

**Club**  
INSURANCE



**NORWICH  
UNION**



# hotels and guest houses package

Application Form

# hotels & guest houses application form

Policy number

**A special policy for your business. Norwich Union Hotels and Guest Houses policy was designed with you in mind and is suitable for hotels, guest houses, boarding houses and holiday flats/homes.**

This policy may not be suitable for premises which have regular extended hours or entertainment – particularly discos or where an admission charge is made.

We also have separate policies for public houses with up to four letting bedrooms, wine bars and residential care homes for the elderly. Please speak to your Insurance Adviser or local Norwich Union office if one of these policies would be more appropriate.

Full Name of Proposers	
Full Address	
Telephone No.	Postcode
Address of Premises to be insured if different from above	
Telephone No.	Postcode
Business	

## Insurance Required from

<table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="padding: 2px;">day</td> <td style="padding: 2px;">month</td> <td style="padding: 2px;">year</td> </tr> <tr> <td style="text-align: center;"> </td> <td style="text-align: center;"> </td> <td style="text-align: center;"> </td> </tr> </table>	day	month	year				to	<table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="padding: 2px;">day</td> <td style="padding: 2px;">month</td> <td style="padding: 2px;">year</td> </tr> <tr> <td style="text-align: center;"> </td> <td style="text-align: center;"> </td> <td style="text-align: center;"> </td> </tr> </table>	day	month	year				renewable annually thereafter
day	month	year													
day	month	year													

## Property Damage

Basis of Settlement

In the event of buildings or contents (other than stock in trade, employees' pedal cycles or personal effects and guests' effects) being lost or damaged the basis of settlement will be reinstatement as new. For owners' personal clothing/linen a deduction will be made for wear and tear. It is therefore essential that you make allowance for these factors in deciding upon sums to be insured.

Option 1 – Specified Risks

Insert YES or NO

Option 2 – All Risks (*not available for holiday homes/flats*)

Insert YES or NO

### Buildings

1 The building including outbuildings and landlord's fixtures and fittings

an amount for architects' and other fees incurred in the reinstatement of the buildings  
(a typical allowance would be 12½% of the full value of the buildings)

an amount for the removal of debris

2 Tenants' improvements and decorations, the property of the Insured or for which they are responsible

3 Boundary walls, gates and fences

▶	£	Sum Insured	
▶	£		
▶	£		
<b>Buildings Total</b> ▶			£

### Contents

1 Stock in trade, the property of the Insured or held by them in trust or on commission for which they are responsible excluding property more specifically insured

2 Trade furniture, fixtures, fittings, utensils and All Other Contents the property of the Insured or held by them in trust for which they are responsible excluding property more specifically insured

an amount for the removal of debris

an amount for employees' pedal cycles and other personal effects (*limit any one person £500*) in so far as these are not otherwise insured

N.B. In arriving at sums insured for this item EXCLUDE any property to be insured under 'All Risks – Specified Equipment'.

3 Guests' personal effects  
Limit £500 per guest multiplied by the maximum number of guests

4 Household goods and personal effects of the owner/manager or members of his/her family permanently residing with him/her, limit any one article (other than household goods) £500 in so far as they are not otherwise insured

▶	£	Sum Insured	
▶	£		
▶	£		
<b>Contents Total</b> ▶			£

N.B. Items 3 and 4 are not available for holiday homes/flats.

**Contents Total** ▶

# our promise of service

We aim to provide you with a first class standard of service.

Should you be unhappy with our service or have any cause for dissatisfaction you should first contact your Insurance Adviser or the Norwich Union office which issued your policy. Please be ready to quote your policy number where this is available.

Should the matter not be resolved to your satisfaction please write to:

Customer Relations  
Norwich Union  
Pitheavlis  
Perth PH2 0NH  
Tel: (01738) 621202  
Fax: (01738) 442659.

If you are still dissatisfied you can approach the:

Association of British Insurers  
Consumer Information Department  
51 Gresham Street  
London EC2V 7HQ  
Tel: (020) 7600 3333.

If you have a complaint concerning an Insurance Broker registered in accordance with the Insurance Brokers (Registration) Act you can approach the:

Insurance Brokers Registration Council (IBRC)  
Higham Business Centre  
Midland Road  
Higham Ferrers  
Northamptonshire NN10 8DW  
Tel: (01933) 359083  
Fax: (01933) 359077.

These procedures do not affect your legal rights against us.

## *Choice of Law applicable to this contract*

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Both the insurer (*us*) and the insured (*you*) are entitled to choose the law applying to the insurance contract.

We propose that the following law shall apply to the insurance contract:

- 1 the law applying in that part of the UK, Channel Islands or Isle of Man in which you live or (*if applicable*) the first named policyholder normally lives; or
- 2 in the case of a business, the law applying in that part of the UK, Channel Islands or Isle of Man where it has its principal place of business; or
- 3 failing the application of either of the above, the law of England and Wales.

In the absence of any written agreement to the contrary, the law proposed by us shall apply.

12 (a) 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?

Insert YES or NO

If 'YES', give details of trading name(s) and insurers below

(b) 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:

(i) declined a Proposal?

Insert YES or NO

(ii) not invited renewal of a Policy?

Insert YES or NO

(iii) refused to renew or cancelled a Policy?

Insert YES or NO

(iv) imposed special conditions (e.g. premium loadings, additional protections or that the first part of any loss should be borne)?

Insert YES or NO

(c) How long have you been in business

(i) in these premises?

(ii) elsewhere?

13 During the last five years have you sustained any loss or damage or incurred any liability, whether insured or not, in connection with any of the insurances for which cover is required?

Insert YES or NO

If 'YES', supply the following details

Date	Nature of loss or damage or liability	Amount

14 Have you the Proposer or any Partner or Director ever been

(a) convicted of or charged (but not yet tried) with a criminal offence?

Insert YES or NO

(b) declared Bankrupt or Insolvent?

Insert YES or NO

### Paying by Instalments

Do you wish to pay your premium by instalments?

Insert YES or NO

If you have answered 'YES' and an application form is not enclosed, you can obtain one from your Insurance Broker, Agent or local Norwich Union office.

### The Data Protection Act 1998

Your information (including information we already hold and may receive now and in the future as well as information about lapsed policies) may be held on a group database and may be shared with other CGNU group companies. This will allow us to reflect all the connections that you have with the CGNU group. We may disclose your information to agents and service providers appointed by us (such as loss adjustors, approved contractors, market research and quality assurance companies). Your information will be used for general insurance administration purposes. It may also be used for offering renewal, research and statistical purposes and crime prevention. We may also transfer your information to any country including countries outside the European Economic Area for any of these purposes and for systems administration.

The Data Protection Act 1998 defines sensitive data as information about your racial or ethnic origin, political opinions, religious beliefs or beliefs of a similar nature, trade union membership, physical or mental health condition, sexual life, criminal record, pending court proceedings or sentence or any alleged offence. The information referred to above may include sensitive data.

With limited exceptions, you have a right to access and if necessary rectify the information that we hold about you.

CGNU Group and its agents may use your information to keep you informed by post, telephone, e-mail or other means about products and services which may be of interest to you. Your information may also be disclosed and used for these purposes after your policy has lapsed. If you do not wish your information to be

used for these purposes write to Norwich Union, FREEPOST, Mailing Exclusion Team, PO Box 903, Sheffield S11 8LE.

### Declaration Very Important

This proposal shall be deemed to have been completed by all proposers and is signed by me/us for and on behalf of all proposers.

I/We have read over all the statements and particulars given in this proposal (INCLUDING ANY ANSWER WRITTEN FOR ME/US BY ANY OTHER PERSON) and I/we declare that to the best of my/our knowledge and belief they are correct and that no material fact has been omitted, misrepresented or mis-stated, and I/we am/are not aware of any other circumstance likely to affect the risk.

I/We agree that in the event of the risk being accepted the statements and particulars contained in this proposal and the terms and conditions of the policy to be issued by Norwich Union shall be the basis of the contract and I/we undertake to pay the premium when called upon to do so.

I/We understand and accept that Norwich Union may contact my/our previous/present insurers for further information.

Date	/	/	Signature
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Liability does not commence until this proposal has been accepted by Norwich Union and the premium paid, except as provided by an official Covering Note issued by Norwich Union.

**Business Interruption**

The standard sum insured for loss of income is £350,000 and the standard maximum indemnity period is 12 months.

If your annual net income (gross income less the purchase cost of food, drink and tobacco) which could be earned during the standard indemnity period of 12 months commencing with the last day of the period of insurance (e.g. ending two years from the commencement of an annual cover) is likely to exceed £350,000 then you should indicate the correct sum insured on net income.

- 1 Do you require a higher sum insured? Insert YES or NO  If 'YES' state annual net income  £
- 2 (a) Do you require an indemnity period in excess of 12 months? Insert YES or NO  If 'YES' state indemnity period required  months
- (b) If a longer period is required the annual net income must be proportionately increased e.g. for 24 months, twice the annual net income sum insured  £

**Money**

All Standard Limits are shown in the booklet but increased limits are available under the following headings only.

	Standard Limits	Increased Limits required
(a) In Transit	£2,000	£ <input type="text"/>
(b) On the Insured's premises (i) during business hours	£2,000	£ <input type="text"/>
(ii) after business hours in locked safe*	£1,000	£ <input type="text"/>

\*State make and model of safe

**OPTIONAL EXTENSIONS**

**Frozen Foods**

Do you require cover? Insert YES or NO

If 'YES', cover will be conditional upon a maintenance service agreement operating UNLESS the unit has a hermetically sealed motor and compressor. The unit must be under 10 years old. Maximum sum insured £5,000 per unit.

(a) Description of unit(s) including make, model and serial no.	Date of make	Sum Insured
		£ <input type="text"/>
		£ <input type="text"/>
		£ <input type="text"/>
		£ <input type="text"/>

- (b) Is each unit free from defect? Insert YES or NO
- (c) Is each of the unit motors and compressors hermetically sealed? Insert YES or NO
- If 'NO'
  - (i) is each unit under a service contract? Insert YES or NO
  - (ii) at what intervals is/are unit(s) examined?

**All Risks – Specified Equipment**

(Only available if Option 1 is selected under 'Property Damage')

Equipment such as signs, TV sets, cash registers, vending machines and office machinery may be covered against 'All Risks'.

*Basis of Settlement*

In the event of the equipment being lost or damaged the basis of settlement will be reinstatement as new. It is therefore essential that you make allowance for this factor in deciding upon sums to be insured.

Do you require cover? Insert YES or NO

If 'YES', detail equipment below

Description including make, model and serial number	Sum Insured
	£ <input type="text"/>
	£ <input type="text"/>
	£ <input type="text"/>
	£ <input type="text"/>

**Loss of Liquor Licence**

Do you require cover? Insert YES or NO

If 'YES'
 

- 1 State limit of liability required (not to exceed £50,000)  £

2 Has there been any opposition to the grant, renewal or transfer of the licence within the last five years? Insert YES or NO

If 'YES', give details below

3 Is there any intention to apply for a transfer of licence within the next 12 months?

Insert YES or NO

If 'YES', give details below

4 Have you or the licenceholder ever had an application for the grant renewal or transfer of licence refused?

Insert YES or NO

If 'YES', give details below

### Outstanding Debit Balances

Do you require cover?

Insert YES or NO

If 'YES' state

- 1 Maximum amount of Outstanding Debit Balances at any one time  £
- 2 The 'Amount to be Insured' must at least equal:
  - (a) if monthly declarations are submitted—the maximum amount of Outstanding Debit Balances at any one time during the period of insurance
  - (b) if monthly declarations are not submitted—133½% of the sum arrived at under (a) above.

Amount to be Insured  £

*NB* Monthly declarations of the amount of Outstanding Debit Balances should be submitted to ensure correct assessment of any loss which may be incurred.

Books and records must be kept in fireproof safes or fire resisting cabinets when not in use.

Failure to select an adequate sum insured will result in contribution proportionate to any loss being required to be made by you.

### Legal Expenses

Do you require legal expenses cover?

Insert YES or NO

If 'YES', we will arrange for an additional proposal form for this cover to be provided to you.

### General Particulars

1 What accommodation do you provide? Tick as appropriate

- |  |  |   |  |
|--|--|---|--|
| <input type="checkbox"/> Bed/<br>Breakfast | <input type="checkbox"/> Tourist/<br>Commercial            | <input type="checkbox"/> Long Term<br>Residential | <input type="checkbox"/> Holiday Homes/<br>Flats |
| <input type="checkbox"/> Students          | <input type="checkbox"/> Specific Contracts<br>e.g. D.S.S. | <input type="checkbox"/> Others                   |  |

Give details of specific and/or other contracts

2 (a) Do the premises require a certificate in accordance with the Fire Precaution Act 1971 or its equivalent?

Insert YES or NO

(i) if 'YES' has a certificate been granted?

Insert YES or NO

(ii) if a certificate has not been granted state present position

(b) Are the premises within the meaning of the Hotel Proprietors Act 1956 or its equivalent?

Insert YES or NO

If 'YES'

(i) is a copy of the notice set out in the schedule to the Act exhibited in a conspicuous part of the hall or entrance to the premises?

Insert YES or NO

(ii) will all valuables offered to or deposited with you for safe custody be secured immediately in a safe or strongroom?

Insert YES or NO

3 Do you provide or intend to provide entertainment?

Insert YES or NO

(a) If 'YES' state the nature of entertainment e.g. dancing, disco, live groups, cabaret

(i) what hours do you intend to keep for the entertainment?

(ii) number of events per week?

(b) Is an admission charge made?

Insert YES or NO

**4** (a) Do you have a liquor licence? Insert YES or NO ➤   
 If 'YES'

(b) Do you hold or intend to apply for an extension to your licence permitting the supply of liquor outside the standard hours for the district? Insert YES or NO ➤   
 If 'YES'

(c) State the frequency of the extension ➤

**5** (a) Will the premises be closed to guests for any period of the year? Insert YES or NO ➤   
 If 'YES'

(i) when and for how long?

(ii) will the premises be occupied by an adult responsible for security and protection of the premises? Insert YES or NO ➤

(iii) if closed over the winter are all water supplies turned off at the mains and the water system drained? Insert YES or NO ➤

(b) Is any part of the premises currently unfurnished, unused or unoccupied? Insert YES or NO ➤   
 If 'YES' give details below

(c) Do you use any cellars or floors below street level? Insert YES or NO ➤   
 If 'YES', give details of the type & value of stock and/or equipment stored or used below street level

**6** Do you use deep frying equipment? Insert YES or NO ➤

**7** Are the premises situated:

(a) by a seafront or on a promenade? Insert YES or NO ➤

(b) on a cliff top or other exposed position? Insert YES or NO ➤

(c) near any natural or artificial water course or lake, canal, reservoir or dam? Insert YES or NO ➤   
 If you have answered 'YES' to any part of question 7, give details below

**8** Is the building

(a) constructed of brick, stone or concrete and roofed with slates, tiles, concrete, metal or asbestos sheeting? Insert YES or NO ➤

(b) maintained in a good state of repair? Insert YES or NO ➤

(c) occupied by you in connection with the business and as a private dwelling? Insert YES or NO ➤

(d) heated by low pressure hot water apparatus, fixed gas appliances or fixed electrical appliances? Insert YES or NO ➤   
 If you have answered 'NO' to any part of question 8, give details below

**9** Do you have any brochures specially printed or advertise in the press? Insert YES or NO ➤   
 If 'YES', please provide copies

**10** Are your books regularly audited? Insert YES or NO ➤   
 If 'YES', give name and address of your auditors

**11** Are any additional interests such as Bank, Mortgagee, Freeholder or Lessor to be noted on the policy? Insert YES or NO ➤   
 If 'YES', give details below

# business clubline 0800 555 333

Our claims and emergency Clubline is available 24 hours a day, 365 days a year to bring appropriate help to your business. Fast action reduces the impact of any crisis on your business, making it easier for you to maintain business as usual.

One call by you to the free Clubline number brings help from an incident manager **and starts work on your claim. We will inform your insurance adviser of the incident.**

Your incident manager will:

- Get appropriate help sent to you. This could be glaziers, builders, plumbers, computer recovery specialists or any other experts you require.
- Arrange for rapid replacement of stolen or damaged goods and equipment.
- Set in motion any other steps required to resolve your claim.

There is no need for you to phone around for estimates, leaving you free to run your business.

If you prefer, your insurance adviser can contact the Clubline and deal with the claim on your behalf.



A member of the CGNU group

CGU Insurance plc Registered in Scotland No 2116 Registered Office Pitheavlis Perth Scotland PH2 0NH

**General Insurance** PO Box 6 Surrey Street Norwich NR1 3NS