

# Fire Protection Contractors 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:-

| COMPANY INFORMATION                                                                                                                                                    |  |                                           |                                                          |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|-------------------------------------------|----------------------------------------------------------|
| The Business:<br>(Full name)                                                                                                                                           |  |                                           |                                                          |
| <i>Include partners and trading names if not a limited Company</i>                                                                                                     |  |                                           |                                                          |
| Correspondence Address:                                                                                                                                                |  |                                           |                                                          |
| Postcode                                                                                                                                                               |  | Renewal Date:                             |                                                          |
| Business Description                                                                                                                                                   |  |                                           |                                                          |
| Tel No:                                                                                                                                                                |  | Email:                                    |                                                          |
| Contact:                                                                                                                                                               |  | Website:                                  |                                                          |
| Date established:                                                                                                                                                      |  | Current insurers:                         |                                                          |
| Are you BAFE Registered ?                                                                                                                                              |  |                                           | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Have you attained ISO accreditation, including ISO 18788, ISO 9001, ISO 14001, ISO 22301, ISO 27001 & ISO 45001?                                                       |  |                                           | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| <i>If 'Yes', please supply details of the accreditations you hold below:</i>                                                                                           |  |                                           |                                                          |
|                                                                                                                                                                        |  |                                           |                                                          |
| Do the Directors have at least 5 years' experience in the Fire Protection Industry?                                                                                    |  | <i>If 'No' please give details below:</i> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
|                                                                                                                                                                        |  |                                           |                                                          |
| Do you require cover for any subsidiary companies                                                                                                                      |  |                                           | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Subsidiary Company Name(s)                                                                                                                                             |  |                                           |                                                          |
| Is your business (including subsidiaries) domiciled in the United Kingdom, Channel Islands or Isle of Man and are all of your premises based within these territories? |  |                                           | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| ESTIMATES FOR THE NEXT 12 MONTHS                                                                                                                                       |  |                                           |                                                          |
| Employers' Liability – Limit of indemnity                                                                                                                              |  | £                                         | 10,000,000                                               |
| <i>If a higher Employers Liability limit is required. Please advise Limit Required</i>                                                                                 |  | £                                         |                                                          |
| Number of Employees                                                                                                                                                    |  | £                                         |                                                          |
| Estimated Wages (including payments to labour only sub-contractors) :-                                                                                                 |  |                                           |                                                          |
| Clerical Wages                                                                                                                                                         |  | £                                         |                                                          |
| Manual Wages - (includes direct PAYE Employees & Labour Only Sub-Contractors)                                                                                          |  | £                                         |                                                          |
| Estimated Total Turnover                                                                                                                                               |  | £                                         |                                                          |

|                                                    |   |
|----------------------------------------------------|---|
| Estimates of payments to Bona Fide Sub-Contractors | £ |
| Detail activities carried out below:               |   |

|                                                                               |             |
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| Public & Products Liability – Limit of Indemnity                              | £ 5,000,000 |
| If a higher Public & Products limit is required. Please advise Limit Required |             |

Estimated Turnover Split

|                                 |                                                                                                                                                                                                                                                                                                                                       |   |
|---------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|
| Category 1                      | Installation & Maintenance of Fire Extinguisher Appliances                                                                                                                                                                                                                                                                            | % |
| Category 2                      | Application of Fire Resisting Products / Coatings to the Fabric of Buildings                                                                                                                                                                                                                                                          | % |
|                                 | Installation / Maintenance of Fire Alarms                                                                                                                                                                                                                                                                                             | % |
|                                 | Installation / Maintenance of Fire Spread Inhibitors such as:<br>(Fire Doors, Cavity Barriers, Service Penetration and Linear Gap Sealing Systems, Fire Resisting Partitions and Ceiling Membranes, Timber, Steel and Fire Resisting Door-Sets, Fire Rated Glazed Screens, Dampers, Roller Shutters, Motorised Smoke & Fire Curtains) | % |
| Category 3                      | Installation / Maintenance of Sprinkler Systems                                                                                                                                                                                                                                                                                       | % |
|                                 | Installation / Maintenance of Wet Risers & Dry Risers                                                                                                                                                                                                                                                                                 | % |
|                                 | Installation and Maintenance of Gaseous Extinguishing Systems                                                                                                                                                                                                                                                                         | % |
| Other – please provide details: |                                                                                                                                                                                                                                                                                                                                       | % |
| Maximum Value any one Contract  |                                                                                                                                                                                                                                                                                                                                       | £ |

|                                                                                                                  |                                                          |
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| Does the turnover generated by the supply of labour only to other companies exceed 10% of your overall turnover? | Yes <input type="checkbox"/> No <input type="checkbox"/> |
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| Employers' Liability and Public & Products Liability                                                                                                                  |                                                          |
| Do you work at heights in excess of 20 metres or 5 metres from the floor level not involving the use of a cherry picker, scaffolding or other platform-based methods? | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Do you work at depths greater than 1 metre?                                                                                                                           | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Do you undertake work in or at hospitals, care homes or buildings consisting of 5 or more storeys with 2 or more residential dwellings?                               | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Other than in respect of soldering irons, do you use heat away from your premises?                                                                                    | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Do you manufacture active fire protection equipment, fire resisting products / coatings or fire spread inhibitors?                                                    | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Do you supply fire protection products not as part of a contract for installation and / or maintenance?                                                               | Yes <input type="checkbox"/> No <input type="checkbox"/> |

|                                                                                                                                                                                |                                                          |
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| <b>If the answer to any of these questions is 'Yes'. Please supply full details below:</b><br>(Supplementary Information Page at the end of this document if needed):          |                                                          |
| Do you undertake work at height in accordance with the Work at Height Regulations 2005, or any equivalent subsequent legislation?                                              | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Do all fire protection products supplied as part of a contract for installation and / or maintenance meet the appropriate British Standards?                                   | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Do you hold relevant accreditation in accordance with BAFE schemes (the Fire Safety Register) by one of the recognised UKAS certification bodies for the industry such as NSI? | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| <b>If the answer to any of these questions is 'No'. Please supply full details below:</b><br>(Supplementary Information Page at the end of this document if needed):           |                                                          |

|                                                                                                                                  |                                   |                                   |                                     |
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| <b>Fidelity Bonding</b>                                                                                                          |                                   |                                   |                                     |
| Fidelity Bonding – Standard Limit of Indemnity - £250,000.<br><i>If a greater limit is required please indicate limit needed</i> | £500,000 <input type="checkbox"/> | £750,000 <input type="checkbox"/> | £1,000,000 <input type="checkbox"/> |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                             |
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| <b>Professional Indemnity</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                             |
| Professional Indemnity – Standard Limit of Indemnity - £250,000.<br><i>If a greater limit is required please indicate limit needed</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | £1 million <input type="checkbox"/> £2 million <input type="checkbox"/> £5 million <input type="checkbox"/> |
| Do you undertake fire protection consultancy, design, specification, feasibility study, technical information calculation or survey services, whether part of a contract for installation / maintenance or not, that involves: <ul style="list-style-type: none"><li>• Production / Completion of Fire Engineering Reports, Fire Strategy Reports or Fire Risk Appraisal of External Walls Reports;</li><li>• Completion of EWS1 forms;</li><li>• Destructive Fire Risk Assessments;</li><li>• Fire Assessment, Inspection or Strategy for Buildings 18 metres plus with a Residential component</li></ul>                                                                              | Yes <input type="checkbox"/> No <input type="checkbox"/>                                                    |
| Do you provide Fire Safety Design or Installation / Maintenance of: <ul style="list-style-type: none"><li>• Spinkler Systems, Wet Risers &amp; Dry Risers or Gaseous Extinguishing Systems</li><li>• Fire Doors, Cavity Barriers, Service Penetration and Linear Gap Sealing Systems</li><li>• Fire Resisting Partitions and Ceiling Membranes</li><li>• Timber, Steel and Fire Resisting Door-Sets</li><li>• Fire Rated Glazed Screens</li><li>• Dampers</li><li>• Roller Shutters</li><li>• Motorised Smoke &amp; Fire Curtains</li></ul> which is not carried out by or under supervision of a properly qualified person with minimum 5 years practical experience of such activity. | Yes <input type="checkbox"/> No <input type="checkbox"/>                                                    |
| Does your turnover for fire protection consultancy and design services (not forming part of a contract for installation or maintenance) exceed 15% of the overall turnover, or £75,000 any one contract, whichever is the greater?                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Yes <input type="checkbox"/> No <input type="checkbox"/>                                                    |
| <b>If the answer to any of these questions is 'Yes'. Please supply full details below:</b><br>(Supplementary Information Page at the end of this document if needed):                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                             |

| Hazardous Risks / Premises                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                          |
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| Does the business have any involvement with chemicals, petrochemicals, oil, gas or other substances which could be harmful, other than substances that are normal for the business?                                                                                                                                                                                                                                                                                                        | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Does the business have any involvement with: <ul style="list-style-type: none"><li>Docks, harbours or railways</li><li>Offshore facilities</li><li>Chemical or petrochemical works</li><li>Oil or gas refineries</li><li>Oil or gas storage facilities</li><li>Airports or airfields</li><li>Quarries, mines or collieries</li><li>Power stations or any installation where nuclear processing is undertaken</li><li>Blast furnaces</li><li>Theme parks, fairgrounds or funfairs</li></ul> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Does the business have any involvement with aircraft or watercraft?                                                                                                                                                                                                                                                                                                                                                                                                                        | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Does the business dispose of fumes, effluent or other harmful waste?                                                                                                                                                                                                                                                                                                                                                                                                                       | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Does removal of asbestos or materials containing asbestos form part of your usual business activities?                                                                                                                                                                                                                                                                                                                                                                                     | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| <b>If the answer to any of these questions is 'Yes'. Please supply full details below:</b><br>(Supplementary Information Page at the end of this document if needed):                                                                                                                                                                                                                                                                                                                      |                                                          |

| Additional Information                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                          |
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| Within the last 10 years the Customer, including any of their directors, partners or other board members, or any entities for which such persons act or acted as board members, has not been the subject of any insolvency process" & "The Customer (including any directors, partners or other board member) have never been: <ul style="list-style-type: none"><li>disqualified from acting as a director of a limited company or member of a limited liability partnership; or</li><li>convicted of or charged with a criminal offence, other than a conviction spent under the Rehabilitation of Offenders Act 1974 or any successor legislation"</li></ul> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Have you had any insurance or proposal cancelled, withdrawn, declined or made subject to special terms                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Within the last 5 years, have you made any insurance claim, been claimed against or suffered any event or loss?                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Are you aware of any fact, circumstance, incident or escalating level of complaint which may give rise to a claim?                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| <b>If the answer to any of these questions is 'Yes'. Please supply full details below:</b><br>(Supplementary Information Page at the end of this document if needed):                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                          |

| Other Risk Considerations                                                                          |                              |                             |
|----------------------------------------------------------------------------------------------------|------------------------------|-----------------------------|
| <i>Please indicate if you would like quotations / more information on other insurance covers:-</i> |                              |                             |
| Cyber Data Risks                                                                                   | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| Directors & Officers Liability                                                                     | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| Legal Expenses                                                                                     | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| Motor Fleet                                                                                        | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| Property & Business Interruption                                                                   | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| <i>Other: Please provide details below:</i>                                                        | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
|                                                                                                    |                              |                             |

Your answers to the above questions will be used by us to identify your demands and needs and to ensure the selected market is suitable to quote for the renewal of this risk.

|                               |              |
|-------------------------------|--------------|
| <b>Signature of Proposer:</b> | <b>Name:</b> |
|-------------------------------|--------------|

|                            |              |
|----------------------------|--------------|
| <b>Position in Company</b> | <b>Date:</b> |
|----------------------------|--------------|

**Important Notice:**  
Insurance policies contain various conditions that you must comply with in order for a claim to be dealt with by your insurers. If you fail to fulfil these conditions you may lose your right to indemnity or payment for a claim.  
A copy of the policy wording is available on our website [www.darwinclayton.co.uk](http://www.darwinclayton.co.uk) or upon request.

Darwin Clayton (UK) Limited is Authorised and Regulated by the Financial Conduct Authority

