

# Application for insurance

Internal Reference \_\_\_\_\_

Brooks Braithwaite will not provide any advice or personal recommendations about our insurance products.

The quote/policy will be underwritten by Ecclesiastical Insurance Office plc.

You have a duty to us, to make a fair presentation of the risk. This application form is a record of information provided by you and any assumptions made about you and the risk presented for insurance. Ecclesiastical Insurance Office plc rely upon the information provided to calculate premium and apply terms and conditions upon which insurance cover is offered.

### Applicant's details (please answer all questions)

#### Details for the primary applicant

Main applicant's title

Main applicant's first name

Main applicant's last name

Main applicant's date of birth

Main applicant's email address

**Our primary contact method for all our insurance cover will be by email to the above address.**

Main applicant's contact phone number

Main applicant's correspondence address

Are you happy to be contacted about the quote and to receive information, newsletters and offers from Petcover Group?

Yes

No

How did you hear about us?

#### Details for secondary applicant (if applicable)

Secondary applicant's title

Secondary applicant's first name

Secondary applicant's last name

Secondary date of birth

Secondary email address

Secondary contact phone number

Relationship to the main applicant

#### Details for the organisation (if applicable)

Organisation name

Organisation's business structure

\*e.g. sole trader, partnership, limited company, limited liability partnership or charity

Organisation's legal registered number

## About your cover

### Do you require cover for Buildings?

\* Buildings Cover can cover buildings, outbuildings, annexes, extensions, and gates / metal fences attached to and forming part of the commercial premises and/or animal housing and/or animal exercise areas.

Cover for loss or damage caused by fire, storm, lightning, malicious persons, storm, flood, escape of water, theft or attempted theft, unless confirmed otherwise on your Schedule.

Enter the rebuild cost for Standard Buildings

\*Standard buildings covers buildings constructed of brick, stone or concrete built walls, with a pitched roof, roofed with slates, tiles or non-combustible sheeting.

Enter the rebuild cost for Non-standard Buildings

\*Non-standard buildings covers buildings of a construction, which is not constructed of brick, stone or concrete built walls, which is not roofed with slates, tiles or non-combustible sheeting, or has any flat roof.

Do you want to extend your buildings cover to include accident damage cover?

Yes

No

\*Accidental damage to Buildings Cover provides cover for damage that was from an unforeseen accident.

### Do you require cover for Contents?

Enter the value of your contents

\* Contents Cover can include fixtures/fittings, office furniture, floor coverings, animal beds/bowls, portable heaters and firefighting equipment.

Cover for loss or damage caused by fire, storm, lightning, malicious persons, storm, flood, escape of water, theft or attempted theft, unless confirmed otherwise on your Schedule

Do you want to extend your contents cover to include accident damage cover?

Yes

No

\*Accidental damage to Contents Cover provides cover for damage that was from an unforeseen accident.

### Do you require cover for Stock?

Enter the value of your stock

\* Stock Cover can include business stock and other items for sale.

Cover for loss or damage caused by fire, storm, lightning, malicious persons, storm, flood, escape of water, theft or attempted theft, unless confirmed otherwise on your Schedule.

Do you want to extend your stock cover to include accident damage cover?

Yes

No

\*Accidental damage to Stock Cover provides cover for damage that was from an unforeseen accident.

### Do you require cover for Computer and other Business Equipment?

Enter the value of your computer and other business equipment

\* Computer and other Business Equipment Cover can include equipment used in connection with the business such as grooming equipment, computers, scanners, copiers, printers and freezers. Cover for accidental damage and loss or damage caused by fire, storm, lightning, malicious persons, storm, flood, escape of water, theft or attempted theft, unless confirmed otherwise on your Schedule.

### Do you require cover for Internal Fixed Glass? (Cover level of £2,000)

Yes

No

\* Internal Fixed Glass Cover can include glass partitioning and display cabinets. Any windows which are part of the construction of the buildings, needs to be included within the Buildings Cover. Cover for loss or damage caused by fire, storm, lightning, malicious persons, storm, flood, escape of water, theft or attempted theft, unless confirmed otherwise on your Schedule.

### Do you require cover for Business Machinery?

Enter the value of your business machinery

Business Machinery Cover can include machinery used in connection with the business such as lawnmowers, power washers, and generators.

Cover for accidental damage and loss or damage caused by fire, storm, lightning, malicious persons, storm, flood, escape of water, theft or attempted theft, unless confirmed otherwise on your Schedule.

### Do you require cover for Business Interruption?

Enter the value of your revenue or increased cost of working

\* Business Interruption Cover for loss of revenue or increased cost of working, due to the business being interrupted as a result of fire, storm, lightning, malicious persons, storm, flood, escape of water, theft or attempted theft, unless confirmed otherwise on your Schedule.

Including cover for loss of the animal boarding establishments license from a cause outside of your control.

### Do you require cover for Money?

Select the cover level

£4,000

£8,000

\* Money Cover can include cash, bank and currency notes, credit cards, uncrossed cheques, uncrossed postal orders, crossed postal orders, and crossed bankers' drafts, premium bonds, credit sales vouchers or receipts and VAT purchase invoices.

Cover for damage to money held in connection with the business and theft or attempted theft of money, whilst on the premises and whilst in transit.

### Do you require cover for Own Goods in Transit?

Select the cover level

£2,000

£4,000

\* Own Goods in Transit Cover can include goods (excluding any animal) belonging to or held in your trust or for which you are responsible.

Cover for damage or loss to goods in transit within England, Scotland, Wales, Northern Ireland, the Channel Islands or the Isle of Man, including sea or air transits between these territories

### Do you require cover for Specified All Risks EU & UK?

Enter the value of your specified all risks to be covered within the EU & UK

\* Specified All Risks EU & UK Cover includes property described on your Schedule.

Cover for accidental loss, or destruction of, or damage to, specified property whilst at the premises and anywhere within England, Scotland, Wales, Northern Ireland, the Channel Islands or the Isle of Man and anywhere within countries of the European Union.

### Do you require cover for Cups & Trophies?

Enter the value of your cups and trophies

\* Cups & Trophies Cover includes cups & trophies described on your Schedule. Cover for accidental loss, or destruction of, or damage to, specified cups and trophies, whilst at the premises and anywhere within England, Scotland, Wales, Northern Ireland, the Channel Islands or the Isle of Man and anywhere within countries of the European Union.

### Do you require cover for Specified All Risks Worldwide?

Enter the value of your specified all risks to be covered worldwide

\* Specified All Risks Worldwide Cover includes property described on your Schedule. Cover for accidental loss, or destruction of, or damage to, specified property whilst at the premises and anywhere within England, Scotland, Wales, Northern Ireland, the Channel Islands or the Isle of Man and anywhere within countries of the European Union and worldwide.

### Do you require cover for Frozen Food?

Select the cover level £1,500  £3,000

\* Frozen Food Cover includes stock and other items for sale, up to £1,000 in any one cabinet.

Cover for loss or damage of stock in a frozen food cabinet on the premises as a result of rise and fall of temperature and contamination of refrigerant or refrigerant fumes.

### Do you require cover for Loss or Theft of Keys? (Cover level of £10,000)

Yes  No

\* Loss or Theft of Keys Cover includes keys kept in the custody and control as part of the normal course of your business.

Cover for replacement keys and locks due to loss or theft of keys.

### Do you require cover for Employers Liability? (Cover level of £10,000,000)

Yes  No

\* Employers' liability is a legal requirement if you have employees, volunteers, or helpers in relation to the business/organisation.

Cover for your legal liability to pay damages to your employees or volunteers, following injury, in relation to your business/organisation.

### Do you require cover for Public Liability?

Select the cover level £1,000,000  £5,000,000  £10,000,000

\* Cover for your legal liability to pay damages to a third party for injury to or damage to their property, as a result of negligence.

### Do you require cover for Professional Indemnity? (Cover level of £100,000)

Yes  No

\* Cover for your legal liability to pay damages for breach of professional duty due to negligence, error or omission.

### Do you require cover for Care, Custody & Control of Animals?

Select the cover level £2,500 per animal with no maximum per year  £1,750 per animal with no maximum per year  £1,500 per animal with a maximum of £3,000 per year  £350 per animal with a maximum of £2,000 per year

\* Cover for animals in your care, custody and control:  
- for the cost of vet fees for treatment for an illness or injury;  
- for the purchase price/market value of an animal and associated costs of the animal dying following death due to an illness, injury or property damage event;  
- for the purchase price/market value of an animal following theft, straying or having gone missing;  
- for boarding fees from the first date of boarding until the date of loss, following death, theft or loss of an animal;  
- for the cost of advertising and the costs of a paid reward for recovery of an animal, if the animal is stolen or goes missing.  
- for the benefits under each of the above sections and up to the maximum benefit, for the transit of animals within England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man, including ferry crossings between these territories, including whilst loading and unloading.

What is the maximum number of animals you have in your care at any one time?  
1-30 animals  31-60 animals  61 animals or over

Do you require cover for Animals in Transit?  
Yes  No

\* Cover for animals while in transit and in the care, custody and control of your business.  
Maximum Total Benefit Per Year - £4,000

Do you require cover for Death Benefit?  
Yes  No

\* Cover for death of an animal whilst in the care, custody and control of your business.  
Maximum Total Benefit Per Year - £10,000

### Do you require cover for Custodial Responsibility (Negligence)?

Yes  No

\* Cover for costs and expenses incurred in defending and settling any claim for negligence towards animals in your care, custody and control.

## About your policy

When would you like your cover to start?

\* Cover can only start up to 30 days in advance.

Please advise all the activities to be carried out by you or the business or the organisation?

Is there a fixed address that is different to the correspondence address held for the activities?

Yes  No

If yes, please enter your address

What is the maximum amount of times you take the animal(s) away from their usual address per year?

Do you organise or attend any events in relation to the insured activities?

Yes  No

Do you need cover for shows/ events with over 150 participants/ spectators at any one time?

Yes  No

If yes, Please state the type of shows/events held?

If yes, Please state the total number of shows/events held each year?

Is live ammunition used in any part of your activities?

Yes  No

If yes, Please provide additional information?

Please advise the breeds, species and number of each animal to be covered?

Have any of the animals to be covered ever shown any vicious tendencies?

Yes  No

What experience and training do you have for the activity you are looking for insurance cover for?

Please describe the interactions the public (or anyone who is not the policy holder) have with the animals e.g. view, stroke, handle, feed, enter enclosures?

Please describe the interactions the employees or volunteers have with the animals e.g. view, stroke, handle, feed, enter enclosures?

Please describe the construction and security of the enclosure which the animals are kept in?

What is the turnover of the business / organisation?

### Product Liability Questions \*Please answer all questions if you require Products Liability cover.

Do you require extended

Products Liability cover for goods that are manufactured by the you, or the business or organisation?

Yes  No

If yes, Please give full details of what is being manufactured?

If yes, Are items sold outside the UK?

Yes  No

If yes, Please advise what the turnover for this part of the business is?

If yes, Do you manufactures drugs or medical products? (including pharmaceutical, organic, inorganic or herbal in nature)

Yes  No

If yes, Do the products you manufacture comply with food handling and labelling regulations?

Yes  No

**Building Questions** \*Please answer all questions if you require Standard Buildings and/or Non-Standard Buildings cover.

Are the buildings in a good state of repair?

Yes

No

If no, Please provide further information regarding the state of the buildings?

Yes

No

Are the buildings in the course of construction or erection, or undergoing any building works?

If yes, Please give further details

Are the buildings vacant, unoccupied or unfurnished?

Yes

No

If yes, Please give further details

Are the buildings taller than four stories or 11 meters in height?

If yes, Please give further details

Is there any thatched roofing on the building(s)?

Yes

No

If yes, Please give further details

Within the total amount of buildings cover previously stated, does this include cover for a pool?

Yes

No

**Contents Questions** \*Please answer all questions if you require Contents cover.

Within the total amount of contents cover previously stated, does this include cover for marquee(s)?

Yes

No

Within the total amount of contents cover previously stated, does this include cover for a a pool?

Yes

No

**Business Machinery Questions** \*Please answer all questions if you require Business Machinery cover.

Within the total amount of business machinery cover previously stated, does this include cover for a ride on lawn mower?

Yes

No

Within the total amount of business machinery cover previously stated, does this include cover for trailer(s)?

Yes

No

**Cups & Trophies or Specified All Risks** \*Please answer all questions if you require Cups & Trophies or Specified All Risks cover.

Provide a description and amount for each item to be covered under Specified All Risks Cups & Trophies (Please ensure all items total equal or less than the total sum insured for Specified All Risks Cups & Trophies)

Provide a description and amount for each item to be covered under Specified All Risks EU & UK (Please ensure all items total equal or less than the total sum insured for Specified All Risks EU & UK)

Provide a description and amount for each item to be covered under Specified All Risks Worldwide (Please ensure all items total equal or less than the total sum insured for Specified All Risks Worldwide)

### Employers Liability Questions \*Please answer all questions if you require Employers Liability cover.

What is the wageroll of the business / organisation?

Do you only have volunteers or are all your employees paid below the PAYE tax threshold?

Yes  No

If no, What is your Employer PAYE Reference Number (ERN)?

Is the business a subsidiary company?

Yes  No

If yes, Is the business a parent or child company?

### Your previous history \*The following questions are to be answered in a personal capacity or in connection with any existing or previous business(es) or organisation(s).

Have you, or any business partners or directors, ever been insured for these risks before?

Yes  No

If yes, Please advise the name of the insurance companies?

If yes, Has any additional premium been applied following claim(s) for these risks? Please advise the amount of additional premium which has been applied following claim(s) for these risks and the reason for this?

If yes, Have any additional terms or conditions been applied for these risks? Please advise which additional terms or conditions been applied for these risks?

Have you, or any business partners or directors, had a proposal declined, renewal refused, cover cancelled by previous insurers for any of the risks proposed?

Yes  No

If yes, Please provide additional information?

Have you, or any business partners or directors, sustained any loss or damage or incurred any liability in the last 5 years which has, or could have resulted in a claim?

Yes  No

If yes, Please provide for each loss/damage/incident, date occurred, details of loss/damage/ incident and the amount of loss/ damage/incident?

Have you, or any business partners or directors, been convicted of or charged with (but not yet tried) or received a Police caution in connection with a criminal offence (other than motoring offences) which have not been spent under the Rehabilitation of Offenders Act 1974?

Yes  No

If yes, Please provide additional information?

Have you, or any business partners or directors, been declared insolvent, bankrupt or been the subject of bankruptcy proceedings or an unsatisfied Individual Voluntary Arrangement?

Yes  No

If yes, Please provide additional information?

Have you, or any business partners or directors, been the subject of a County Court Judgement (or Scottish equivalent) or has any proceedings pending?

Yes  No

If yes, Please provide additional information?

Have you or any business partners or directors, been a director or partner in any business which has been the subject of any winding up or administrative order, or receivership proceedings or a Company Voluntary Arrangement?

Yes  No

If yes, Please provide additional information?

Have you, or any business partners or directors, been prosecuted or received a notice of intended prosecution or have been served with a Prohibition Notice in connection with a breach of any Health and Safety Legislation?

Yes  No

If yes, Please provide additional information?

Have you, or any business partners or directors, ever been included as a restricted person on the most recent version of the HM Treasury Financial Sanctions List?

Yes  No

If yes, Please provide additional information?

If a license is required by your local authority for your business activities, please confirm you are licensed and the conditions of the license will be upheld?

Yes  No

If yes, What type of license do you hold?

## Declaration

Before we finish your application, we want to make you aware of some of the important terms and conditions held within your policy:

- In the event of a cancelled or invalid direct debit instruction, or two consecutive payments being returned as unpaid your policy will be cancelled.
- We will automatically renew your policy; if you pay the annual premium by direct debit we will continue to collect your direct debit payments; if you have chosen to pay in full by credit/debit card, we will enclose an invoice which will need paid again for cover to continue.
- If you need to amend your policy, make a complaint or cancel the policy, please contact us. You have 14 days to cancel your policy from the date the documents are received, you will receive a full refund of any money you have paid provided there have been no claims.

These are just some of the terms of your policy, your policy terms and conditions are available to read on our website and will also be issued to you by email upon completing the application, if you would like the documents to be posted, please let us know.

Can you confirm that you are aware that only limited information can be provided and you are happy with the full policy terms and conditions being issued to you upon completion of the policy?

Yes

No

Can you confirm that the information you have provided is accurate and complete to the best of your knowledge and you are aware that any incorrect information may result in your policy being cancelled and a claim not being paid or a reduced amount paid?

Yes

No

Please can all applicants and any role holders sign in the box below.

Applicant(s) signature:	Applicant(s) printed name:	Applicant(s) date of signature:

We will not provide any advice or personal recommendations about our insurance products. All premiums include insurance premium tax and a policy fee. The policy is underwritten by Ecclesiastical Insurance Office plc.