

Club
INSURANCE



**NORWICH
UNION**



pubs and wine bars

Application Form

pubs & wine bars insurance application form

Policy number

A special policy for your business. Norwich Union Pubs & Wine Bars was designed with your company in mind and is suitable for Public Houses, Pubs/Restaurants and Wine Bars, including those with up to four letting bedrooms.

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

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

day	month	year	to	day	month	year	renewable annually thereafter
-----	-------	------	----	-----	-------	------	-------------------------------

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

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

£	Sum Insured
£	
£	
£	

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

£

3 Boundary walls, gates and fences

£

Buildings Total £

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

£	Sum 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

£

N.B. This item is not available in premises which do not have letting accommodations.

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

£

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

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.

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 number	Date of make	Sum Insured

- (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

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

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

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

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' which 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—133% of the sum arrived at under (a) above.

Amount to be Insured £

N.B. 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 Are your premises occupied overnight by yourself or a responsible employee? Insert YES or NO

2 Does your premises provide sleeping accommodation for paying guests? Insert YES or NO

If 'YES', state the maximum number of letting bedrooms

3 (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

4 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

5 Do you hold or intend to apply for an extension to your licence permitting the supply of liquor outside of the standard hours for the district? Insert YES or NO

(a) If 'YES' state the frequency of the extension

6 (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 systems 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

7 Is there a separate restaurant area?

Insert YES or NO

8 Do you use deep frying equipment?

Insert YES or NO

9 Are the premises situate:

(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 9, give details below

10 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 10, give details below

11 Are your books regularly audited?

Insert YES or NO

If 'YES', give name and address of your auditors

12 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

13 (a) Have you the Proposer or any Partner or Director for the business now proposed or for any 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?

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