



TRAVEL AGENTS OFFICE & COMBINED LIABILITY INSURANCE

APPLICATION FORM

Specially designed for the members of the



In association with



&



TOUR OPERATORS AND TRAVEL AGENTS PREMISES INSURANCE PROPOSAL

The Prospectus should be read before completing this Proposal. Please answer questions in **BLOCK CAPITALS**.

1. Full name of Proposer (including Associated/Subsidiary Companies & Trading/Partners names)		
2. Full description of business		
3. Full address of premises at which your business is carried on	Postcode	
4. Full postal address if different from above	Postcode	
5. Telephone Number & Contact name		
6. website address		
7. From which date do you wish this Insurance to commence?		

Legal Liabilities

What is your annual turnover

If you act as an Organiser as defined in the Package Travel, Package Tours and Package Holiday Regulations what percentage of your annual turnover (Gross) does this represent & how many pax does this equate to. This includes dynamic packaging' / 'split contract' / 'tailor - make' packages

If yes please state % of turnover & pax

Do you sell any products other than travel services? If yes, please state percentage of turnover. Please give full details in box beneath

The limit of indemnity for Public Liability may be increased upon request at an additional premium

ASSESSING YOUR SUMS INSURED

Guidance is provided in the Prospectus on the basis of payment on which claims will be settled and how your sums insured should be arrived at for Contents, Business Interruption and Buildings. Please refer to these notes, as in the event that any sums insured do not represent the full cost to reflect the basis of payment, your claim may be proportionately reduced.

Standard Cover - Business Interruption

Is the standard £500,000 sum insured with a 12 month indemnity period adequate? Yes No

If 'No' please state the sum insured and/or indemnity period required

Please state below if any of the [Standard Cover](#) or limits set out in the Summary of Cover for Book Debts, Money, Theft of Tickets, Assault or Glass are not adequate.

Contents

Standard cover provided under this policy is detailed in the first column; should this be inadequate please detail the required sum insured in the second column.

	Standard Cover	Amended Cover
Computers and ancillary equipment	£15,000	£
Business documents and records	£ nil	£
Stock in Trade	£ nil	£
Tenants improvements	£15,000	£
All other business contents at your premises including electronic equipment	£15,000	£
Total Sum Insured	£45,000	£

Theft by Employee

Is the standard £10,000 sum insured adequate? Yes No

3. Are satisfactory references always obtained direct from former employers, covering an unbroken period of 3 years immediately before the engagement of employees having responsibility for money, property or accounts? Yes No

4. Above what amount do all cheques require two manually applied signatures? £

5. Has there been any occasion to question the honesty of employees during the past 5 years? Yes No

If Yes, please provide details:

All Risks on Specified Items

Standard cover: £5,000 limited to £1,500 any one item within the territorial limits of the UK and Channel Islands

If additional cover is required please detail this beneath.

Description	Sum Insured	Location
	£	
	£	
	£	
	£	

N.B. Under 'Location', please insert one of the following:

UK (United Kingdom, the Channel Islands or the Isle of Man)

EU (Any member country of the European Union)

WW (Anywhere in the World)

OPTIONAL COVER – Please complete only if cover is required

Buildings

Buildings sum insured

£

Is cover required to include Subsidence, Ground Heave or Landslip?

Yes No

If Yes, please answer the following questions in connection with Subsidence, Ground Heave or Landslip:

1. What is the approximate age of the buildings?

2. On what type of sub-soil do the buildings stand?

3. Please provide any details you can about the foundations of the buildings, (eg depth, type or any special features).

4. Have the buildings been extended?

Yes No

5. Are there any cliffs, quarries, hills or similar features nearby?

Yes No

6. Are there, or have there been, any local mining operations, underground railways, wells, streams, sewers or other underground activity such as salt extraction nearby?

Yes No

7. Is the property near any river, sea or reservoir?

Yes No

8. Has any damage been sustained to the buildings in the past, or is there any evidence of damage in connection with the structure or its foundations?

Yes No

9. Are you aware of any damage that has been experienced in the locality?

Yes No

10. Have the buildings been constructed on made up ground?

Yes No

11. Are there any trees growing in the vicinity of the buildings that could affect the foundations?

Yes No

12. Has any insurer ever declined or imposed any special terms on the buildings for Subsidence, Ground Heave or Landslip?

Yes No

If the answer to any of questions 4. - 12. is Yes, please provide details:

If you are in possession of a structural or consulting engineers' report in respect of the buildings, please attach a copy.

GENERAL INFORMATION

1. How long has your business been established;

(a) at the business premises?

(b) in all?

2. Are the business premises;

(a) occupied solely by you as an office and/or private dwelling?

Yes No

(b) entirely self contained with their own means of access?

Yes No

(c) built solely of brick, stone or concrete and roofed with slate, tile, asbestos, metal or concrete?

Yes No

(d) in a good state of repair and will be so maintained?

Yes No

(e) heated by low pressure hot water apparatus or fixed gas or electrical appliances?

Yes No

(f) free from undue exposure to storm or flood, or to damage by any other cause?

Yes No

If the answer to any of questions 2. (a) - (f) is No, please provide details:

3. On which floor(s) (including basement) of the premises does your office operate?

4. Which of the following do the business premises comprise?

'High Street' shop Purpose built office Other (please describe)

5. When was the last time the electric wiring system at the premises was checked by a qualified electrician?

6. Are your Exposed Doors and windows of sound construction and fitted with locking devices in accordance with the Minimum Security Standards set out in the Prospectus? Yes No

If the answer to question 6. is No, please state the doors and/or windows which do not comply and how these are presently protected against forced entry:

7. Are the premises protected by an annually maintained intruder alarm? Yes No

(a) the name of the installer?

(b) is the system a NACOSS/SSAIB approved system? Yes No

(c) upon activation, will send a signal to a manned central station? Yes No

Please forward a copy of the alarm specification with this Proposal.

8. Do you have a burglary resistant safe or strongroom at the premises? Yes No

If Yes, please state make and model:

9. Are your business books audited by a professional accountant at least once a year? Yes No

10. Do you back up your computer systems records on a daily basis and keep a copy of such records elsewhere than at the premises? Yes No

11. Have you, or any director or partner:

(a) had any previous insurance for the cover you now require? Yes No

If Yes, please state insurer's name:

(b) ever been declared bankrupt, been a director of a company that has gone into liquidation, or been convicted of arson, criminal deception, fraud, forgery, theft, robbery, handling stolen property, any crime of violence or with any other offence against property? Yes No

(c) had any insurance cancelled, refused or subjected to special terms? Yes No

(d) suffered any loss in the last 5 years, or been subject to a claim from a third party or employee, in respect of any of the insurance now being applied for? Yes No

If the answer to any of questions 11. (b) – (d) is Yes, please provide details:

12. Are there any other material facts relating to the insurance to which this Proposal refers that should be disclosed to insurers? Yes No

(A material fact is one that is likely to influence an insurers' judgement and acceptance of your proposal. If there is any doubt as to whether or not a fact is material, it should be disclosed).

If Yes, please provide details:

DECLARATION

I declare that the statements and particulars in this Proposal, together with any information supplied by the Proposer or on the Proposer's behalf, will form the basis of the contract between the Proposer and Insurers.

I confirm that I shall advise my insurance intermediary immediately of any alteration in material facts.

I agree that any information provided to Insurers regarding the Proposer for the purposes of accepting insurance and handling any claims may, if necessary, be divulged to third parties, provided it will be processed by Insurers in compliance with the provisions of the Data Protection Act 1998.

Signature

Date

PLEASE RETURN TO: Towergate Chapman Stevens Registered Office: Towergate House, 22 Wintersells Road, Byfleet, Surrey KT14 7LF Tel: 01932 334140 Fax: 01932 351238

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