

Property Insurance - Demands & Needs Risk Capture

Please complete and check the information in this document carefully as this constitutes our understanding of your Insurance requirements and situation:-

The Business: (Full name)	
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Premises 1 Risk Address:		
Postcode		

Premises Information

Are you the sole occupier	Yes	No	Is any part of the building unoccupied?	Yes	No
<i>If any part of the building is unoccupied, please provide details below:</i>					

Are the premises entirely constructed of non-combustible materials (Bricks (not Brick Slips / Half Bricks), Concrete / Blocks, Stone, Steel, Tiles / Slate on Roof, Asbestos)?	Yes	No
<i>If not, what proportion of the premises is constructed of combustible materials (including Timber, Glass, Plastics, Felt on Roof, Plasterboard, Combustible panels or panels with unknown composition)?</i>		%
Do the premises feature Polystyrene Panels?	Yes	No
Has your premises ever previously flooded?	Yes	No
Is the property situated within 100 meters of a watercourse	Yes	No
Has your premises suffered any damage as a result of subsidence, landslip, heave, structural movement or ever been subject to structural repair?	Yes	No
Is the premises Grade I or Grade II* status (or Category A if in Scotland)?	Yes	No
Is the premises maintained in a good state of repair?	Yes	No
Does the premises have a flat roof area exceeding 25%?	Yes	No
Is the electrical installation at the premises inspected every 5 years by a suitably qualified electrician and any defects remedied?	Yes	No
Does the premises meet the minimum Security criteria? Please see here for details.	Yes	No
Is the premises protected by an Intruder Alarm System? Signalling type (i.e. Bells or Central Station) :	Yes	No
If yes, has the alarm been installed and will it be maintained by a firm accredited by the National Security Inspectorate (NSI) or Security Systems and Alarms Inspection Board (SSAIB) and is the system connected to a central station by means of BT RedCare (or equivalent)?	Yes	No

Cover Required**Property : Buildings - Sums Insured**

£

Is cover required for subsidence, heave and landslip?

Yes No

Does a financial interest of a lender / interested party need to be noted?
If so, please provide details:

Yes No

Sums Insured**Property : Contents**

Tenants' Improvements:

£

General Contents (other than stated below)

£

Computer and Ancillary Equipment:

£

Stock, Samples and Goods Held in Trust

£

Rent Payable

£

Does a financial interest of a lender / interested party need to be noted?
If so, please provide details:

Yes No

Property : Equipment Breakdown - Sums Insured

£

25,000

Property : Business Interruption**Cover****Indemnity Period (Months)****Sums Insured**

Loss of Income

12 24 36

£

Increased Cost of Working Only

12 24 36

£

Additional Increased Cost of Working

12 24 36

£

Outstanding Debts

N/A

£

Property : Property Away and in Transit**Sums Insured**

Insured Property anywhere in the United Kingdom

£

Insured Property anywhere in the United Kingdom and European Union

£

Insured Property anywhere in the World

£

Does a financial interest of a lender / interested party need to be noted?
If so, please provide details:

Yes No

Does the limit for any one vehicle or craft exceed £25,000?

Yes No

TerrorismIs Terrorism Cover required? - *(Property & Business Interruption Cover)*

Yes No