

# **Antiques Insurance** **Contract**

**Under the terms and conditions of this contract, which you are duly bound by, it is imperative that a full description of your business activities are advised to us at the inception of this policy.**

**Furthermore during the period of any insurance contract, changes of material facts which are relevant to this contract must also be notified to us.**

**For Example:**

**An amendment to the type of stock you are holding.**

**If you are in any doubt please contact our office on 01992 707 316.**

**Signed.....**

**Dated.....**

## ANTIQUES PROPOSAL FORM

<b>Full Name and Trading Title</b>	
<b>Risk Address:</b> <i>(if there is more than 1 location please provide address for each premises)</i>	
<b>Post-Code</b>	
<b>Telephone No.</b> <b>Mobile No.</b> <b>Fax No.</b> <b>E-mail Address</b>	
<b>Full description of Business. Please advise all types of stock which are sold from your premises along with percentage split (i.e. 90% furniture 10% clocks)</b>	
<b>If garage used for storage please provide full details of construction and security.</b>	
<b>Security:</b> <b>Are the premises protected by an intruder alarm:</b> <i>If yes please advise the type of alarm (i.e. bells only, linked to a central station or Red-Care and if under a maintenance contract)</i>  <b>Are the premises protected by:</b> <b>Five Lever Mortice Deadlocks</b> <b>Key Operated Window Locks</b> <b>Roller Shutters or Grilles</b>	<b>Yes/No</b>    <b>Yes/No</b> <b>Yes/No</b> <b>Yes/No</b>
<b>Please confirm Type of construction of Building (i.e Brick, Breezeblock)</b>  <b>Type of Construction of Roof if any flat portions what percentage is flat and if Felt on Timber or Felt on Concrete</b>  <b>Are the premises a listed building</b> <i>If yes please provide details</i>  <b>Are the premises heated by mobile heaters</b> <i>If yes please provide details</i>	         <b>Yes/No</b>
<b>Date quotation required by and Renewal Date of current cover.</b>	/ /

## SUMS INSURED

### SECTION ONE -PROPERTY

Please state the sums insured you require for the following categories. You may not need cover for all sections. Where cover is not required please enter "NOT REQUIRED"

When completing this proposal form please enter your sums insured on a cost basis only. If you require cost at either 15%, 20% or 30% please state this under section 1j.

<i>1)</i>	<i>Stock, and/or Goods in Trust at Your Premises</i>	<i>£</i>
<i>1a)</i>	<i>Please state the Estimated Maximum Value of Any One Item</i>	<i>£</i>
<i>1b)</i>	<i>Stock in a Bank or Safe Deposit</i>	<i>£</i>
<i>1c)</i>	<i>Stock at Exhibitions and/or Antique Fairs</i>	<i>£</i>
<i>1d)</i>	<i>Goods in Transit (limit required for any one transit</i>	<i>£</i>
<i>1e)</i>	<i>Stock at any other location other than the insured's business premises or locations referred to above</i>	<i>£</i>
	<i>Stock at premises of any one restore/repairer</i>	<i>£</i>
<i>1f)</i>	<i>Any One Sending (excluding sendings to USA &amp; Canada)</i>	<i>£</i>
<i>1g)</i>	<i>Any One Sending (sendings to USA &amp; Canada only)</i>	<i>£</i>
<i>1h)</i>	<i>All Other Contents e.g. office furniture, equipment, tenants improvements</i>	<i>£</i>
<i>1i)</i>	<i>Rent Payable (if insurance cover required) - 12 month figure</i>	<i>£</i>
<i>1j)</i>	<i>Increase basis of valuation to Cost plus 15% / 20% / 30% (delete)</i>	<i>YES/NO</i>

*This policy is subject to £250.00 excess each and every loss (£500.00 for precious metal and breakables plus jewellery)*

*Is Cover for Terrorism Required*

*YES/NO*

## OPTIONAL SECTIONS

### SECTION TWO -BUSINESS INTERRUPTION

2)	Do you require cover for business Interruption?	YES/NO
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*If you require cover for resultant loss of gross profit following loss of or damage to the property insured, please state the sum insured's you require for the following categories. You may not need cover for both sections. Where cover is not required please enter "NOT REQUIRED".*

2a)	Annual Gross Profit (Standard Indemnity Period 12 months)	£
2b)	Loss of expenses incurred in connection with Exhibitions or fairs	£

### SECTION THREE -MONEY

3)	Do you require cover under the Money Section?	YES/NO
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*Coverage under this section is standardised. The standard limits are detailed below. If you wish to increase any of the limits below If you wish to increase any of the limits mentioned please request so in the box provided.*

Money	Standard Limits	Requested Higher Limits
3a)	In transit to and from Bank or Post Office, Bank Night Safe. £2,500	£
3b)	In any other transit £2,500	£
3c)	On the premises during business hours including whilst exhibiting during business hours £2,500	£
3d)	In a locked safe out of business hours Safe Details: Make: Model: Cash Rated Value: To have the standard limit this information must be supplied	£2,000* Subject to full details of your safe* £
3e)	On the premises whilst closed for business £ 250	£
3f)	At the residence of the Insured, Director or Authorised Employee £500	£

**SECTION FOUR -DEFECTIVE TITLE**

4)	<i>Do you require cover for Defective Title?</i>	<i>YES/NO</i>
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*Coverage under this section is standardised. The standard limit is detailed below.  
If you wish to increase the limit mentioned please request so in the box provided.*

<i>Defective Title Coverage</i>	<i>Standard Limit</i>	<i>Requested Higher Limit</i>
4a) <i>Limit of indemnity any one 12 month period of insurance</i>	<i>£ 10,000</i>	<i>£</i>

**SECTION FIVE -FIDELITY (THEFT BY EMPLOYEE)**

5)	<i>Do you require cover for Fidelity?</i>	<i>YES/NO</i>
<i>If YES please advise the annual limit of indemnity required. (Cover is available up to £250,000 and an inner limit of £50,000 per employee is applicable).</i>		<i>£</i>
5a)	<i>Before engaging any employee, (other than school leavers and those not responsible for money securities, stock and accounts) do you obtain satisfactory written references direct from former employees covering, at least, the proceeding 3 years of employment.</i>	<i>YES/NO</i>
5b)	<i>Will all money received from an employee be DAILY passed to you or an employee authorised by you to receive such money or banked.</i>	<i>YES/NO</i>
5c)	<i>Will all petty cash and unpaid wages be independently checked AT LEAST MONTHLY.</i>	<i>YES/NO</i>
5d)	<i>Will there be an independent and physical check of all stock AT LEAST ANNUALLY.</i>	<i>YES/NO</i>

**SECTION SIX -BUILDINGS**

6)	<i>Do you require cover for buildings?</i>	<i>YES/NO</i>
<i>If YES please advise the sum insured you require for the total rebuilding of all buildings to be insured. The figure should allow for additional costs such as architects fees etc.</i>		<i>£</i>

**SECTION SEVEN -SHOP FRONT GLASS**

7)	<i>Do you require cover for Shop Front Glass?</i>	<b>YES/NO</b>
<i>If YES please state the sum insured you require</i>		£

**SECTION EIGHT -FORGED/STOLEN CHEQUES**

8)	<i>Do you require cover for Forged/Stolen Cheques?</i>	<b>YES/NO</b>
<i>If YES please indicate the limit of indemnity required</i>		£ 5,000 £10,000

**SECTION A -EMPLOYERS LIABILITY**

*(Please note you are required by Law to hold Employers Liability Insurance if you have anyone in your employment or if the Insured is a limited company).*

9)	<i>Do you require cover for Employers Liability?</i>  <i>If cover is required please state your PAYE/Employers Reference Number (ERN)</i>	<b>YES/NO</b>  -----
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*Coverage under this section is standardised. The standard limit is detailed below. If you wish to increase the limit mentioned please request so in the box provided.*

<i>Employers Liability</i>	<i>Standard Limit</i>	<i>Requested Higher Limit</i>
9a) <i>Limit of indemnity</i>	£10,000,000.00	£
9b) <i>Please state the annual wage roll paid to employees (include, directors wages if company is limited)</i>		£

**SECTION B -PUBLIC & PRODUCTS LIABILITY**

*(Please note USA & Canada is excluded)*

10)	<i>Do you require cover Public &amp; Products Liability?</i>	<b>YES/NO</b>
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*Coverage under this section is standardised. The standard limit is detailed below. If you wish to increase the limit mentioned please request so in the box provided.*

<i>Public &amp; Products Liability Coverage</i>	<i>Standard Limit</i>	<i>Requested Higher Limit</i>
10a) <i>Limit of indemnity any one occurrence or series of occurrences consequent from one original cause</i>	£ 1,000,000.00	£

## **OTHER CLASSES OF INSURANCE**

We also have facilities to place virtually any class of personal insurance a selection of which are shown below:

- **Motor Car/Vans**
  - **Collectors Car (including agreed value and mileage policies)**
  - **Household Buildings**
  - **Holiday Homes (including United Kingdom and Abroad)**
  - **Household Contents (including full All-Risks cover)**
  - **World-wide Travel**
  - **Personal Accident/Sickness**
  - **Pet Covers**
  - **Commercial Combined**
  - **Marine Cargo**
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- *Full details of policies are available on request, together with free quotations.*
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## **CLAIMS**

- **Claims settled on a cost only basis (plus cost of any repairs &/or restoration) or cost plus 15%/ 20%/ 30% (plus repairs & restoration) if the appropriate additional premium was paid at inception of cover.**
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## **GOODS IN TRANSIT**

- Any more than £40,000 carried in a vehicle must have at least two persons present and vehicle must never be left unattended.
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## **FOR UNATTENDED VEHICLES**

- *Vehicles must have an alarm or immobiliser  
Between 18.00hrs and 06.00 hrs limit of £1500.00  
(excluding jewellery & precious metal)*

**GENERAL INFORMATION**

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| <b>1) Have you or any principal in the business:</b>   |               |
| <b>a) ever been refused insurance or had any special terms or conditions imposed by any insurer</b>  | <b>YES/NO</b> |
| <b>b) sustained any loss or had any claim made against you whether insured or otherwise, in respect of any insurance required at this or any previously occupied premises during the last 5 years</b>                                      | <b>YES/NO</b> |
| <b>c) has a criminal record or ever been convicted of; or is any prosecution pending for any offence involving dishonesty of any kind (for example but not limited to incidents involving fire, fraud, theft or handling stolen goods)</b> | <b>YES/NO</b> |
| <b>d) ever been prosecuted or received notice of intended prosecution under any Health &amp; Safety at Work Act or Consumer Protection Act</b>   | <b>YES/NO</b> |
| <b>e) ever had an investigation by the Inland Revenue or Customs &amp; Excise</b>  | <b>YES/NO</b> |

*If YES to any of the above, please give FULL details including dates and costs in the space provided below.*

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| <b>2) Have you or any principle in the business or any company in which you have had an interest been declared bankrupt, the subject of bankruptcy proceedings or made any arrangements with creditors</b> | <b>YES/NO</b> |
| <b>3) Are you at present insured or have you ever proposed for insurance in respect of any of the covers to which this application applies</b>   | <b>YES/NO</b> |
| <b>4) Are stock and sales books kept and will they be maintained up to date</b>  | <b>YES/NO</b> |

**DECLARATION**

*I/We Declare that*

- a) all statements and particulars given herein are to the best of my/our knowledge and belief accurate and true*
- b) the information provided herein shall form the basis of the contract with insurers*
- c) I/We agree to accept insurance subject to the terms and conditions of the insurers policy*

*Proposer's Signature: .....Date: .....*

## Exhibition Questionnaire

<p><b>1. Name / place and dates of exhibition:</b></p>
<p><b>2. What is the total value of goods being exhibited?</b></p>
<p><b>3. How are the goods being transported to and from the exhibition?</b></p> <p><i>If carried by personal conveyance, how many people will be carrying?</i></p>
<p><b>4. Give details of the actual delivery of the goods to the exhibition venue: (e.g. if direct from your office to the venue, date of delivery, whether goods held at hotel en route etc.)</b></p>
<p><b>5. What is the maximum value of goods exhibited in any one show case?</b></p>
<p><b>6. What is the maximum value any one item being exhibited?</b></p>
<p><b>7. What is the minimum number of personnel attending the stand at all times?</b></p>
<p><b>8. Please provide details of the specification of the stand, including locks:</b></p> <p style="text-align: center;">Is the stand your company's property? YES / NO</p>
<p><b>8. Do you deposit the goods with the exhibition organisers for safekeeping when booth is unattended? YES / NO</b> <i>If so, please provide details of the facilities being provided:</i></p>
<p><b>9. If you rent or take safes to the exhibition for secure storage at the stand please provide number and detailed specifications of all safes utilised:</b></p>
<p><b>10. What procedures are to be used to ensure that safe codes / combinations are changed when rented safes are received at the stand:</b></p>
<p><b>11. Will guards be in attendance at the stand at all times when goods are being presented? YES / NO</b></p> <p style="text-align: center;">At any other time? YES / NO      <i>Give details:</i></p>
<p><b>12. What stock control procedures will be used to monitor goods during the exhibition:</b></p>
<p><b>13. Will goods be displayed outside of normal show hours during special sales functions: YES / NO</b> <i>If so, please provide full details including where, when, values, security arrangements</i></p>
<p><b>14. Is there a means (mobile phone etc) at the stand to contact security in the event of a problem? YES / NO</b> <i>Give details</i></p>
<p><b>15. Give details of the return delivery of the goods from the exhibition venue (e.g. if direct from the venue to your office, date of departure, whether goods held at hotel en route etc.):</b></p>