Electrical Contractors - 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

Business Name: (Include partners and trading names if not a Limited Company)	

Include partners and trading names if not a limited Company

Postal Address:			
Post Code:		Renewal Date:	
Business Description:			
Contact Person:		Email:	
Contact Tel No:		Website:	
Year Established:		Current Insurer:	

Do the Directors have at least 5 years' experience in the Electrical Contracting Industry?		If **'No'**, please give details below:	**Yes / No**
Are you certified by NICEIC or ECA?	**Yes / No**	If **'Yes'**, which?	
Are you a member of any other associations, accreditation or certification body? e.g. NAPIT, IET, JIB, ELECSA, SSAIB, NSI, BAFE, SELECT	**Yes / No**	If **'Yes'**, please give details below:	
Do you have any subsidiary companies?	**Yes / No**	If **'Yes'**, please give details below:	

Estimates for next 12 Months			
Category		**Total Wages**	**Turnover**
Clerical, Managerial, Supervisory & Non-Manual:		**£**	**£**
Electrical contracting:		**£**	**£**
Solar Panel installation and maintenance:		**£**	**£**
Alarm installation and or maintenance:		**£**	**£**
HVAC installation and or maintenance:		**£**	**£**
Other:		**£**	**£**
Other:		**£**	**£**
Total payments to bona fide sub-contractors (Excluding Solar Work):		**£**	**£**
Total payments to bona fide sub-contractors that undertake Solar Work:		**£**	**£**
Total:		**£**	**£**

Percentage of turnover relating to hot work:	**%**
Maximum number of employees at any one location:	

Business Activities

Do you:	
Comply with the requirements relating to hazardous substances as set out in the Control of Substances Hazardous to Health Regulations 2002?	**Yes / No**
Discharge any hazardous waste products into the atmosphere, sewers, waterways or elsewhere?	**Yes / No**
Work is undertaken involving the use of or handling of explosives, asbestos, silica, PCBs, lead, radioactive substances or any other hazardous chemicals or materials?	**Yes / No**
Any work in or on or within 10 metres of any river, canal, lake, reservoir, dam or tidal water or within cofferdams or caissons or in the sea?	**Yes / No**
Any work in or on railways, locomotives, watercraft or hovercraft?	**Yes / No**
Work on or in connection with: - railway signals or railway signal boxes? - under or over any railway track or lines? - in railway tunnels or on bridges? - within 5 metres of any track or lines other than work on platforms? - on platforms within 2 metres of the platform edge?	**Yes / No**

Work in or on aircraft, airport, or airfield runways, manoeuvring areas or aprons or other parts of airports or airfields to which aircraft ordinarily have access?	**Yes / No**
If '**Yes**' to any of the previous questions, please provide full details below:	
Do you perform any of the following activities:	
Pile driving, tunnelling, underpinning, quarrying, the use, storage or possession of explosives, water diversion or work under water, fuel, gas or mineral exploration or extraction?	**Yes / No**
Work on or in (including structural work on) the following: - any work in or on docks, harbours, quays, wharves, piers or jetties? - any work in or on collieries, mines or quarries? - any work in or on chemical or petrochemical works oil or gas refineries or fuel storage facilities? - any work on or in including structural work on bridges, viaducts, subways, tunnels or motorways? - any work in or on nuclear installations, power plants, waste recycling plants and waste transfer sites? - any work in animal research establishment, arm and weapon manufacturing sites, firework manufacturing sites and dealers? - any work in or on towers, steeples, chimney shafts, blast furnaces, viaducts, bridges, flyovers, dams or motorways? - any work where the depth of excavation exceeds 5 metres? - any high voltage works? - any use of oxy-acetylene equipment?	**Yes / No**
Works in/ on/ at blast furnaces, industrial ovens, non-domestic chimneys, well shafts, tunnels, wharves, piers, harbours, motorways, fuel-systems at petrol stations, ships, boats, steeples or silos?	**Yes / No**
Any work or activities are undertaken in or on, or any travel to, from or between any offshore rig, platform or similar offshore installation?	**Yes / No**
Any manual work outside of England, Scotland, Wales, The Channel Islands and the Isle of Man: 1. Any manual work outside of the European Union? 2. Any manual work is undertaken within the European Union that exceeds a period or periods of 180 days in total during any one period of insurance? 3. Any work outside England, Scotland, Wales, The Channel Islands and the Isle of Man? 4. is undertaken by persons ordinarily resident within such territories?	**Yes / No**
Installation works on computer mainframes and their cabling in controlled environments or hazardous locations or any risks involved in work on or in data centres, hosting environments, server banks or work on systems storing 3rd party data? (A *controlled environment is one which involves the use of inert gas systems to control the fire risk, which poses an increased threat to life)*	**Yes / No**
Work on any mission critical industrial or agricultural motors?	**Yes / No**
Work on production lines?	**Yes / No**
Work in confined spaces?	**Yes / No**
Work in temperature sensitive environments?	**Yes / No**

Work involving the monitoring of systems other than those installed or maintained by the business?	**Yes / No**
Any products manufactured or modified by the business that do not comply with European and / or British Standards?	**Yes / No**
Do you store liquids or gases in excess of 25 or more litres/KG?	**Yes / No**
Do you undertake aerial or satellite work at heights of more than 20 metres?	**Yes / No**
If '**Yes**' to any of the previous questions, please provide full details below:	
Solar Work	
Are you or any contractors (Bona Fide or Labour Only) contracted by you involved in the design, installation, modification, or maintenance of Solar Panels?	**Yes / No**
Do you and/ or Bona Fide Sub-Contractors used for Solar Panels, have minimum 3 years' experience?	**Yes / No**
Are Bona Fide Sub-Contractors used for Solar Panels conducting design works? If "**Yes**", do you check to ensure that they hold the same Professional Indemnity Limit as you?	**Yes / No** **Yes / No**
Microgeneration Certification Scheme (MCS) Accredited - Are you MCS accredited? - Are you progressing of obtaining MCS accreditation within 3 months and have "incidental" experience of this activity for a minimum of 3 years? - Are you in progress of obtaining MCS but no prior experience? - Have no MCS accreditation and not looking to obtain? - If Bona Fide Sub-Contractors used for Solar Panels, are they MCS accredited?	 **Yes / No** **Yes / No** **Yes / No** **Yes / No** **Yes / No**
Please confirm the maximum height limit employees work to? - Are Risk Assessment Method Statement(s) in place for this activity? - Does the business use: Access platforms (MEWP/AWPs, scaffolding, platforms), Fall Arrest Systems and when using these, monitor weather conditions (real time monitoring and have a site action plan)? - Use of ladders?	**Mtrs** **Yes / No** **Yes / No** **Yes / No**
Prior to any work starting, is a full assessment of the roof including establishing the roof is structurally sound and able to withstand the weight of the panels completed and recorded by a competent person?	**Yes / No**

If '**Yes**' to any of the previous questions, please provide full details below:

Cover Requirements

Employers' Liability	**Cover required:**	**Yes / No**
Limit of Indemnity:		**£ 10,000,000**
Have you been allocated an Employer Reference Number (ERN) by HMRC?		**Yes / No**
If **'Yes'**, please supply your ERN No.:		
Do you have a written Health & Safety policy that is recorded, signed, dated and communicated to new and existing employees (including voluntary workers and labour only sub-contractors) at least once a year, including an accident book?		**Yes / No**
Do you have a formal and documented programme in place for both induction and refresher training for employees (including voluntary workers and labour only sub-contractors)?		**Yes / No**
Do you have a nominated person (IOSH or NEBOSH qualified) is responsible for implementing the health and safety policy and all relevant risk assessments and method statements in accordance with your statutory or other obligations? **Or**, Do you employ an external H & S Organisation or Consultant that provides an annual independent audit?		**Yes / No**
Do you advise your employees on the necessity of Personal Protective Equipment and subsequently record a signed acceptance from them when issuing them with PPE where appropriate?		**Yes / No**
If '**No**' to any of the previous questions, please provide full details below:		
Any work undertaken by employees above 20 metres from ground, floor or surface level?		**Yes / No**
Height work involves the use of ladders, cradles, slings, Bosun's chairs or abseiling equipment?		**Yes / No**
Works where the depth of excavation exceeds 5 metres?		**Yes / No**
If '**Yes**' to any of the previous questions, please provide full details below:		

Public & Products Liability	**Cover required:**	**Yes / No**
Limit of Indemnity:		**£ 5,000,000**
Do you require an increased limit **above** £5m? Please indicate amount required:		**£**
Does the business have any representation outside of England, Scotland, Wales, The Channel Islands and the Isle of Man?		**Yes / No**

Are all systems and products manufactured and installed to the appropriate British and/ or European Standards?	**Yes / No**
Do you manufacture or modify any equipment or products? Do you supply products to North America?	**Yes / No** **Yes / No**
Do you undertake any work involving the installation of Grade 4 security systems?	**Yes / No**
Do you use heat application equipment away from your premises? (other than soldering irons and Angle Grinders): If **Yes**, please state at what percentage?	**Yes / No** **%**
Where you use bona fide sub-contractors do you obtain written evidence that bona fide sub-contractors are adequately insured to a **minimum** of the Public/Products cover held by yourselves?	**Yes / No**
If '**Yes**' to any of the previous questions, please provide full details below:	

Professional Indemnity Required			**Cover:**		**Yes / No**
Limit of Indemnity:	**£100,000**	**£250,000**	**£500,000**	**£1,000,000**	**Other:**

Have you previously held Professional Indemnity Cover	**Yes / No**
Do you provide any advice, instruction, consultancy, design, formula, specification for a fee other than in respect of testing?	**Yes / No**
Do you provide any architectural design, specification, formula, or advice?	**Yes / No**
Are there any disputes currently ongoing with any persons or corporate bodies with whom you have entered into contracts or agreements?	**Yes / No**
Do you offer any express warranty(ies) or guarantee(s) in respect of your services?	**Yes / No**
Do you enter into contracts or agreements with terms that restrict your right of recovery or increase your liability at law beyond what is applicable by law in the absence of those terms?	**Yes / No**
Do you enter into contracts or agreements where the original contract period exceeds 12 months?	**Yes / No**
Prior to their engagement, do you ensure that any sub-contractors (other than employed persons) engaged by you to carry out professional business on your behalf has in force, throughout the period of their involvement, Professional indemnity insurance in their own name that covers the type of services you have engaged them to undertake, with a limit of indemnity not less than the professional liability limit of indemnity shown in your schedule and an indemnity to principal clause and work and product efficacy cover?	**Yes / No**
If '**Yes**' to any of the previous questions, please provide full details below:	

Property All Risks	**Cover required:**	**Yes / No**
Is this address to be cover the same as the postal address? If **No**, please add address below:		**Yes / No**
Risk Address 1: Postcode:		
Is cover required for more than 1 address?		**Yes / No**

Premises 1 Details			
What year was the premises built?		No. of storeys including the basement:	
Are the premises constructed as follows: i) Brick, stone or concrete built and roofed with slates, tiles, metal, concrete, asphalt or sheets or slabs composed entirely of non-combustible mineral ingredients and plastic roof lights? ii) Timber frame construction (other than timber roof trusses)? iii) Have modern methods of construction (MMC) been used? e.g. Modular and pod construction; SIPS systems (structural insulated panels); wall cladding systems including Sto render, rainscreen cladding systems approved under LPS 1581, LPS 1582 or decorative or environmental finishes including timber and zinc iv) Any building incorporating polystyrene sandwich (also known as insulated composite panels) or any other type of combustible insulation in its construction?			**Yes / No** **Yes / No** **Yes / No** **Yes / No**
If '**No**' to question i, or '**Yes'** to questions ii, iii and/ or iv, please provide full details below:			
Is any part of the roof 25% or more flat? If **Yes**, what percentage Any flat roofs are inspected at least once a year by a builder or roofing contractor with experience in the construction and maintenance of flat roofs?			**Yes / No** **%** **Yes / No**
Are the premises in the course of alteration or undergoing substantial repair and / or in a poor state of repair?			**Yes / No**
Are the building(s) listed status with Historic England, CADW, Historic Environment Scotland or the Northern Ireland Environmental Agency?			**Yes / No**
Are the premises in an area with a history of flooding? Have you ever made any Flood related claims?			**Yes / No** **Yes / No**
Premises have a previous history of arson or suspect arson loss?			**Yes / No**

Does the Premises or adjacent properties show any visible signs of damage from subsidence, landslip or ground heave and, to the best of your knowledge, none have previously suffered damage from subsidence, landslip or ground heave?	**Yes / No**
Are the Premises heated by portable heating appliances?	**Yes / No**
At the premises is any hazardous and/ or combustible trade waste produced? Including sawdust, clippings or cuttings or greasy waste.	**Yes / No**
If '**Yes'** to any of the previous questions, please provide full details below:	
Has the electrical installation at the Premises: - Been inspected at intervals not exceeding five years by a qualified electrician? - Have all defects been remedied? - Hold a current Electrical Inspection Certificate?	**Yes / No** **Yes / No** **Yes / No**
Fixed electrical installation at the premises is inspected and tested in accordance with regulatory requirements by a member of NICEIC, ECA, NAPIT or, within Scotland, a SELECT registered contractor and any defects are rectified within the recommended timescales?	**Yes / No**
Portable Appliance Testing (PAT) is undertaken at least once a year?	**Yes / No**
Are the Premises heated by a conventional electric, gas, oil or solid fuel central heating system?	**Yes / No**
Gas appliances are maintained and inspected by a Gas Safe registered contractor at least once a year?	**Yes / No**
All risk assessments in accordance with the Regulatory (Fire Safety) Order 2005 or equivalent Scottish or Northern Ireland legislation have been implemented and are reviewed annually?	**Yes / No**
If '**No'** to any of the previous questions, please provide full details below:	

Protection Details	
All locks, bolts, bars, window fastenings and other protective and locking devices installed at the premises are maintained and put into operation whenever the premises are closed for business or left unattended?	**Yes / No**
Premises is compliant with the Minimum security standard condition. i) mortice deadlock which has 5 or more levers and/or conforms to British Standards BS 3621 or a cylinder lock conforming to European Norm EN 1303 ii) UPVC doors must be fitted with key operated multi-point locking devices incorporating swinging/claw locking bolts iii) all opening external basement, ground floor and other accessible windows (accessible includes a window that can be easily reached from an adjacent flat roof, a fire escape, balconies, canopies or down pipes), fanlights, roof lights, skylights must all be fitted with suitable and appropriate key operated window locks, installed in accordance with the manufacturer's recommendations	**Yes / No**

All fireproof doors and shutters at the premises are kept closed (except during working hours) and all fire protections (including fire extinguishing appliances) are maintained in efficient working order?			**Yes / No**
Is there an intruder alarm fitted?	**Yes / No**	Is it maintained by an NSI or SSAIB approved company?	**Yes / No**
Does the alarm comply with BS4737 or EN50131?	**Yes / No**		
Method of alarm signalling:		Police response level 1:	**Yes / No**
Type of Alarm Fitted to the Premises			
Additional Protections:			
If '**No**' to any of the previous questions, please provide full details below:			

Occupancy Details	
Are you the sole occupier of the premises?	**Yes / No**
Is your unit self-contained with its own lockable entrance?	**Yes / No**
Are there any building(s) which are Unoccupied or used for any purpose other than as an office or stock storage space or not in use for periods in excess of 30 consecutive days? If **Yes**, what percentage of the premises are unoccupied:	**Yes / No** **%**

Cover Details			
			Declared value
Buildings:			**£**
Contents:			**£**
Stock:			**£**
Computer equipment:			**£**
Other:			**£**
Miscellaneous:			**£**
Rent Payable:	**Indemnity Period:**	**12 / 24 Months**	**£**
Is cover required for subsidence, heave and landslip?			**Yes / No**
Note of financial interest required?			**Yes / No**

Business Interruption	Cover required:	Yes / No
	Indemnity period: (Months)	Sum Insured
Estimated gross profit:	12 / 18 / 24 / 36	£
Estimated gross revenue:	12 / 18 / 24 / 36	£
Accounts receivable:	12 / 24	£
Estimated gross rentals:	12 / 18 / 24 / 36	£
Increased cost of working:	12 / 18 / 24 / 36	£
Additional increased cost of working:	12 / 18 / 24 / 36	£
Other:	12 / 18 / 24 / 36	£

For more information on the types of Business Interruption cover available and how to calculate, please see our Business Interruption Guide here

Money	Cover Required:	Yes / No
Money in transit or in a bank night safe:		£
Money on the premises during business hours:		£
Money on the premises out of business hours in the locked safe(s) specified below or a locked strong room: **Make and Model of Safe(s):**		£

Specified All Risks		Cover Required:	Yes / No
Item Insured	Territory	Limit Any One Item	Sum Insured
e.g. Mobile Phones, Portable Computers, Photo Equipment	UK / EU / Worldwide	£	£
e.g. Tools, Plant, & Equipment	UK / EU / Worldwide	£	£
Stock	UK / EU / Worldwide	£	£
All other Business Equipment	UK / EU / Worldwide	£	£

Contractors All Risks				Cover Required:	Yes / No
Contract Works					
Maximum value any one contract:	£50,000	£100,000	£250,000	£500,000	£1,000,000
Do you require an increased limit **above** £1m? Please indicate amount required:					£

Maximum period any one contract (not including any maintenance or defect liability period):	**months**
Maintenance or defects liability period:	**months**
Is all work completed within England, Scotland, Wales, The Channel Islands and the Isle of Man:	**Yes / No**
If **'No'**, please provide details:	

Own constructional plant and equipment				
Total Sum Insured:	**£10,000**	**£25,000**	**£50,000**	**£100,000**
	Maximum value for any one item:		**£**	

Temporary buildings				
Total Sum Insured:	**£10,000**	**£25,000**	**£50,000**	**£100,000**
	Maximum value for any one item:		**£**	

Hired in plant	Maximum value for any one item:	**£100,000**
	Maximum number of hire days:	**60 days**
	Annual estimated hiring charges:	**£**

Employee Tools – Any one Claim	**£2,500**	**£5,000**	**£10,000**	**£20,000**
	Any one employee:		**£**	

Other Items: Please provide details:		
	Any one claim:	**£**
	Maximum value for any one item:	**£**

Theft by Employees Section	**Cover Required:**	**Yes / No**

Goods in Transit	**Cover Required:**	**Yes / No**
	Consignment Limit	**Number of vehicles**
Motor vehicle, articulated trailer, trailer or semi-trailer owned or operated by you	**£**	
Road haulier or Postal carrier:	**£**	
Estimated annual sendings (excluding own vehicles)		**£**

Legal Expenses	Cover Required:	Yes / No
Limit of Indemnity:		£ 100,000
Limit of Indemnity:	or	£ 250,000

Terrorism Extension	Cover Required:	Yes / No

Other Requirements
Please provide details of any other needs or requirements:

Claim History	
Have you had any claims or losses in the past 5 years?	Yes / No
If **'Yes'**, please provide full details including the costs involved:	

Date *DD/MM/YYYY*	Details	Paid (£)	Reserve (£)	Date settled *DD/MM/YYYY*

You/the policyholder, its subsidiary companies, or it partners, or directors or any other person who plays a significant role in managing or organising the business activities have never:	
Had insurance cover declined, refused, or declared cover void?	**Yes / No**
Had insurance cover refused to renew or cancelled any insurance for reasons other than non-payment of premium?	**Yes / No**
Has insurance cover imposed with any special terms or conditions?	**Yes / No**
Has the proposer for insurance, its 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 convicted of a criminal offence, or charged (but not yet tried) with a criminal offence?	**Yes / No**
If '**Yes**' to any of the previous questions, please provide full details below:	

In the last 5 years, the **(i) proposer for insurance,** **(ii) its partners or directors or any other person who plays a significant role in managing or organising the business activities, and** **(iii) all businesses in which the parties detailed in (ii) above have been a partner, director, or person playing a significant role in managing or organising the business have not been:**	
Declared bankrupt, been the subject of any bankruptcy proceedings or any form of voluntary or compulsory insolvency or winding up procedures (including administrative receivership) or subject to any voluntary arrangements with creditors?	**Yes / No**
The subject of recovery action by HM Revenue & Customs?	**Yes / No**
Prosecuted, served prohibition or served an improvement order or notice under Health & Safety legislation or Environmental protection legislation?	**Yes / No**
Disqualified from being a company director?	**Yes / No**
The subject of a County Court or High Court judgment (or Scottish Equivalent)?	**Yes / No**
Been the subject of a United Nations trade embargo, export or import ban, financial sanction, travel ban or been the subject of an asset freeze?	**Yes / No**
Traded with an entity which is the subject of a United Nations trade embargo, export or import ban, financial sanction, travel ban or the subject of an asset freeze?	**Yes / No**
If '**Yes**' to any of the previous questions, please provide full details below:	

Other Covers	
Please indicate if you would like quotations / more information on other insurance covers:	
Management Liability / Directors & Officers Liability: *(Protects a company's management from personal financial losses if they are sued for their actions)*	**Yes / No**
Other: *(Please specify)*	**Yes / No**

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.

Signature of Proposer:	**Name:**

Position in Company:	**Date:**

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 or upon request.

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