



Darwin Clayton (UK) Ltd Security Proposal – Notes

The following notes are provided to assist in completion of this Proposal Form.

The Exclusively Security product is our specialist commercial insurance product designed specifically for and only available to businesses provided:

- (a) Security guarding services (static and mobile) and associated activities, eg. alarm response, keyholding and event stewarding services
- (b) Alarm, CCTV, Security camera door entry systems or fire extinguishing appliance installation and associated activities.

The Policy gives full details of the cover provided and a specimen is available on request.

If there is insufficient space for answers anywhere in this document, please use the Additional Information page at the end for further information. The Additional Information page is deemed to be a part of this Proposal Form.

For Data Protection Act purposes, we will hold and process your personal data for insurance administration. For this purpose, the information may also be passed to selected third parties and reinsurers. You consent to our processing sensitive data about you and other persons who may be insured under the contract. You understand that all personal data you supply must be accurate, and you have the specific consent of those other persons insured to disclose their personal data.

No cover is in force until confirmed by Ageas Insurance Limited.

If you are a Sole Trader you have the right to choose the law applicable to this contract.

From the answers given we will usually be able to give your proposal adequate assessment. However, there may be other material information or facts known to you which could influence our assessment and acceptance of the risk and which has not been catered for either fully or in part by the questions. It is extremely important that you disclose all material information and facts as failure to do so could invalidate the insurance. If you are in doubt as to whether or not any information or fact is material then it should be disclosed. You should keep your own record (including copies of letters) of all information and facts supplied to us for the purpose of entering into this contract. Please check the accuracy of all your answers particularly if the proposal has not been completed in your own hand and satisfy yourself that all questions have been truthfully and fully answered. Ageas Insurance Limited operates procedures to reduce fraudulent claims. In dealing with your application for insurance we may make enquiries of credit reference agencies and other insurers who may note that an enquiry has been made about you.

TELEPHONE CALLS MAY BE RECORDED.

Please complete the coloured areas.

COMPANY INFORMATION

The Proposer:
(Full Name)

Include partners & trading names if not a limited Company

Address:

Post Code:

Occupation:

Tel No:

Email:

Contact::

Website:

Date Established:

Current Insurers:

Do the Directors have at least 5 years experience in the Security Industry? If "No" give details below

Are you an SIA Approved Contractor?

If "No" have you applied for SIA ACS approval?:

Are you members of any Trade Assoc?

If "Yes" which Associations:

Are you ISO Accredited?

If "Yes" which accreditations:

COVER REQUIREMENTS

Period of Insurance from:

To:

Section

Required

Standard Limit

Limit Required

Employers Liability

Yes

£ 10,000,000

£

Please supply ERN Number (PAYE Reference)

Do you have any Subsidiary Companies covered by this Policy?

Yes / No

If Yes please supply full details of Subsidiary name, address and ERN references (see separate sheet)

Section	Required	Standard Limit	Limit Required
Public/Products Liability	<input type="text" value="Yes"/>	£ 5,000,000	£ <input type="text"/>
Inefficacy	<input type="text" value="Yes"/>	£ 5,000,000	£ <input type="text"/>
Products Inefficacy	<input type="text" value="Yes"/>	£ 5,000,000	£ <input type="text"/>
Wrongful Arrest	<input type="text" value="Yes"/>	£ 5,000,000	£ <input type="text"/>
Loss of Keys & Consequential Loss of Keys	<input type="text" value="Yes"/>	£ 100,000 £ 100,000	£ <input type="text"/> £ <input type="text"/>
Financial Loss & Products Financial Loss	<input type="text" value="Yes"/>	£ 1,000,000	£ <input type="text"/>
Professional Indemnity	<input type="text" value="Yes"/>	£ 250,000	£ <input type="text"/>
Customer Money	<input type="text" value="No"/>	£ 10,000	£ <input type="text"/>
Fidelity Per Employee	<input type="text" value="Yes"/>	£ 250,000	£ <input type="text"/>
Any One Period		£ 500,000	£ <input type="text"/>

Estimates of wages and number of Employees for the forthcoming 12 months

Category of Employee	Number	Wageroll
Clerical, Managerial, Supervisors and Non Manual	<input type="text"/>	£ <input type="text"/>
Static and Mobile Security Guards	<input type="text"/>	£ <input type="text"/>
Installation / Maintenance of Security Equipment	<input type="text"/>	£ <input type="text"/>
Door Supervisors	<input type="text"/>	£ <input type="text"/>
Other – Supply info	<input type="text"/>	£ <input type="text"/>
Do you use Bona-Fide Subcontractors	<input type="text"/>	If Yes Estimated Payments £ <input type="text"/>

Estimates of Turnover for the forthcoming 12 months

	Turnover
Guarding Contracts	£ <input type="text"/>
Installation of Intruder Alarms / Security Electrical Installations	£ <input type="text"/>
Door / Event Supervision	£ <input type="text"/>
All other work (please state nature of activates carried out)	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>

Guard Dogs

Do you use Guard Dogs If Yes please confirm how many

Approximate Division of Turnover Between :

Guarding Contracts

Offices			%
Warehouses and Factories			%
Retail			%
Vehicle Compounds &/or Building Sites			%
Others:-			%
			%
			%
			%

Installation / Maintenance Contracts:

Intruder / Alarms			%
CCTV / Access Control			%
Fire Alarms			%
Locks, Safes & Grilles			%
Others:-			%
			%
			%
			%

Door / Event Supervision Contracts:

Door Supervisors			%
Events			%
Others:-			%
			%

Non-Licensable Activities:

			%
			%
			%

Total of all %

Hazardous Risks / Premises

Please confirm that the following statements are true Yes No

The business **does not** involve mining, processing, manufacturing, removing, disposing of, Distributing or storing of asbestos or products made entirely or mainly of asbestos.

The business **does not** have any involvement with chemicals, petrochemicals, oil, gas, or other substances which could be harmful, other than substances that are normal for the business?.

The business **does not** have any involvement with nuclear installations, docks, harbours, railways, watercraft, offshore gas or oil installations, chemical or petrochemical works, oil or gas refineries, oil or gas storage facilities, collieries, mines, quarries, power stations, aircraft, airports or airfields?

The business **does not** dispose of flumes, effluent or other harmful waste?.

If the answer to any of the questions are **not true** please supply full details on separate sheet.

Products

Do you manufacture or modify any equipment? If so please provide details Yes No

Do all your Alarm Systems comply with: (If no, please give details)

BS4737 for all installations up to 1st October 2005 Yes No

EuroStandards (EN50131 and EN50136) from 1st October 2005 Yes No

Police Response Systems DD243? Yes No

Subcontractors

Do you engage any independent subcontracts (other than labour only Subcontractors which should be included under Employers Liability Yes No

Do you ensure that all independent subcontractors maintain Employers' Liability And Public/Products (including Inefficacy) Liability Insurances with Limits of Indemnity no less than the Limits proposed under this insurance or £2,000,000 whichever is less? Yes No

Vetting Procedures – Applies to Proposers other than SIA approved contractors

It is a requirement and condition of all the insurances that vetting of individuals employed and engaged in a security work environment is conducted in accordance with:

- a) British Standard BS7858 Code of Practice for Security Screening of Personnel employed in a Security Environment and/or British Standard BS7499 Manned Security Services Part 1, Code of Practice for Static Guarding and Mobile Control Services or any amendment thereto in respect of employees engaged in guarding activities or the provision of key holding services or security installation servicing or maintenance services or activities, or
- b) British Standard BS7960 Code of Practice for Door Supervisors/Stewards or any amendment thereto in respect of employees engaged in stewarding work

In addition a written record of any verbal reference must be made at the time it is obtained and the original copy of each written reference and the record of any verbal reference must be retained.

Please confirm that your vetting procedures comply with the above requirements Yes No

PROFESSIONAL INDEMNITY

The policy automatically includes Professional Indemnity cover with a Limit of Indemnity of £100,000

Have you previously held Professional Indemnity Insurance? Yes No

If Yes, please provide the Retroactive Date:

MONEY (and valuables)

Is cover required for coins, bank and current notes, and/or valuables (eg gold And silver items), belonging to your customers, whilst being carried/in transit? Yes No

If Yes further details will be required.

GENERAL QUESTIONS

1. Have you ever been insured in respect of any class of insurance now proposed Yes No

- 2. Has any insurer:
 - a) Declined your proposal? Yes No
 - b) Cancelled or declined to renew your insurance? Yes No
 - c) Required increased or special terms? Yes No

- 3. Have you or any director or partner ever been, either personally or in any business capacity::
 - a) declared bankrupt or insolvent or been the subject of bankruptcy proceedings or insolvency proceedings? Yes No
 - b) owner or director of, or partner in, any business, company or partnership which went into administration, administrative receivership or and/or was the subject of any company and/or individual voluntary Arrangement with creditors, a winding up order of an administrative order?? Yes No
 - c) the subject of a County Court Judgement (or Scottish equivalent)? Yes No
 - d) disqualified from being a company director? Yes No

4. Have your or any director or partner ever been convicted of or charged (but not yet tried) with any criminal offence? Yes No

5. If you are a Sole Trader, do you wish the law of England to apply to this contract? Yes No

If any answer given is in a shaded box, full details must be shown below:

LOSS HISTORY

Have any incidents or circumstances occurred during the last five years, whether insured or not, That resulted, in a claim under the type of insurance now proposed? Yes No

If Yes, please provide full details below::

Date	Nature of Incident	Amount Paid	Amount Outstanding

Data Protection Notice

Please read this notice carefully as it contains important information about our use of personal information.

In this notice, we and us and our mean Ageas Insurance Limited. Personal information means any information we have about you and the other people insured under your policy such as any director, officer, partner or employee of your business or any other person connected with your business.

Please note that if you give us false or inaccurate information this could give us the right to avoid your insurance policy or it could impact your ability to claim.

Sensitive information

Some of the personal information that we ask you to provide is known as "sensitive personal data". This will include information relating to health issues, race, religion and any criminal convictions. We need to use sensitive personal data to provide you with quotes, arrange and manage your policy and to provide the services described in your policy documents (such as dealing with claims).

How we use personal information

We are part of the Ageas group of companies. We may share personal information with other companies in the group for any of the purposes set out in this notice. If you want to know more about the Ageas group please go to www.ageas.co.uk.

We will use personal information to arrange and manage your insurance policy, including handling underwriting and claims and issuing renewal documents and information to you or your insurance adviser. We will also use personal information to assess your insurance application and provide information to credit reference agencies.

We may have to share personal information with other insurers, statutory bodies, regulatory authorities, our business partners or agents providing services on our behalf and other authorised bodies.

We will share personal information with others:

- if we need to do this to manage your policy with us including settling claims;
- for underwriting purposes, such as assessing your application and arranging your policy;
- for management information purposes;
- to prevent or detect crime, including fraud (see below);
- if we are required or permitted to do this by law (for example, if we receive a legitimate request from the police or another authority); and/or
- if you have given us permission.

We use a number of service providers to support us, including companies who may be based outside Europe.

You can ask for further information about our use of personal information. If you require such information, please write to the Data Protection Officer at the address set out below.

Preventing and detecting crime

We may use personal information to prevent crime. In order to prevent crime we may:

- check personal information against our own databases;
- share it with fraud prevention agencies. Your personal information will be checked with and recorded by a fraud prevention agency. Other companies within the financial services industry may also search such fraud prevention agencies when you make an application to them for financial products (including credit, savings, insurance, stockbroking or money transmission services). If such companies suspect fraud, we will share your relevant personal information with them. The information we share may be used by those companies when making decisions about you. You can find out which fraud prevention agencies are used by us by writing to our Data Protection Officer at the address set out below; and/or
- share it with operators of registers available to the insurance industry to check information and prevent fraud. These include the Claims and Underwriting Exchange Register administered by Insurance Database Services Ltd. For details relating to information held about You on the Claims and Underwriting Exchange please visit insurancedatabases.co.uk. We may pass information relating to your insurance policy and any incident (such as an accident, theft or loss) to the operators of these registers, their agents and suppliers.

Dealing with others on your behalf

To help you manage your insurance policy, subject to answering security questions, we will deal with you or any director, officer, partner or employee of your business or any other person whom we reasonably believe to be acting for you if they call us on your behalf in connection with your policy or a claim relating to your policy.

Marketing

We may use personal information and information about your use of our products and services to carry out research and analysis.

We will only use personal information to market our products and services to you if you agree to this.

Monitoring and recording

We may record or monitor calls for training purposes, to improve the quality of our service and to prevent and detect fraud. We may also use CCTV recording equipment in and around our premises.

Security

We will take appropriate technical, physical, legal and organisational measures, to protect Your personal information. Some of Your personal information may on occasion, be sent through Our e-mail system. Our e-mail system is operated by a third party and uses servers located outside of the EEA which are shared with other parties. We ensure that any such transfer of Your personal information through Our email system is secure and complies with UK data protection law and guidance.

Reinsurance use

We also use the services of re-insurance companies based outside the European Economic Area. If We do this We will ensure they provide an appropriate level of protection for Your information.

Employers' Liability claims

We will provide your personal data to The Employers' Liability Tracing Office (ELTO), a service introduced by the insurance industry to search for Employers' Liability insurance policies using a central database, which enables claimants to identify and carry out investigation with the appropriate insurers.

Further information

You are entitled to receive a copy of any personal information we hold about you. If you would like to receive a copy, or if you would like further information on, or wish to complain about, the way that we use personal information, please write to the Data Protection Officer at Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, SO53 3YA giving your name, address and insurance policy number. We may charge you a small fee for this.

If we change the way that we use personal information, we will write to you to let you know. If you do not agree to that change in use, you must let us know as soon as possible.

You have the right to complain to the Information Commissioner's Office at any time if you object to the way we use any personal information.

Complaints Procedure

It is the intention of your Insurers to provide a first class standard of service. If, however, you have any cause for complaint there is in place a procedure which you may care to use without prejudice to your right to take legal against your insurers.

You should, in the first instance, contact either your Insurance Broker or the Manager of the office of the Insurance Company that has issued your policy. Alternatively, you can write to the Chief Executive of the Company's Head Office at the address shown on your insurance policy.

Should you remain dissatisfied the following options are open to you:-

- a) If you are a Policyholder, and the matter has now been resolved to your satisfaction by the Chief Executive of the Company, ask the Insurance Ombudsman Bureau (IOB) to review your case.
- b) Contract the Association of British Insurers (ABI) for assistance
- c) You can approach the Financial Conduct Authority.
- d) If your policy is arranged with Underwriters at Lloyd's you may approach the Complaints and Advisory Department at Lloyds

Useful Addresses/Telephone Numbers

The Financial Ombudsman Service

South Quay Plaza
183 Marsh Wall
London E14 9SR

Telephone: 0845 080 1800

The Association of British Insurers

Consumer Information Department
51 Gresham Street
London EC2V 7HQ

Telephone: 020 7696 8999

The Financial Services Authority

25 The North Colonnade
Canary Wharf
London E14 5HS

Telephone: 020 7066 1000

Lloyds

Complaints & Advisory Department
One Lime Street
London EC3M 7HA

Telephone: 020 7327 1000

ADDITIONAL COVER AVAILABLE

Customers Cash in Transit – Is cover required? Yes No

If so, we will provide you with a separate proposal form.

Own Property – Is cover required? Yes No

If so, we will provide you with a separate proposal form.

Directors & Officers Insurance – Is cover required? Yes No

If so, we will provide you with a separate proposal form.

Employment Legal Expenses – Is cover required? Yes No

If so, we will provide you with a separate proposal form.

Personal Accident – Is cover required? Yes No

Cover is on a 24 hour basis or occupational including commuting to and from work.

Standard benefits are 2 x Annual salary for Death & Capital benefits and 75% of weekly wage for Temporary Total Disablement

Please indicate numbers of staff, cover required and benefits required if these differ from the standard limits

Categories	Number	24 hour or Occupational only	Death & Capital benefits	Temporary Total Disablement
Clerical & managerial				
Manual Employees				

Cover assumes all persona are in good health, are aged between ages 16 and 70 and have suffered no previous injuries, if not, please supply details:

DECLARATION

1. I/We declare that to the best of my/our knowledge and belief all statements and particulars given by me/us are true and complete and that no material information or fact has been withheld or suppressed.
2. I am/we are authorised to sign on behalf of all proposers.
3. I/We agree:
 - that the proposal will be the basis of the contract between me/us and Ageas Insurance Limited
 - that if any answers have been written by another person then for that purpose such person will be regard as my/our agent not the agent of Ageas Insurance Limited
 - to be bound by the terms and conditions of the policy.
4. I/We understand that:
 - the liability of Ageas Insurance Limited does not commence until this proposal has been accepted by them.
 - Ageas Insurance Limited reserves the right to decline any proposal.
5. I/We agreed to the seeking of information from credit and other agencies in connection with this proposal.

Signature of Proposer:	Name:
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Position in Company:	Date:
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