like some more detailed information on how we share your personal information, please visit [www.coveainsurance.co.uk/dataprotection](http://www.coveainsurance.co.uk/dataprotection).

If you have any concerns about our use of your information please write to Customer Relations, Covéa Insurance, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX.

Telephone: 0330 134 8194. If you contact Covéa Insurance by telephone your call may be recorded for training and evidential purposes.

## Employers Liability Tracing Office

Certain information relating to Your insurance Policy including, without limitation, the Policy number(s), employers' names and addresses (including subsidiaries and any relevant changes of name), coverage dates, employer's reference numbers provided by Her Majesty's Revenue and Customs and Companies House Reference Numbers (if relevant), will be provided to the Employers' Liability Tracing Office, (the "ELTO") and added to an electronic database, (the "Database").

This information will be made available in a specified and readily accessible form as required by the Employers' Liability Insurance: Disclosure By Insurers Instrument 2010. This information will be subject to regular periodic updating and certification and will be audited on an annual basis.

The Database will assist individual consumer claimants who have suffered an employment related injury or disease arising out of their course of employment in the UK for employers carrying on, or who carried on, business in the UK and who are covered by the employers' liability insurance of their employers, (the "Claimants"):

- to identify which insurer (or insurers) was (or were) providing employers' liability cover during the relevant periods of employment; and
- to identify the relevant employers' liability insurance policies.

The Database will be managed by the ELTO.

The Database and the data stored on it may be accessed and used by the claimants, their appointed representatives, insurers with potential liability for UK commercial lines employers' liability insurance cover and any other persons or entities permitted by law.

By entering into this insurance Policy you will be deemed to specifically consent to the use of your insurance Policy data in this way and for these purposes.

## Information about DAS Legal Expenses Insurance Company Limited

DAS Legal Expenses Insurance Company Limited is a private company limited by shares incorporated in England and Wales under registered number 103274. It underwrites legal expenses business. Its head and registered office is DAS House, Quay Side, Temple Back, Bristol, BS1 6NH. It is authorised and regulated by the Financial Conduct Authority and appears on the Financial Conduct Authority's register under number 202106. You can check this on the FCA's Register by visiting the FCA's Website.

## Additional insurance package underwritten by DAS legal expenses insurance ltd.

Regretfully, the climate of litigation is still deteriorating and this additional package provides valuable support for your business. Main features included on this separate policy are:-

- Up to £100,00 cover for a variety of Situations
- Employment Disputes and Compensation Awards - Defending your legal rights prior to the issue of proceedings in a court or tribunal following dismissal of an employee or an employment dispute plus awards against you.
- Contract Disputes - Negotiating for your legal rights in a contractual dispute
- Jury or Witness Service Compensation – for lost income as a result of having to attend.
- Defence of your legal rights involving Criminal Proceedings including allegations of sexual impropriety or assault, as well as Data Protection and other legislation cover, wrongful arrest, actions against you for unlawful discrimination etc.
- Negotiation and representation (including accountants fees) in event of Inland Revenue partial or full enquiry.
- Business Assistance Helpline for emergencies involving your premises.
- Disciplinary Hearings Defence and Legal Expenses for appeal if you lose your Statutory Licence to practise.
- Free 24 hour Advicelines, including Legal/ and Tax Advice
- Counselling Services (including your family) and business support services are included.

# Proposal Form

Before completing the Proposal Form please refer to the Summary of Cover as this will assist you to select the sections and amounts which you require. Copies of all information including letters supplied to us for the purposes of effecting this insurance should be retained.

Please complete this form in **BLOCK CAPITALS**. Thank you.

<b>TITLE</b>	<b>FULL NAME</b>
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<b>TRADING TITLE OR COMPANY NAME</b> - If LTD Please specify
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<b>RISK ADDRESS*</b> <small>*If you trade from more than one location, please provide full details of additional premises overleaf</small>	<b>POSTAL ADDRESS IF DIFFERENT</b>
<b>POSTCODE</b>	<b>POSTCODE</b>

<b>DATE BUSINESS ESTABLISHED</b> /      /	<b>ANNUAL TURNOVER</b>
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<b>ARE YOU:</b> <b>A SALON OWNER?</b> <input type="checkbox"/> <b>RENTING A PREMISES?</b> <input type="checkbox"/>	<b>ABT MEMBERSHIP NO.</b> Nb. You must be a member of ABT to be eligible for this insurance package
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<b>TEL</b>	<b>EMAIL ADDRESS</b>
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<b>PREMIUMS FOR ABT SALON PACKAGE</b>						
Cover for the ABT Salon Package is offered as an additional policy to a members professional liability insurance and cover cannot end later than the expiry date of the liability insurance. For current ABT members not due for renewal pro-rata prices are available on request.						
<b>PACKAGE ANNUAL PREMIUMS:</b>						
<b>Level of Cover</b>	<b>Covea Premium</b>	<b>IPT*</b>	<b>DAS Premium</b>	<b>IPT*</b>	<b>Tick</b>	<b>Total Premium Payable</b>
£10,000	£140.30	£16.84	£20.00	£2.40	<input type="checkbox"/>	£179.54
£15,000	£151.63	£18.20	£20.00	£2.40	<input type="checkbox"/>	£192.22
£20,000	£163.90	£19.67	£20.00	£2.40	<input type="checkbox"/>	£205.97
£25,000	£175.24	£21.03	£20.00	£2.40	<input type="checkbox"/>	£218.67
£30,000	£187.51	£22.50	£20.00	£2.40	<input type="checkbox"/>	£232.41
£40,000	£215.84	£25.90	£20.00	£2.40	<input type="checkbox"/>	£264.14
£50,000	£239.44	£28.73	£20.00	£2.40	<input type="checkbox"/>	£290.58
						<small>* IPT is Insurance Premium Tax which is charged at 12%</small>

<b>Optional increase of Business Interruption Cover</b>		
£25,000 Business Interruption Cover is included in the policy if you require increased cover, please tick one of the boxes below. Please note you should insure for your revenue/income amount.		
<b>£50,000 COVER PREMIUM £28.95*</b> <input type="checkbox"/>	<b>£100,000 COVER PREMIUM £86.86*</b> <input type="checkbox"/>	<b>IF YOUR TURNOVER IS OVER £100,000 AND BUSINESS INTERRUPTION COVER IS REQUIRED FOR THE TOTAL TURNOVER DECLARED, PLEASE TICK THIS BOX</b> <input type="checkbox"/>
<small>* Inclusive of IPT, Insurance Premium Tax which is charged at 12%</small>		

<b>IS A QUOTATION FOR TERRORISM REQUIRED</b> <input type="checkbox"/>	<b>INSURANCE TO COMMENCE FROM</b> /      /
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Please make cheques / postal orders payable to: ABT Ltd. and send to:  
ABT Ltd, The Courtyard, Wixford Park, George's Elm Lane, Bidford-on-Avon, Alcester, Warwickshire, B50 4JS. Fax: 01789 773575

<b>DATE OF APPLICATION</b> /      /	<b>SIGNATURE OF POLICY APPLICANT</b>
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Please send back completed form in envelope enclosed or alternatively, please call the ABT team on **01789 773 573** or email **info@abtinsurance.co.uk**

Please circle the answers to the questions below

Approximate Age of Building (Years)

Are the premises listed (If yes please provide full details)

Number Of Storeys

If more than one storey, please detail occupancy on other floors

Which floor does your business occupy?

Walls Construction

Floor Construction

Roof Construction

Is there any flat felt roofing? Yes No

Please Specify the Type and %:

Date of last inspection or maintenance visit:

Is there a basement at the premises Yes No  
 If yes do you store any contents, stock or equipment there? Yes No  
 Are there any catering facilities on site? Yes No

If yes please provide full details:

Are the premises maintained in a good state of repair and will they be so maintained in the future Yes No  
 Have your premises ever been flooded? Yes No  
 Are the buildings in the area exposed to storm or impact damage Yes No  
 Are the premises in an area liable to flooding or within 1/4 mile from any river, watercourse or the sea, or have you been informed that your premises are in a potential risk area? Yes No

**Are the Buildings:**

(a) Part of your home? Yes No  
 (b) A health /Training Centre? Yes No  
 (c) An Office / Surgery Yes No  
 (d) A Shop / Salon Yes No  
 (e) Other (Please Specify)

(f) Are any of the rooms in your premises sub-let (if yes please provide details below) Yes No

(g) are your premises Self-contained with their own separate entrance which is lockable Yes No

(h) Are the premises occupied overnight by the proposer or a family member or employee of the proposer Yes No

(i) Are the premises unoccupied for more than 30 consecutive days Yes No

(j) Does any other business operate from the sections of the premises that you occupy Yes No

Are all external doors fitted with 5 lever mortice deadlocks conforming to BS3621? Yes No

Are all external, accessible windows, including fanlights, fitted with key operated window locks? Yes No

Are any of the windows fitted with bars, grilles or shutters? Yes No

Are the premises protected by CCTV or perimeter fencing? Yes No

Is there a burglar alarm installed? Yes No

If YES, Name of installer:

(a) Is the alarm annually maintained? Yes No

(b) Is the alarm NACOSS approved? Yes No

(c) Is the alarm bells only? Yes No

(d) Is the alarm BT RedCare Signalling? Yes No

(e) Is the alarm dual communicating signalling? Yes No

Are the premises fitted with fire and/or smoke alarms? Yes No

Is there any other security at the premises, for example roller shutters, security patrols, perimeter fencing Yes No

If YES, please give details:

Is there a swimming pool at the premises? Yes No

Are there hot tub, shower or spa facilities at the premises? Yes No

If YES, please give details:

Do you sell any products? Yes No

If YES, are they proprietary products only which are pre-prepared, pre-packed and pre-labelled? Yes No

If NO, please provide full details in the supplementary information box.

If your turnover from products over £30,000 Yes No

If YES, please give amount: £

Number of full-time & part-time employees (paid or unpaid)

Annual Wage Roll:

ERN Number:

# Declaration Section Page 1



Please circle the answers to the questions below

- 1) Have you, your directors or partners:
- a) Been declared bankrupt or insolvent or been the subject of bankruptcy proceedings or an Individual Voluntary Arrangement? Yes No
  - b) Been a principal, director or partner in any business which is or has been the subject of a winding up or administration order, receivership proceedings or a Company Voluntary Arrangement? Yes No
  - c) been the subject of a County Court Judgement (or Scottish equivalent) or are any proceedings pending? Yes No
  - d) been convicted or charged with (but not tried) or received a police caution in connection with any criminal offence (other than motoring offences)? Yes No
- Note: Convictions regarded as spent under the Rehabilitation of Offenders Act 1974 (as amended with Part 3 of the Legal Aid, Sentencing and Punishment of Offenders Act 2012) do not need to be disclosed.
- e) been prosecuted or received notice of intended prosecution, issued with a simple caution or been served with prohibition or improvement notice in connection with any breach of any health and safety legislation? Yes No
  - f) Failed to implement any requirements made by previous insurers as a condition for the provision of insurance cover? Yes No
  - g) been the subject of a Debt Relief Order or are there applications pending? Yes No
- 2) No insurer has ever declined my/our proposal or refused to renew or cancelled my/our policy or imposed special terms or conditions for any of the risks proposed. Yes No
- 3) Have you suffered any loss or damage or had any claims made against you in the last 5 years? If YES, please give full details (continue on a sperate sheet if necessary) Yes No

Date:	Type Of Claim	Account Settled or Outstanding

- 4) Do you currently have insurance cover in force? If YES, please give full details (Continue on a sperate sheet if necessary) Yes No

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## Fair Presentation of the Risk

You have a duty to make a fair presentation of the risk which is covered by this policy. Therefore you should ensure that any information you have provided to us and the content is accurate and complete. Where you have provided us with information which relates to matters of your expectation or belief, it does not matter if such information turns out to be inaccurate provided that you acted in good faith when you provided us with such information.

If you do not comply with your duty to make a fair presentation of the risk, including failing to disclose or misrepresenting a material fact, or disclosing material facts to us in a way which is not clear and accessible your policy may not be valid or the policy may not cover you fully or at all.

A material fact is any fact which could influence our assessment or acceptance of your application for insurance.

You must also tell us about any facts or changes which affect your insurance and which have occurred either since the policy started or since the last renewal date.

If you are not sure whether certain facts are relevant please ask your insurance broker. If you do not tell us about relevant changes, your policy may not be valid or the policy may not cover you fully or at all.

You must check all the information contained within this document immediately and tell us if any details are incorrect.

You should keep a written record (including copies of letters) of any information you give us or your insurance broker.

Insurance cover does not commence until confirmed by us or Balens Ltd.

A Prospectus & Key Facts Summary or a specimen copy of the Policy wording is available on request.

This Fact Find is a record of information supplied by you or on your behalf or assumptions we have made, about you, your business and your business partners and directors.



## How we use your information

The personal information, provided by you, is collected by or on behalf of Covea Insurance plc and may be used by us, our employees, agents and service providers acting under our instruction for the purposes of insurance administration, underwriting, claims handling and for research, or statistical purposes.

We may also share your information with reinsurers and regulators, as required by law.

We reserve the right to contact your previous insurers and/or verify the information provided by you or your agent at any point prior to or during the period of insurance.

From time to time we may need to undertake some of the processing of your data in countries outside of the European Economic Area, and in such cases we will ensure that there is an agreement in place which gives equivalent assurances as found in the Data Protection Act 1998.

We will not use your information or pass it on to any other person for the purposes of marketing further products or services to you.

We may collect sensitive information when dealing with your policy, we will, however, only collect information that is relevant to your policy, its administration or claims handling. Your personal information will be kept secure at all times.

In order to prevent or detect fraud we will check your details with various fraud prevention agencies, who may record a search. Searches may also be made against other insurers' databases. If fraud is suspected, information will be shared with those insurers and other parties such as the police, government bodies and anti-fraud organisations. Other users of the fraud prevention agencies may use this information in their own decision making processes. We may also conduct credit reference checks in certain circumstances. You can find out further details explaining how the information held by fraud prevention agencies may be used or in which circumstances we conduct credit reference checks and how these checks might affect your credit rating by contacting Covea Insurance plc.

You should show this notice to anyone whose personal information you provide to us. You must ensure that any such information you supply relating to anyone else is accurate and that you have obtained their consent to the use of their data for the purposes set out above.

Signed	(please sign and print names)
(All signatures required if the policy is in joint names)	
Positions	Date

Covea Insurance plc, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX Registered in England & Wales No. 613259.  
Registered office Norman Place, Reading, Berkshire, RG1 8DA Authorised and regulated by the Financial Conduct Authority

**Phone:** 01789 773 573 **Web:** [www.abtinsurance.co.uk](http://www.abtinsurance.co.uk)

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