

## Heating & Ventilation 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: (Full name)	
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Include partners and trading names if not a limited Company

Address:					
Post Code:		Renewal Date:			
Occupation:					
Tel No:		Email:			
Contact:		Website:			
Date established:		Current insurers:			
Do the Directors have at least 5 years' experience in the Heating & Ventilation Industry?		If 'No' please give details below	<table style="margin: auto;"> <tr> <td style="padding: 0 10px;"><b>Yes</b></td> <td style="padding: 0 10px;"><b>No</b></td> </tr> </table>	<b>Yes</b>	<b>No</b>
<b>Yes</b>	<b>No</b>				

<b>ESTIMATES FOR THE NEXT 12 MONTHS</b>	
<b>Employers' Liability – limit of indemnity required</b>	£
No of Employees	

<b>Estimated Wage Roll</b>	<b>Total Wages</b>
Clerical / Non-Manual Wages	£
<b>Manual wages including payments to Labour-only Sub Contractors as below: -</b>	
1. Air Based Heating and Ventilation	£
2. Water Based Heating and Plumbing	£
3. Electrical Work	£
4. Other Work - (please supply details):	£

<b>Public &amp; Products Liability – limit of indemnity required</b>	£
Estimated Turnover	£
<b>Estimates of payments to Bona Fide Sub-Contractors, split between: -</b>	
Electrical Work	£
Non-Electrical Work (please detail activities undertaken):	£

<b>Professional Indemnity – limit of indemnity required</b>	£
Last Complete Financial Year Turnover	£

<b>Are you aware of any claims or incidents that may give rise to any claims (including in relation to Professional Indemnity Insurance) which have not yet been notified to Darwin Clayton (UK) Ltd?</b>	<b>Yes</b> <b>No</b>
If Yes, please provide details:	

<b>Does more than £25,000 of your Turnover emanate from Renewable Energy work?</b>	<b>Yes</b> <b>No</b>
If Yes, please provide full and exact details of the work being carried out, number of employees involved, methods of working, wages and turnover applicable and as much information as you can provide regarding the work.	

<b>Do you connect non-domestic customers to the National Grid?</b>	<b>Yes</b> <b>No</b>
If Yes, please provide full and exact details of the work being carried out, number of employees involved, methods of working, wages and turnover applicable and as much information as you can provide regarding the work.	

<b>Contractors All Risks</b>	
<b>Permanent or Temporary Works - Maximum total value any one contract required</b>	£
<b>Own Constructional Plant &amp; Equipment –Total value for own Plant and Tools</b>	£
Maximum limit required for any one loss	£
<b>Employees Tools –Total value of Employees tools</b>	£
Maximum limit required for any one loss	£
<b>Hired In Plant –Limit required for any one item</b>	£
Estimated annual hiring charges	£

<b>Approximate Split of activities: -</b>	
Plumbing	%
Air Based Heating Systems	%
Water Based Heating Systems	%
Air Conditioning & Refrigeration	%
Ventilation	%
Electrical	%
Other Works - (please provide details):	%
Other Works - (please provide details):	%

<b>Are you members of the Building &amp; Engineering Services Association (BESA)?</b>	<b>Yes</b>	<b>No</b>

<b>Are you members of any other trade association such as REFCOM? (please provide details)</b>	<b>Yes</b>	<b>No</b>
If Yes, please provide details:		

<b>Do you have any of the following accreditations: ISO's &amp;/or SAFE Contractor &amp;/or CHAS?</b>	<b>Yes</b>	<b>No</b>
If Yes, please provide details:		

<b>Do you use an external consultant &amp;/or an Internal Employee with a minimum of IOSH / NEBOSH qualifications?</b>	<b>Yes</b>	<b>No</b>
If Yes, please provide details:		

<b>Financial Disclosure</b>		
Have any partners or directors or any other person who plays a significant role in managing or organising the business activities, have, either personally or in any business capacity, been:-		
Declared bankrupt, been the subject of any bankruptcy proceedings or any form of insolvency or winding up procedures (including administrative receivership)?	<b>Yes</b>	<b>No</b>
The subject of a recovery action by HM Revenue and Customs?	<b>Yes</b>	<b>No</b>
Prosecuted, served prohibition or served an improvement order or notice under Health & Safety legislation or Environmental Protection legislation?	<b>Yes</b>	<b>No</b>
Disqualified from being a director?	<b>Yes</b>	<b>No</b>
The subject of a County Court or High Court judgement?	<b>Yes</b>	<b>No</b>
A director of a company that has received a County Court or High Court judgement against it?	<b>Yes</b>	<b>No</b>
If the answer to any of the questions is 'Yes', please supply full details below:-		

<b>Hazardous Premises</b>		
Do you undertake any work that will involve exposure to or process, use, handle or store silica, asbestos or any substance containing asbestos?	<b>Yes</b>	<b>No</b>
Do you undertake work in or on any: -		
Nuclear plant or power station?	<b>Yes</b>	<b>No</b>
Gas or oil storage facilities or chemical works or petrochemical works?	<b>Yes</b>	<b>No</b>
Offshore installation	<b>Yes</b>	<b>No</b>
Watercraft, railways, underground railways, aircraft, airports or airfields	<b>Yes</b>	<b>No</b>
If the answer to any of the questions is 'Yes', please supply full details below: -		

<b>Hazardous Risks</b>		
Do you carry out any work involving or in connection with: -		
Roofing, scaffolding or demolition?	<b>Yes</b>	<b>No</b>
Quarrying, tunnelling or mining?	<b>Yes</b>	<b>No</b>
Piling, ground stabilisation, underpinning or dewatering?	<b>Yes</b>	<b>No</b>
Towers, steeples or chimney shafts?	<b>Yes</b>	<b>No</b>
Bridges, viaducts, flyovers or underpasses?	<b>Yes</b>	<b>No</b>
Canals, docks, harbours, jetties, quays, piers or wharves?	<b>Yes</b>	<b>No</b>
Dams, reservoirs, lakes, rivers, water diversion, underwater working, flood protection or sea defences?	<b>Yes</b>	<b>No</b>
Tree felling or lopping?	<b>Yes</b>	<b>No</b>
Confined spaces?	<b>Yes</b>	<b>No</b>
If the answer to any of the questions is 'Yes', please supply full details below: -		

<b>Work Abroad</b>		
Do you undertake manual work outside of Great Britain, Northern Ireland, the Isle of Man or the Channel Islands?	<b>Yes</b>	<b>No</b>
If the answer to any of the questions is 'Yes', please supply full details below: -		

<b>Legal Expenses</b>		<b>Yes</b>	<b>No</b>
If Yes, please select which Sum Insured limit is required - any one claim	<b>£50,000</b>	<b>£100,000</b>	

**Property & Business Interruption**

<b>Property Damage All Risks</b>	
<b>Premises 1 :</b>	<b>Declared Values</b>
Buildings	£
Rent Payable	£
Computers / Electronic Equipment	£
Stock	£
Stock (Non-Ferrous Metals)	£
All other Contents	£
<b>Total</b>	£

<b>Additional Questions:</b>	
	<b>Yes No</b>
Is the premises constructed using more than 50% combustible materials/elements? <a href="#">Click here for Definition of "Combustible"</a>	<b>Yes No</b>
Is the premises constructed using 'Highly Combustible' materials/elements? <a href="#">Click here for Definition of "Highly Combustible"</a>	<b>Yes No</b>
Is the premises classed as a Grade 1 or 2 Listed Building (or Scottish Equivalent)?	<b>Yes No</b>
Are any parts of the building unoccupied or untenanted or unfurnished?	<b>Yes No</b>
Is the premises occupied by any other person or business? i.e you are not the sole occupier?	<b>Yes No</b>
Does the premises show any sign of internal or external stepped or diagonal cracking?	<b>Yes No</b>
Has the premises ever suffered from subsidence, heave or landslip or coastal or river erosion?	<b>Yes No</b>
Is the premises in an area that has a history of Japanese Knotweed?	<b>Yes No</b>
Is the premises in an area with a history of flooding?	<b>Yes No</b>

Is the premises without a current IEE electrical certificate?	<b>Yes</b>	<b>No</b>
Does the premises have a 'Biomass' boiler?	<b>Yes</b>	<b>No</b>
Has the premises failed a 'Fire Test' in respect of cladding or panels or where the Fire and Rescue Service has issued an 'Improvement Notice'?	<b>Yes</b>	<b>No</b>
Is the building in the course of alteration or undergoing substantial repair?	<b>Yes</b>	<b>No</b>
Has the premises got a flat roof which accounts for more than 25% of the properties total roof area?	<b>Yes</b>	<b>No</b>
Does the premises have an Intruder Alarm that is maintained by SSAIB/NSI?	<b>Yes</b>	<b>No</b>
If any responses to the 'Additional Questions' above is 'No' then please provide details below:		

<b>Business Interruption All Risks</b>							
	<b>Indemnity Period (Month)</b>				<b>Required</b>		<b>Sums Insured</b>
Gross Profit	<b>12</b>	<b>24</b>	<b>36</b>	<b>48</b>	<b>Yes</b>	<b>No</b>	£
Rent	<b>12</b>	<b>24</b>	<b>36</b>	<b>48</b>	<b>Yes</b>	<b>No</b>	£
Increased Cost of Working	<b>12</b>	<b>24</b>	<b>36</b>	<b>48</b>	<b>Yes</b>	<b>No</b>	£

<b>Selected All Risks</b>						
<b>Items Insured</b>	<b>Region</b>		<b>Required</b>		<b>Sums Insured</b>	
Plant & Machinery	<b>Great Britain</b>	<b>Europe</b>	<b>Yes</b>	<b>No</b>	£	
Laptop Computers, Tablet Computers and Mobile Phones	<b>Great Britain</b>	<b>Europe</b>	<b>Yes</b>	<b>No</b>	£	
Portable Hand Tools	<b>Great Britain</b>	<b>Europe</b>	<b>Yes</b>	<b>No</b>	£	



<b>Other Risk Considerations</b>	
Please indicate if you would like quotations / more information on other insurance covers:-	
Management Liability	<b>Yes    No</b>
Other: please specify	<b>Yes    No</b>

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>
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<b>Position in Company</b>	<b>Date:</b>
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**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**