

The products on this form are arranged by McParland Finn Limited.

**1. Your details**

Business name:

Main office address:

Additional addresses:

Please continue on a separate sheet if required.

Contact:

Postcode:

Telephone:  Mobile:

Email:

Please provide a description of your business activities in your own words:

Does the business conduct any activities other than those of an office-based professional? Yes  No

If Yes, please provide details:

Do you undertake any manual work? Yes  No

If Yes, please provide details:

What is your estimated annual income for the forthcoming year? £

What is your estimated wage roll for the forthcoming year? £

What is your HMRC Employers Reference Number?

You must provide the HMRC ERN if you require employers' liability insurance to cover an employer in England, Scotland, Wales or Northern Ireland. This is mandatory information that we will provide to the Employers' Liability Tracing Office (ELTO).

If your business does not have an HMRC Employers' Reference Number (ERN), please confirm the reason for this from the following:

- All employees earn less than the PAYE threshold
- The business is registered in Jersey or Guernsey
- The business does not have any employees

**Additional employers and subsidiary companies**

Do you have any additional UK employers or subsidiary companies covered for employers' liability insurance by this policy? Yes  No

If this insurance policy will be required to cover employers or subsidiary companies other than the main insured company above, please refer to your broker who will provide you with a supplementary sheet to complete.

If you currently hold an insurance policy for your office, please confirm your current insurer:

**2. Cover**

Please select the package option required based on the total number of premises from which your business operates.

All premiums represent the premiums due for a 12 month period of insurance and are inclusive of insurance premium tax of 9.5%. These premiums apply only if you comply with the statement of fact in section 3.

| Packages  | Option 1                                | Option 2                                | Option 3                                | Excess |
|---|---|---|---|--------|
| General contents                                      | £25,000                                 | £30,000                                 | £50,000                                 | £250   |
| Computers and ancillary equipment                     | £15,000                                 | £20,000                                 | £25,000                                 | £250   |
| Property worldwide                                    | £5,000                                  | £7,500                                  | £10,000                                 | £250   |
| Fraud and dishonesty                                  | £20,000                                 | £30,000                                 | £40,000                                 | £250   |
| Documents   | £25,000                                 | £25,000                                 | £25,000                                 | £250   |
| Rent payable  | £25,000                                 | £25,000                                 | £25,000                                 | £250   |
| Loss of income (including increased costs of working) | £100,000                                | £150,000                                | £250,000                                | Nil    |
| Book debts  | £50,000                                 | £50,000                                 | £50,000                                 | Nil    |
| Employers' liability                                  | £10,000,000                             | £10,000,000                             | £10,000,000                             | Nil    |
| Public liability                                      | £5,000,000                              | £5,000,000                              | £5,000,000                              | £250   |
| Commercial legal protection                           | £100,000                                | £100,000                                | £100,000                                | Nil    |
| Business HR   | Included                                | Included                                | Included                                | Nil    |
| <b>Premium (one premises)</b>                         | <b>£273.75</b> <input type="checkbox"/> | <b>£355.88</b> <input type="checkbox"/> | <b>£438.00</b> <input type="checkbox"/> |        |
| <b>Premium (two premises)</b>                         | <b>£301.13</b> <input type="checkbox"/> | <b>£383.25</b> <input type="checkbox"/> | <b>£465.38</b> <input type="checkbox"/> |        |

Do you require terrorism cover to be included? Yes  No

**3. Statement of fact**

By accepting this insurance you confirm that the facts stated below are true. These statements, and all information you or anyone on your behalf provided before we agreed to insure you, are incorporated into and form the basis of the policy.

If anything in these statements is not correct, or if any material information is not disclosed we will be entitled to treat this insurance as if it had never existed.

You should keep this a copy of this proposal acceptance form and statement of fact for your records.

**3.1. Your property**

- All buildings in which your office is located are constructed with external walls of brick, stone or concrete and roofed with slates, tiles or profile metal.
- Your premises is a self-contained unit occupied solely as an office or with a proportion of the building used as residential accommodation.
- Where the self-contained unit forms part of a multi tenanted building, all other adjacent units or those directly above or below, are used solely for retail, clerical and administrative duties only.
- Your premises is heated by a fixed electric, gas, oil or solid fuel heating system.

- Where your business operates from any commercial premises for which you are responsible, the electrical installation is inspected at least every five years by a qualified electrician and any electrical defect remedied.
- To the best of your knowledge, the premises have never been affected by flooding and are not within 250 metres of any water course.

### 3.2. Minimum security requirements

These are our minimum physical security requirements. We will not make payment for any damage unless the physical security measures at the business premises comply with the following criteria and all devices are put into full and effective operation whenever the business premises are closed for business or left unattended.

1. The final exit door is secured by:
  - a. a mortice deadlock conforming to or superior to BS3621; or
  - b. a rim automatic deadlock conforming to or superior to BS3621; or
  - c. a key-operated multi-point locking system having at least three locking bolts.
2. Any other external door or internal door providing access to any part of the building not occupied by you, which is not officially designated a fire exit by the local fire authority, is secured by:
  - a. a locking device specified in 1 above; or
  - b. by two key-operated security bolts to engage the door frame.
3. Any other external door or internal door which is officially designated a fire exit by the local fire authority is secured by:
  - a. a panic bar locking system incorporating bolts which engage both the head and sill of the door frame; or
  - b. a mortice lock having specific application for emergency exit doors and which is operated from the inside by means of a conventional handle and/or thumb-turn mechanism.
4. All ground and basement level opening windows and any upper floor opening windows or skylights accessible from roofs, balconies, fire escapes, canopies, downpipes and other features of the building are:
  - a. secured by means of a key-operated locking device; or
  - b. permanently screwed shut.

Please note:

- i. the local fire authority must be consulted before you replace or augment the existing locking device fitted to a designated emergency exit door; and
- ii. the provisions of specification 4 do not apply to windows or skylights that are protected by means of either:
  - a. fixed round or square section solid steel bars not more than 10cm apart; or
  - b. fixed expanded metal, weld mesh or wrought ironwork grilles; or
  - c. proprietary collapsible locking gate grilles.

### 3.3. Business activities

- Your estimated annual turnover does not exceed £500,000.
- Your estimated annual wage roll does not exceed £1,000,000.
- You do not undertake any work in a territory where the Foreign Office advise against all non-essential travel.
- You do not undertake any work outside of the United Kingdom for more than 90 consecutive days.
- You do not undertake any work involving the use or application of heat away from your own business premises other than the use of soldering irons.
- You do not undertake any work more than three metres from ground level when outside a building or structure or three metres from floor level when inside a building or structure.
- You do not undertake any work in or on water or underground or at any of the following locations:

- blast furnaces, chimneys or well shafts;
- viaducts, bridges or steeples;
- mines, refineries, off-shore installations or power stations ;
- dams, tunnels, airports, aerodromes or aircraft towers;
- docks, wharves, piers, harbours or ships;
- railways or motorways.

### 3.4. Claims and losses

You confirm the following statements to be true:

- in the last five years, you have not made more than two claims and the total value of all claims made does not exceed £5,000;
- you are not aware of any fact, circumstance, incident, injury or illness which may give rise to a claim under this insurance;
- you have not had an insurance or proposal cancelled, withdrawn, declined or made subject to special terms.

### 3.5. General

You confirm the following statements to be true:

- you have never been convicted of or charged with any offence, other than a motoring offence or conviction spent under the Rehabilitation of Offenders Act 1974;
- you have never been declared bankrupt or become insolvent or made any voluntary arrangement with creditors or been subject to enforcement of a judgment debt either in a personal capacity or as a business.

## 4. Insurance details

### Important notice for your protection

Within 30 days of receipt of this proposal acceptance form by us, you will be sent your policy documents which contain full details of your cover and other important information. Please take time to read these documents carefully, particularly noting the policy exclusions and limitations.

Please ensure that the details in the policy documents are correct.

In the event that you change your mind you have 14 days to cancel the policy and, providing that no claims have been made, receive a full refund. After that period you can cancel your policy by giving 30 days' notice.

## 5. Acceptance

**I would like to proceed with cover to start on\***

\*Please note that you can choose for cover to commence on any date within 30 days from when you sign this form. The commencement date cannot be in the past. Your application will be rejected if you choose a commencement date in the past or more than 30 days in the future.

**Please note that cover will only commence once you have received confirmation from McParland Finn Limited.**

I confirm that I accept and agree the offer of insurance based on the cover and limits detailed above.

Yes  No

If No, please speak to your broker McParland Finn Limited.

## 6. Material information

Please provide us with details of any information which may be relevant to our consideration of your proposal for insurance. If you have any doubt over whether something is relevant, please let us have details.

### 7. Data protection

By signing this proposal acceptance form you consent to Hiscox using the information we may hold about you for the purpose of providing insurance and handling claims, if any, and to process sensitive personal data about you where this is necessary (for example health information or criminal convictions). This may mean we have to give some details to third parties involved in providing insurance cover. These may include insurance carriers, third-party claims adjusters, fraud detection and prevention services, reinsurance companies and insurance regulatory authorities.

Where such sensitive personal information relates to anyone other than you, you must obtain the explicit consent of the person to whom the information relates both to the disclosure of such information to us and its use by us as set out above. The information provided will be treated in confidence and in compliance with the Data Protection Act 1998. You have the right to apply for a copy of your information (for which we may charge a small fee) and to have any inaccuracies corrected.

#### Employers Liability Tracing Office (ELTO) and your data

Your policy details will be added to the Employers Liability Database, managed by the Employers Liability Tracing Office (ELTO). This data will be available for search by registered users as well as individual claimants on a limited basis, who wish to verify the employers' liability insurer of an employer at a particular point in time.

You can find out more:

- from **your** insurance adviser (if **you** have one); or
- by contacting **us**; or
- at [www.elto.org.uk](http://www.elto.org.uk).

### 8. Declaration

I/We declare that (a) this proposal acceptance form has been completed after proper enquiry; (b) its contents are true and accurate and (c) all facts and matters which may be relevant to the consideration of my/our proposal for insurance have been disclosed.

I/We undertake to inform you before any contract of insurance is concluded, if there is any material change to the information already provided or any new fact or matter arises which may be relevant to the consideration of my/our proposal for insurance.

I/We understand that non-disclosure or misrepresentation of a material fact or matter will entitle the insurer to avoid this insurance.

I/We agree that this proposal acceptance form and all other information which is provided are incorporated into and form the basis of any contract of insurance.

Name

Position within the company

Signature

Date

Please return this proposal acceptance form to your McParland Finn Limited once it has been completed, to the following address:

McParland Finn Limited, Barlow House, 4 Minshull Street, Manchester, M1 3DZ.

A copy of this proposal acceptance form and any other information supplied to us for the purposes of obtaining this insurance should be retained for your records.

**9. Complaints**

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service. If you have any questions or concerns about the sale of your policy or the service offered by your broker, you should contact McParland Finn Limited:

**Telephone:** 0161 236 2532

**Email:** colinb@m-f-l.co.uk

**Address:**

McParland Finn Limited  
Barlow House  
4 Minshull Street  
Manchester M1 3DZ

If you have any questions or concerns about the terms of your policy or the decisions regarding the settlement of a claim, please contact our customer relations team in writing at:

Hiscox Customer Relations  
The Hiscox Building  
Peasholme Green  
York YO1 7PR

or by telephone on 01904 681198 or 0800 116 4627  
or by email at [customer.relations@hiscox.com](mailto:customer.relations@hiscox.com).

If you are dissatisfied with the final response from your broker or from Hiscox, you may have the right to refer your complaint to the Financial Ombudsman Service. For more information regarding the Financial Ombudsman Service, please refer to [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

Please note that you will have six months from the date of the final response regarding your complaint, to refer it to the Financial Ombudsman Service.

All sections of cover provided under this product are underwritten by Hiscox Underwriting Ltd on behalf of Hiscox Insurance Company Limited with the exception of Commercial Legal Protection and BusinessHR. Where these covers apply, Commercial Legal Protection is underwritten by Hiscox Underwriting Ltd on behalf of DAS Legal Expenses and BusinessHR is a service provided by BusinessHR.