

Club
INSURANCE



**NORWICH
UNION**



restaurants and takeaways package

Application Form
Protection that's built
around your business

A special policy for your business. Norwich Union Restaurant and Takeaways was designed with your company in mind and is suitable for:

- cafes and restaurants (*but not pub restaurants and wine bars*)
- chip shops and other takeaway premises
- milk-bars

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.

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.

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

7 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

8 (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?

9 During the last three 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 below

Date	Nature of Loss or Damage or Liability	Amount

10 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

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.

restaurants & takeaways application form

Policy number

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 and employees' pedal cycles or personal effects) 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

Option 1 – Specified Risks

Insert YES or NO

Option 2 – All Risks

Insert YES or NO

Buildings

1 The building including outbuildings, landlord's fixtures and fittings and boundary walls, gates and fences

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

£	Sum Insured	£	
£			£
£			
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 cigars, cigarettes, tobacco, wines and spirits and property more specifically insured

2 Trade fixtures, fittings, utensils and 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 the above items EXCLUDE any property to be insured under 'All Risks- Specified Equipment'.

3 Stock of cigars, cigarettes and tobacco

4 Stock of wines and spirits

£	Sum Insured	£	
£			£
£			
Contents Total		£	

Stock in Transit

Standard limit is £1,000 any one loss. Do you require a higher limit?

Insert YES or NO

If 'YES', state limit required (maximum £5,000)

£

Business Interruption

The standard sum insured for loss of income is £350,000. If your annual net income (gross income less purchases) is greater than that amount you should indicate the correct sum insured.

1 Do you require a higher sum insured? Insert YES or NO If 'YES' state sum required £

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
<input type="text"/>	<input type="text"/>	£ <input type="text"/>
<input type="text"/>	<input type="text"/>	£ <input type="text"/>
<input type="text"/>	<input type="text"/>	£ <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, scales, 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"/>
<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 £200,000) £

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

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 Do you use deep frying equipment?

Insert YES or NO

If 'YES', cover will be conditional upon the equipment being fitted with a thermostat which will prevent the temperature of fat or oil exceeding 205°C (401°F).

(a) Is the equipment

(i) fitted with a thermostat which will prevent the temperature of fat or oil exceeding 205°C (401°F)?

Insert YES or NO

(ii) fitted with a non-resetting thermostat set to 230°C (446°F)?

Insert YES or NO

(iii) provided with metal lids or shutters capable of immediate use in the event of fire?

Insert YES or NO

(b) State the fuel used to heat the cooking fat or oil

(c) If 'gas', is a flame failure device fitted to cut off the fuel supply in event of flame failure?

Insert YES or NO

(d) List fire extinguishing equipment readily available for use on or around the equipment.

Details of equipment	Regularly serviced? Insert YES or NO

(e) Are all extraction hoods, ducts, canopies, filters and/or grease traps made entirely from non-combustible materials and positioned at least 150mm from combustible materials?

Insert YES or NO

(f) Are all extraction hoods, canopies, filters and/or grease traps cleaned at least monthly?

Insert YES or NO

(g) Are all extraction ducts cleaned at least every six months?

Insert YES or NO

If any of the above is answered 'NO', please provide details below.

2 Are the premises built of brick, stone or concrete and roofed with slate, tile, concrete, metal or asbestos cement sheeting?

Insert YES or NO

If 'NO', give details below

3 Is there any process of manufacture carried out or power driven machinery used on the premises?

Insert YES or NO

If 'YES', give details below

4 Are the premises in your sole occupation?

Insert YES or NO

If 'NO',

(a) is your portion of the building entirely self contained?

Insert YES or NO

(b) please describe how the building is otherwise occupied

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

Insert YES or NO

If 'NO', how could the amount of any loss be determined?

Club
I N S U R A N C E



**NORWICH
UNION**

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