



# Social Club Umbrella Proposal Form

[www.ccvsl.co.uk](http://www.ccvsl.co.uk)

Please read the summary of cover leaflet prior to completing this application. A specimen policy document setting out full terms and conditions is also available upon request. A copy of your completed application form will be supplied to you if requested within 3 months.

Name of insured (proposer)			
Trading Name			
Risk Address			Postcode
Nature of business			
Inception Date		Current Premium	£
Please tell us where you heard Of our product?			

## Section 1. Material Damage

### BUILDINGS

**Standard Construction** means constructed of brick, stone, concrete or other non combustible materials and roofed with slate, tiles, concrete or other non combustible materials

All Buildings cover will automatically provide an increase of 25% to provide protection against inflation during the period of insurance and during the period of rebuilding

The sum insured for buildings should include; the buildings situated within the premises; glass; landlord's fixtures & fittings; outbuildings; fixed fuel oil tanks; drives; patios and terraces; walls; gates and fences.

The sum insured should reflect the full cost of rebuilding in the same materials and style of all the buildings to be insured, including architects and surveyors fees; legal fees; costs of removing debris and any additional building costs incurred as a result of local or other authority requirements

(a) Buildings of Standard Construction £

(b) Buildings of Non Standard Construction £

(c) Are the buildings constructed of brick, stone, concrete or other non combustible materials and roofed with slate, tiles, concrete or other non combustible materials? Yes  No

If "No" please advise details below

(d) Is any proportion of the building flat roofed? Yes  No   
If "Yes" what percentage of the overall roof area is flat roofed

(e) Age of roof

(f) When was the roof last inspected by a qualified builder?

(g) Are the buildings heated by low pressure hot water apparatus, oil fired space heaters fed from Fuel tanks in the open, gas appliances fed from a public supply or electrical appliances? Yes  No

(h) Are the buildings occupied solely by yourselves? Yes  No

(i) Are the premises and neighbourhood free from any cases of flooding in the past 5 years? Yes  No

(j) Are the buildings situated within a locked perimeter fence? Yes  No

(k) Are all entrances and exits protected by an intruder alarm? Yes  No

If "Yes" confirm method of signalling; Audible / Redcare / Dual Com / Digi Com / Other

(l) Is the alarm is monitored? Yes  No

If 'Monitored' please confirm; Key Holder response, central station

(m) Are all outbuildings protected by the intruder alarm? Yes  No

If "No" please confirm value held in the outbuilding and other security features;

## CONTENTS

The sum insured should reflect the value, as new, of all the contents as follows:

(n) General Contents	£
(o) Cups & Trophies	£
(p) Computer Equipment	£
(q) Stocks of Wines, Spirits and Tobacco	£
(r) Non Bar Stock	£

## Section 2. Business Interruption

(a) Clubs <b>Annual</b> Gross Revenue	£	(b) Indemnity Period	Months
(c) Total Revenue for indemnity period	£	(d) Increased Cost of working	£
(e) Rent Receivable	£	(e) Book Debts (£25,000 Standard Limit)	£

## Section 3. Money and Personal Accident (Assault)

Cover is provided during business hours/in transit (in the custody of any specialist security company, or principal or authorised employee of the proposer) - £4,000 standard limit

(a) Amount required, if different: £

At the premises out of business hours in a locked safe(s) or strong room(s) - £2,000 standard limit

(b) Amount required, if different: £

If a higher amount is required, please state make/model of safe(s)

## Section 4. Goods in Transit

In any one vehicle - £2,500 standard limit

(a) Amount required, if different: £

## Section 5. Loss of Licence

(a) Sum insured required - £10,000 Standard limit: £

(b) Have the premises been closed during the permitted hours within the last 12 months? Yes  No

Has there been any:-

(c) opposition or refusal to grant, renew or transfer a license Yes  No

(d) notice, caution or other complaint given or made against the premises or tenant? Yes  No

(e) charge brought against the licence holder? Yes  No

If your answer is "Yes" to any of the questions in Section 5, please provide full details below;

## Section 6. Deterioration of Stock

Cover is provided for a total limit of £2,500

(a) Amount required, if different:

Maximum value of frozen food stored within on unit - £1,000 Standard limit

(b) Amount required, if different:

(c) Are any units over ten years old?

Yes  No

(d) Are the units maintained under contract?

Yes  No

## Section 7. Employers Liability

(a) Please confirm your estimated annual wage roll for:

(i) Clerical

(ii) Bar Staff / Stewards

(iii) Grounds men

(iv) Others

(b) Do you undertake any work away from the premises?

If "Yes" please give full details including salaries and / or wages

## Section 8. Public Liability

(a) Limit of indemnity required

£1,000,000

£2,000,000

£5,000,000

£10,000,000

(b) Annual Turnover

(c) Is any work undertaken by sub contractors on your behalf?

Yes  No

(d) Are checks undertaken to ensure that they maintain their own insurances with an indemnity Limit, at least equal to that required under this section?

Yes  No

## Section 9. Legal Expenses

Standard limit £100,000

(a) Is legal expenses cover required?

Yes  No

## Section 10. Fidelity Guarantee

Standard limit £7,500 any one loss, £10,000 any one period

(a) Number of committee members

(b) Number of staff employed

## Section 11. Directors & Officers Liability

(a) Does the club have a positive Net worth as stated in the last annual report and accounts?

Yes  No

(b) Have claims been made against any past or current director or committee member of the proposer or its subsidiaries

Yes  No

(c) Is the proposer aware, after enquiry of any circumstances or incident which may give rise to a claim?

Yes  No

If question a has been answered "No" or questions b or c have been answered "Yes" please provide full details below;

## Claims Information

Please give details of all losses (whether insured or not) which you have sustained in the last 5 years in respect of covers available under this insurance (IF NONE, please state NONE)

Date of Loss	Circumstances of Loss	Amount of loss / reserve	Post Loss Actions taken

## General Information

Has any insurer ever:

- (a) declined your proposal? Yes  No
- (b) cancelled or declined to renew your insurance? Yes  No
- (c) required increased or special terms or requested extra precautions to be taken?  
(e.g. fire or security protections) Yes  No

Have you or any director or partner ever been:

- (a) convicted of or charged (but not yet tried) with any criminal offence? Yes  No
- (b) declared bankrupt or insolvent? Yes  No

If the answer to any of the above questions is "Yes" please provide full details below:

## Notice to Applicants

### Law Applicable to the Contract

You and the insurer are free to choose the law applicable to this contract but in the absence of agreement to the contrary, the law of the country in which you reside at the date of the contract (or, in the case of a business, the law of the country in which the registered office or principal place of business is situated) will apply.

If you are not resident (or, in the case of a business, the registered office or principal place of business is not situated) in England or Wales, Scotland, Northern Ireland, Channel Islands or the Isle of Man the law which will apply is the law of England and Wales.

### Personal Data

The Insurer for policies underwritten by this scheme are International Insurance Company of Hanover Limited.

It is administered on their behalf by CCV Risk Solutions Limited, trading as CCV Underwriting Sports and Leisure.

To set up and administer your policy the insurers and CCV Underwriting Sports & Leisure will hold and use information about you supplied by you. They may send it in confidence for processing to other companies in their group of companies or those acting on their instructions including those located outside the European Economic Area.

CCV Underwriting Sports & Leisure may also send you details of their other products and services. Please tick this box if you do not wish to receive such details

### Data Protection Act 1998

We may store your information on a database and use it for administration, risk assessment, research and statistical purposes, marketing purposes and for crime prevention (see further details below). We will only disclose your personal details to third parties, if it is necessary for the performance of your contract with us. In order to assess the terms of the insurance contract or administer claims that arise, we will need to collect data that the Data Protection Act defines as sensitive such as medical history or criminal convictions. By proceeding with this contract you will signify your consent to such information being processed by the insurers or their agents.

We will keep your information secure at all times. In certain circumstances, for example for systems administration purposes, we may have to transfer your information to another country, which may be a country outside the European Economic Area (EEA). By proceeding with your insurance application, we will assume you are agreeable for us to transfer your information to a country outside the EEA.

### Insurance Premium Tax

The Finance Act 1994 requires us to levy Insurance Premium Tax at the prevailing rate on insurance business. For further information, please ask your adviser.

### DECLARATION

To the best of my knowledge and belief the information and statements provided in connection with this proposal, whether in my own hand or not, are true and complete and no material facts or information have been withheld or suppressed. I understand that non-disclosure or misrepresentation of a material fact may entitle insurers to void the insurance. (N.B. a material fact is one likely to influence acceptance or assessment of the risk by insurers. If you are in any doubt as to whether a fact is material or not, please disclose it). I understand that signing this declaration does not bind me to complete, or insurers to accept, this insurance. I understand and agree that this proposal will be the basis of the contract between me/us and the insurers. I understand and agree that insurers may seek information from credit and other agencies in connection with this proposal.

Signature of Proposer

Position

Date

*Please complete the proposal form and return to us at the address below:*

**CCV Underwriting Sports & Leisure**

Towergate House, St Edwards Court, London Road, Romford, Essex RM7 9QD

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