

Prospectus & Proposal

This document provides a summary of cover and application form for the Business from Home Insurance Policy

Business from Home



Business from Home Prospectus

At NIG we recognise that you run a business - and it happens to be based at your home. We accept that you need business insurance in the same way as if you have premises away from home - but we also know that most businesses run from home are relatively small, so you cannot afford the minimum premiums usually charged for commercial insurances.

How are we different?

Often the “solution” you are offered is to extend your household insurance. For some (perhaps purely clerical occupations with no employees, etc) that may be sufficient, but for many it is not that simple. What if you have a “manual” aspect to your business (e.g. you buy, sell, manufacture, repair, service, etc)? Almost certainly you need appropriate business insurance at an affordable price.

So, the NIG solution is *Business from Home*.

It is designed to provide you with the basic necessities of any business insurance package - at modest premiums - with the option to buy additional covers which you may need. However, we have also included **FREE** of charge a variety of extensions to ensure that, if the worst happens, we can help to support your business while you support your family - after all, it is your home as well!

It's not Household Insurance

The *Business from Home Policy* does NOT cover your household contents or personal possessions. It is a business insurance policy - but we are, of course, happy to arrange a separate household policy for you - just ask.

We are able to include your buildings insurance for both the house and any outbuildings - see later for details.

But is your existing Household policy still valid?

If you use your home (or even just an outbuilding) for business purposes, you may be invalidating your household insurance. Even if you have arranged separate business insurance, your household insurance company may be able to reject any claim if they are not aware of the business use of the premises - and that includes the buildings insurance, even if it is through your Building Society.

Please tell them your circumstances - even if you do not insure your house with us, it is of little help to rebuild your business through NIG if you have nowhere for your family to sleep! Of course, insuring both parts of the premises with us solves that problem as well.

When you have a moment to spare

The following is a summary of the cover, and advice on how to arrange adequate sums insured. A specimen of the full policy wording is available on request.

But we are all busy, and it takes time to learn about insurance! So the best advice is to talk to your insurance adviser and discuss your business and its needs. That will save you both time and money.

Summary of Cover

Business Contents

Your stock, business equipment, computers, trade fixtures and fittings, documents, customers goods in your custody etc for damage by various perils (“Standard cover”):

- Fire, lightning, explosion
- Storm or flood
- Burst pipes
- Malicious persons/vandals
- Riot, strikes
- Impact by vehicles, animals, falling trees/branches or aerials
- Leakage from oil tanks
- Theft

All items are index-linked against inflation (except stock and customers goods).

FREE extensions of cover include:

- Breakage of glass, in windows, doors and furniture, and of sanitaryware, in the business portion of the premises
- Replacement locks if keys stolen up to £500
- Accidental damage to external signs up to £500
- Documents temporarily at other premises up to £1,000 including whilst in transit
- Professional Counselling for stress resulting from an insured incident up to £1,000

FREE change of business address notifications - printed by us, for you, if you have to relocate the business as the result of a fire or other major catastrophe.

Optional extension for other Accidental Damage (“All Risks”) to all contents.

Excess of £50 on all claims (£100 for Accidental Damage. For certain trades this will be increased to £250)

Public & Product Liability

Legal liability for injury to members of the public or damage to their property, and liability for goods or services sold or supplied. Includes:

- Limit of Liability of £1,000,000 (higher limits available)
- Tenant’s Liability (if premises rented)
- Personal liability whilst travelling abroad on business

FREE extensions of cover include:

- Defence of any Health & Safety at Work prosecution
- Defence of any Consumer Protection Act prosecution
- Costs of attendance at Court

Optional extension for hairdressers treatment indemnity for a limit of £50,000 or £100,000. A supplementary proposal may be required in some circumstances.

Excess of £100 for damage to third party property when working away from home.

No cover for product recall, professional negligence, or exports.

Business Money

Loss of Business cash and other negotiable money for limits up to:

- £2,500 in transit
- £2,500 on your premises whilst attended
- £1,000 on your premises whilst unattended
- £2,500 in a safe of yours or a bank night safe
- £250 in home of any authorised employee

FREE extensions include:

- £250,000 for crossed cheques and other non-negotiable money
- Damage to safes or cash bags in course of a robbery

FREE cover for Personal Accident sustained during a robbery - £5,000 for death or permanent total disablement and £50 per week for up to 2 years for temporary total disablement preventing the injured person from working.

Optional additional covers for:

- Increased Cash limits shown above
- Increased Personal Accident benefits

Excess of £50 on all claims (except Personal Accident).

Business Interruption

Interruption to your business for up to 12 months (or longer if you wish) following an incident covered under the Business Contents section (either “Standard” or “All Risks” cover) causing:

- Increased cost of working (e.g. extra rent, rates, overtime, telephone costs etc) to maintain your income (i.e spending a pound to save a pound) up to the same sum insured as your total Contents sum insured (or more for a small extra premium).
- Loss of debts owed to you that cannot be traced due to destruction of your records up to £5,000 (higher limits available)
- Auditors and accountants fees for helping to prepare your claim up to £5,000

FREE extensions of cover include interruption to your business due to:

- an incident at nearby premises caused by an insured peril which prevents you from carrying on your business
- loss of business books, accounts records and other documents whilst temporarily away from your premises

However, this does not cover any reduction in your Gross Income as a result of any damage, but an optional extension is available for this, which also includes some FREE extensions for loss of income as a result of:

- damage at any of your suppliers’ premises (if alternative supplies cannot be obtained) up to 10% of your Loss of Income sum insured
- damage at any electricity, gas or water authority’s premises causing your supply to be cut off
- an outbreak of food poisoning, infectious disease or vermin (or even a murder or suicide) at your premises

Goods in Transit

For stock and equipment (except mobile telephones, hand tools, photographic equipment, professional survey equipment, computers and similar items) whilst in transit:

- in any of your vehicles
- anywhere in the United Kingdom
- up to £250 any one vehicle - with higher limits available on request.

FREE extension for goods whilst at exhibitions, trade fairs and craft fairs for up to 5 days at any one time for the same limit as the transit cover.

Excess of £50 on all claims.

Restrictions include exclusion of theft from unlocked vehicles and overnight theft unless kept at your address.

Helplines

Free helpline services available 24 hours a day, 7 days a week for:

Emergency Assistance

Rapid response from reputable local contractors to deal with any sort of emergency on your premises, including burst pipes, drainage problems, gas and electricity failures, serious roof damage.

Legal Advice

On any business problem including Employment, Tax, Contract Disputes etc.

Glass replacement and locksmith services

Rapid call outs for any glazing or door and window security problems.

What Extra Cover is Available?

Employer's Liability

If you have any employees, this cover is required BY LAW. It covers your legal liability for injury to them for up to £10,000,000.

It also includes:

- solicitors fees etc for the defence of any claim against you
- indemnity for your employees themselves against claims from other employees
- indemnity against injury claims by one working partner against another

FREE extensions of cover include:

- Defence of any Health & Safety at Work prosecution
- Costs of attendance at Court
- Payment to any employee of unpaid compensation awarded by a court against a third party responsible for the employee's injury.

Specified All Risks

Cover for specified items of equipment (mobile telephones, hand tools, photographic equipment, portable computers etc) whilst away from your premises.

The Geographical Limits from which you may select in the proposal form are:

- 1 UK only, or (for most items)
- 2 Europe and 60 days elsewhere in the world in any one year, or
- 3 anywhere in the world for an unlimited number of days per year.

All items are index-linked against inflation

Excess of £50 on all claims.

Restrictions include limitations of theft cover on telephones, computers etc, and theft cover for any items from unattended vehicles.

Buildings

Cover for all buildings at your premises for the "Standard" perils mentioned under the Business Contents section.

FREE extensions include:

- architects' and surveyors' fees, and debris removal costs
- breakage of glass in doors and windows, and of sanitaryware
- Property Owners Liability for at least £1,000,000
- accidental damage to underground services

Optional extensions available include:

- Subsidence, ground heave and landslip
- "All Risks" cover

Excess of £50 applies to all claims (£1,000 if subsidence option included)

Business Food in Freezers

Deterioration of food in proprietary frozen food cabinets due to loss of refrigerant, breakdown of the unit or accidental failure of the electricity supply up to £500 in any one freezer.

Commercial Legal Expenses

Cover for legal costs and expenses of up to £50,000 in respect of:

- defence of employment disputes
- defence of criminal prosecutions, Improvement/Prohibition Notices under Health & Safety at Work/Food Safety/Data Protection/Race Relations/Sex Discrimination legislation
- compensation awards under the Data Protection Act 1984
- protection of property rights against nuisance, trespass, criminal damage etc
- pursuing compensation for injury against third parties
- Inland Revenue investigations and VAT tribunals.

To help you complete the Proposal Form

The following notes may help you:

Security

Your Policy contains a condition that all existing physical security devices and any additional physical security devices requested by us shall be kept in good working order and shall be in operation whenever the premises are unattended.

We recommend that all your doors and accessible windows be fitted with good quality protections in accordance with the following. Sometimes we may make these a requirement of your theft cover, or for higher hazard risks, we may also require an intruder alarm. In these circumstances we will send you details of the standard of security that we require.

Doors - all external doors (and internal doors leading to other premises not in the Insured's sole occupation):

Up & Over Doors - by fitting good quality padlocks internally to holes drilled in each of the door runners or by fitting a good quality Close Shackle padlock, Hasp & Staple concreted into the floor.

Steel Roller Shutters - by fitting Pinson locks or similar. Alternatively installation of a good quality locking bar such as a Chubb 7009 & padlock such as the IK21, or similar to the shutters rail & floor.

Aluminium Doors - Cylinder mortice deadlock

Other Doors - Mortice deadlock conforming to BS3621 with boxed steel striking plate of a minimum seven inches in length.

For double doors, key operated locks or bolts must be fitted top and bottom to the first closing leaf.

Patio Doors - must be fitted with a Hook Bolt Mortice Deadlock manufactured to at least British Standard BS3621 or with two key operated patio door locks, one at the top and one at the bottom or - if the door is of UPVC or aluminium construction - fitted with manufacturer's key operated "multi point locking system".

Windows - All external basement, ground floor and other accessible (accessible being adjacent to roofs, fire escapes, down spouts) windows, fanlights, or skylights which were originally constructed to open:

Key operated locks or solid steel bars (not less than $\frac{3}{4}$ inch in diameter and not more than 5 inches apart) securely fixed to the brickwork or masonry surrounding the window.

Note:- In respect of fire exits agreement should be sought from your Fire Protection Officer.

Other Precautions

These points are important as they are supported by conditions in the policy with which you must comply to avoid endangering the validity of your cover:

- please ensure any stock or electronic equipment stored below street/ground level is kept at least 4" (10cm) off the floor or in watertight containers.
- you must keep records of all stock purchases and sales, and these and books of account and other financial records (including outstanding debts) must be kept in a fire resistant cabinet when not in use, or be stored away from the premises
- any keys or combinations of safes must be stored securely away from the vicinity of the safe when the premises are unattended
- any cash till drawers should be left open or removed overnight (and the contents of the till moved elsewhere)
- if you have a freezer more than 10 years old it must have a maintenance agreement in force
- if you have the type of propane/butane/paraffin heater known as a "Tropical" heater there are conditions in the policy as to its use - please ask for details
- all waste and refuse must be swept up daily and removed from the premises weekly.

Calculating Your Sums Insured

It is very important to insure for adequate amounts. If you underinsure then any claim settlement may be reduced proportionately, which costs a lot more than a little extra premium. If you deliberately and grossly underinsure, your claim may be rejected entirely.

Business Contents

Stock in Trade - this should be calculated on your maximum stock holding at any one time, based on purchase price plus the cost of work in progress (not the retail value).

The proposal asks for separate sums insured for “Attractive Stock” - this term includes the following types of property (but there may be others - if you are not sure, for safety, please tell us):

- Aircraft components
- Business Machines
- Clothing
- Computers (inc Software & Components)
- Drugs
- Fur Clothing
- Guns & Ammunition
- Jewellery (inc Gold, Silver etc)
- Leather & Sheep Skin Clothing
- Leather Goods
- Medals & Coins
- Mobile Telephones
- Non-Ferrous Metals
- Oriental/Persian Carpets
- Photographic Equipment
- Portable Power-Driven Tools
- Records, Tapes & CD's
- Tobacco, Cigars and Cigarettes
- T.V., Audio and Video Equipment
- Video Tapes
- Weapons
- Wines & Spirits

Customers' Goods - their market value

Documents of all descriptions - the cost of the materials plus clerical and computer time in rewriting and researching the information (but not for the commercial value of the information)

Electronic Business Machines, Plant, Machinery and all other contents - insure for full replacement value (i.e. new for old basis)

Business Interruption

The indemnity period - this is the period of cover which should start from the date of the damage and last until the business is restored to full working order as if the damage had not occurred. This is normally set at 12 months - but it is your responsibility to ensure that this is long enough to allow for rebuilding or replacing the buildings and contents and regaining lost customers.

Gross Income sum insured - for a 12 month indemnity period, assume the damage happens on the last day of the year of insurance (i.e. 12 months from now) and interruption will last for up to 12 months. The sum insured is therefore the Annual Gross Income that you expect to have achieved by the end of that time (i.e. in 2 years time). For longer indemnity periods allow for the extra period beyond that 2 year period.

Book debts - the maximum amount of unpaid accounts likely to be owed to you at any one time.

Buildings

Insure for the rebuilding cost of all the relevant buildings, not the market value of the premises.

A professional valuation may be advisable. Allow for architects' and surveyors' fees, increased costs from delays in getting planning consents, and costs of debris removal and possible changes in building control requirements.

Also include an allowance for remaking forecourts, drives, footpaths, boundary walls, gates and fences. (If insuring the house as well, also include any swimming pools, tennis courts, patios, terraces etc).

Paying by Instalments

Paying by the NIG 3D's scheme can ease your cash flow by spreading out the cost of the premium payment. We require a 20% deposit and spread the balance plus a small credit charge over 10 equal instalments, commencing the first month after the date cover commences. Your Broker or Agent can advise you on the amount of the charge and the interest rate it is based on.

When completing this form, please tick the appropriate boxes and answer all questions in BLOCK CAPITALS.

1 PROPOSERS DETAILS	
Name(s) in Full	<input type="text"/>
Company Registration Number	<input type="text"/>
Trading Name	<input type="text"/>
Address (Postcode must be shown)	<input type="text"/> <div style="text-align: right;">Postcode</div>
Business Phone No.	<input type="text"/>
Type of Trade or Business?	<input type="text"/>
Period of Insurance	12 months from <input type="text"/>
Is your business a limited company, partnership or sole proprietorship?	<input type="text"/>
How many years experience do you have in this trade/profession?	<input type="text"/>
How many years has your business been established?	<input type="text"/>
How many years has the business operated from this address?	<input type="text"/>

2 GENERAL QUESTIONS	
1 Are the Premises:-	
a in a good state of repair and will they be so maintained?	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>
b in an area especially exposed to weather conditions or flood damage?	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>
2 Are you the only occupant of the premises (other than your family)?	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>
3 Do you keep records of stock sales and purchases which are examined by a professional accountant?	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>
4 Have you or any partner/director:-	
a sustained any loss, damage, injury or liability during the last 3 years?	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>
If 'YES' please give details of dates, types, locations and amounts of claims overleaf.	
b ever had a proposal for insurance declined, renewal refused, cover terminated, increased premium required or special conditions imposed by any insurer?	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>
5 Have you or any partner/director ever been convicted of or charged (but not yet tried) with arson, violence or any offence involving dishonesty of any kind e.g. fraud, theft or handling stolen goods?	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>
6 Have you or any other director or partner or any Company of which any of you have been a director or any partnership of which any of you have been a partner been the subject of a County Court Judgement (or Scottish equivalent) or been declared, bankrupt or insolvent?	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>
If 'yes' give details including date and for County Court Judgements also the amount.	
<input type="text"/>	
7 Have you ever held or do you currently hold any form of commercial insurance for this or similar risks?	YES <input type="checkbox"/> NO <input type="checkbox"/>
If 'YES' please state previous/present insurers, policy number and expiry date	
<input type="text"/>	

IF YOU HAVE PLACED A TICK IN ANY OF THE SHADED BOXES PLEASE PROVIDE FULL DETAILS OVERLEAF

2 GENERAL QUESTIONS - continued

8 Do you currently hold Household Buildings and/or Contents insurance? YES NO

If 'YES' please state name of insurer, policy number and expiry date for:

Buildings

Contents

9 Does the level of security throughout your premises meet our recommended security standard (as shown in the attached prospectus)? YES NO

10 Is there an Intruder Alarm installed at the premises? YES NO

If 'YES'

a Give name of manufacturer/installer

b What type of signalling does it use (e.g. bells only, Redcare etc)

c Is it maintained under an annual contract with a NACOSS approved engineer? YES NO

11 What is the approximate percentage of the total floor area of all the buildings on the site which are used for the business (including upper storeys, outbuildings and parts also used as part of the dwelling)? %

12 Is any work regularly undertaken at street markets? YES NO

13 Do you hold any stock of fur clothing, guns or other weapons, ammunition, drugs, medicines or other ointments or potions, or items for use in aircraft? YES NO

14 Will you process, use, handle or store any of the following in connection with your business:

a silica asbestos or substance containing asbestos? YES NO

b radioactive substances? YES NO

c liquids or gases in bulk? YES NO

d any other industrial materials that are toxic, explosive, flammable, corrosive or an irritant? YES NO

If 'yes' give full details in box below

15 Have you, or to your knowledge any former owner or occupier of the site, in respect of the Premises at any time:

a been prosecuted or sued for any pollution problems? YES NO

b had any incidents of pollution, or any incidents likely to cause pollution? YES NO

c carried on any activity which was the subject of an environmental permit or licence? YES NO

If 'yes' give full details in box below

16 Do you undertake any welding or other heat application work (other than cooking):- YES NO

a on your premises? YES NO

b at customers premises or elsewhere? YES NO

17 If your business is a credit referencing agency, is any debt collection work undertaken? YES NO

18 For metalworkers, are any car bodywork repairs undertaken? YES NO

IF YOU HAVE PLACED A TICK IN ANY OF THE SHADED BOXES PLEASE PROVIDE FULL DETAILS OVERLEAF

3 BUSINESS CONTENTS

1 Please state the maximum value of the following on the premises at any one time (excluding items insured under the "Specified All Risks" section below). Items marked * should be insured for their value to replace as new:-

a Stock and Customers' Goods (excluding Attractive Stock shown below) £

b List below Attractive Stock (i.e. Stock and Customers' Goods which may be attractive to thieves -see example list in Prospectus). Continue on separate sheet if necessary:-

	£
	£
	£

c Internal Decorations, Tenants' Improvements and Landlord's Fixtures and Fittings (only needed if your responsibility but you are not insuring buildings) £

d *Electronic Business Machines (incl. computers, printers etc) - not stock £

Maximum value any one computer (i.e. central processing unit, monitor and keyboard) £

e *Plant, machinery, trade fixtures and fittings, tools, office equipment etc, and all other contents (other than Electronic Business Machines & household contents) £

TOTAL £

2 Do you wish the scope of cover to be "Standard" or "All Risks"? Standard All Risks

3 Are all the buildings at the premises built of brick, stone or concrete and roofed with slates, tiles, concrete or asphalt? YES NO

If 'NO' please give details below of any structures constructed of other materials (continue on additional information page if necessary):-

	Building 1	Building 2	Building 3
Description (e.g. garage)			
Use (if domestic only enter "Dom")			
Does it have a flat felt on timber roof ?			
Details of other non-standard construction			
Approx total value of: a Structure			
b Electronic Business Machines and Attractive Stock in building			
c Other contents in building			

4 Are any of the buildings heated by methods other than electricity, natural gas, a central heating system or domestic coal fires? YES NO

5 If your business is craftwork or handicrafts, are you solely involved in retailing (not making or assembly)? YES NO

6 For dieticians, do you keep any stocks of health foods, slimming aids or the like? YES NO

7 For mail order catalogue agents, do you keep any stock other than catalogues (except goods awaiting delivery)? YES NO

IF YOU HAVE PLACED A TICK IN ANY OF THE SHADED BOXES PLEASE PROVIDE FULL DETAILS BELOW

4 LIABILITIES

1 Do you require an increased limit for Public/Products Liability cover (included in basic cover for £1,000,000)?

£2,000,000 £5,000,000

2 How many Partners or Principals are involved in the business including yourself (not applicable to limited companies)?

3 How many people (including directors if a limited company) are employed by the business?

4 How many people work away from the premises on clerical or collection and delivery work only?

5 In respect of people working away from the premises on manual duties (other than collection and delivery work):-

a what is the maximum number of people doing this at any one time?

b how many of these spend more than 25% of their time on such duties?

6 How many people use fixed, powered woodworking machinery?

7 Do you export any goods? YES NO

If 'YES' please state your turnover split by country including the UK:-

Country	Turnover
United Kingdom	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

8 Do you require Employers Liability cover (compulsory by law if any employees shown under Question 3 above)? Standard Limit of Indemnity is £10,000,000. YES NO

9 Do you require cover for Hairdressers Treatment Indemnity? YES NO

If 'YES' :-

a which limit do you require? £50,000 £100,000

b are you (and your staff, if any) qualified operators (i.e. over 18 years old with at least 3 years continuous hairdressing experience or 2 years technical hairdressing training)? YES NO

c do you manufacture, mix or alter any lotion, hair dye or other preparation? YES NO

d do you undertake:-

i any treatment **other than** normal hairdressing and tinting, dyeing, permanent waving, straightening, eyebrow plucking and shaping, manicures, pedicures, and work on wigs and hairpieces? YES NO

ii ear piercing using the "gun-and-stud" method? YES NO

iii ear piercing using any other method? YES NO

iv facial or other beauty treatments involving power operated aids (e.g. vibro massage, ultraviolet ray, electrolysis)? YES NO

v other beauty treatments such as body wraps, aromatherapy reflexology or similar treatments? YES NO

e do you operate any sun-beds, solariums, saunas, steam baths, jacuzzis, exercise machines or the like? YES NO

NB. A supplementary proposal form may be required in some circumstances.

10 If you are a childminder or nursery, are you registered with the appropriate local authority? YES NO

5 MONEY & PERSONAL ACCIDENT (ASSAULT)

1 Please tick maximum amount of money to be covered on your premises at any time, or whilst in transit, or in a safe at your premises or in a bank night safe

£2,500 £5,000 Other (please specify)

2 What level of benefits is required for Personal Accident (Assault)?

Death or Permanent Total Disablement £5,000 £10,000
Temporary Total Disablement (payable weekly for 2 years) £50 £100

6 BUSINESS INTERRUPTION

1 Increased Cost of Working cover is automatically included for an amount equal to your total Business Contents Sum Insured. If you require a higher amount please state total required

2 Do you require cover for Loss of Gross Income after a loss? YES NO

If 'YES' :-

a Maximum Indemnity Period (i.e. period after a loss for which payment is required, normally 12 months) months

b Annual Gross Income anticipated at end of next 2 years

If Indemnity Period is longer than 12 months a higher sum insured will be necessary - please ask for advice **Sum Insured**

3 What is the maximum outstanding debit balances owed to you at any one time by your customers?

IF YOU HAVE PLACED A TICK IN ANY OF THE SHADED BOXES PLEASE PROVIDE FULL DETAILS OVERLEAF

7 GOODS IN TRANSIT

- 1 What is the maximum value of goods carried in any one vehicle at any one time (other than items insured under the Specified All Risks section)? £
- 2 What is the maximum number of vehicles used at any one time for business purposes?
- 3 Is cover for goods required at exhibitions and fairs? YES NO
- If 'YES', what is the maximum number of days spent at exhibitions and fairs in any one period of insurance? days

8 SPECIFIED ALL RISKS

Do you require All Risks cover AWAY from your premises on any equipment used in connection with your business? YES NO

Please describe below and continue on Additional Information page, if necessary:-
(*For explanation of options of geographical limits, see Prospectus)

Description	Sum Insured	Max any one item	Geographical Limit*		
			UK	Europe	Worldwide

9 BUILDINGS

- 1 Do you require cover for the Buildings? YES NO
- 2 State the REBUILDING COSTS of the following (including fees, debris removal, VAT where applicable etc):-
- a The house (including outbuildings used only for domestic purposes) £
- b All outbuildings used wholly or partly for business purposes £
- 3 Do you wish the scope of cover to be "Standard" or "All Risks"? Standard All Risks
4. Do you wish to extend the cover on the buildings to include Subsidence, Ground Heave or Landslip? YES NO
- a If 'YES', do the premises or any of the properties on either side or in the vicinity, show any signs of damage by these perils or are they susceptible to such damage? YES NO
- b Are the premises in the immediate vicinity of any river bank, railway embankment, cliff, quarry, mine or other underground working or on made up ground? YES NO

10 OTHER COVERS

Do you wish to insure any of the following:-

- 1 Business Food in Freezers? YES NO
- Please state the total value of food in freezers held in connection with the business (maximum £500 in any one cabinet) £
- 2 Commercial Legal Expenses? YES NO
- Have you, your business or your employees been involved in any legal dispute, prosecution (other than motoring offences) or Inland Revenue investigation in the last five years? YES NO
- 3 Household Contents? YES NO
- If 'YES', please complete a separate proposal form.

11 DECLARATION

IMPORTANT NOTE

You are reminded that you must provide all material information likely to influence the acceptance and assessment of this insurance. If you have any doubts as to whether a fact is material it should be disclosed below. Failure to disclose all material facts may invalidate your Policy or may result in your Policy not operating fully.

I/WE DECLARE that the sums insured in respect of Business Contents represent the REPLACEMENT COST AS NEW and in the case of the Buildings (where insured) the sums insured represent the FULL REBUILDING COST.

The statements made by me/us in ANY PART of this Proposal are true and complete to the best of my/our knowledge and belief and if any answer has been given by any other person that person shall be deemed to be my/our agent for the purpose. Also I/we have not omitted any material facts and agree that this Proposal and Declaration shall be the basis of the contract between me/us and the Company and to accept a Policy (a specimen of which is available upon request) in the form issued by the Company for the insurance now proposed and to pay the premiums thereon.

SIGNATURE(S)

DATE

IF YOU HAVE PLACED A TICK IN ANY OF THE SHADED BOXES PLEASE PROVIDE FULL DETAILS OVERLEAF

PLEASE ENTER ADDITIONAL INFORMATION AND MATERIAL FACTS BELOW

Business from Home

NIG, Crown House,
145 City Road, London EC1V 1LP



nig