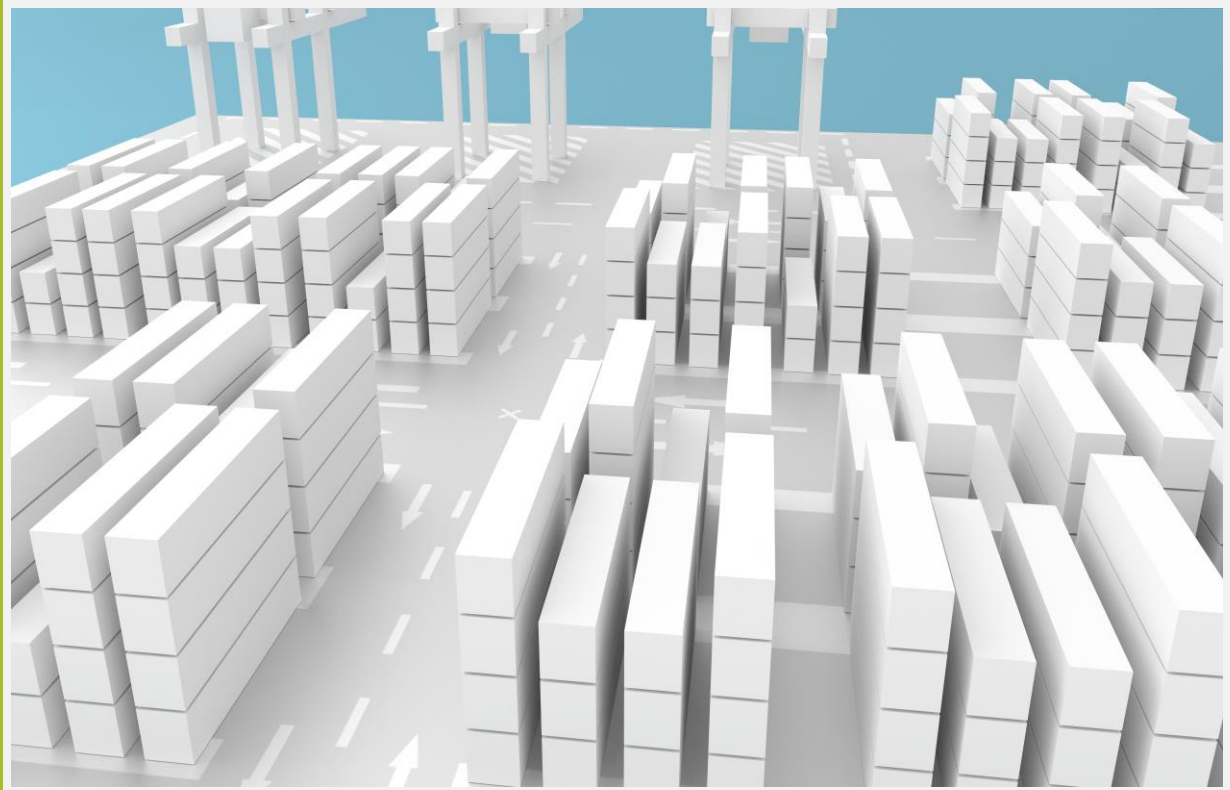




中国太平
CHINA TAIPING



Liability Proposal Form



Thank you for choosing China Taiping Insurance (UK) Company Limited

You are in good hands.

We are committed to delivering an excellent and sincere customer service so we can give you the peace of mind you deserve.

China Taiping Insurance (UK) Company Limited received its trading license in 1983 and commenced underwriting business on 1 October 1985 so we have over 30 years of experience in the UK market. Our parent company, China Taiping Insurance Company Limited, is a Chinese state-owned insurance company headquartered in Hong Kong.

We are authorised by the Prudential Regulation Authority and Regulated by the Financial Conduct Authority and Prudential Regulation Authority in the UK to underwrite general insurance and reinsurance policies Registered in England and Wales under N. 202690.

China Taiping UK strictly adheres to the principals of prudent business underwriting and we transact business with the concept of 'Diligent Management and Sincere Service' in mind.

We have expert technical underwriters that fully understand your trade and your challenges as a business owner so we are confident that we can protect your business against the insured risks and give you the peace of mind you need.

We also have an excellent professionally trained in-house claims team who understand your needs and will diligently and sincerely listen to you so as to provide you with the best solutions to get your business back on track as soon as possible after a loss.

Your Policy is built of different parts that we advise you read carefully so as to understand all terms and conditions and also to check that all details are correct and relevant as they form the basis of your contract with us including this Proposal Form.

Please ensure that you contact us or your insurance adviser as appropriate as soon as reasonably possible if you think that there are amendments to be made or new circumstances that would affect your insurance.

If you would like to find out more about us please visit our web site at:
<http://www.uk.cntaiping.com/home.html>

Jinhai Geng
Chief Executive
China Taiping Insurance (UK) Company Ltd

Your Duty of Fair Representation

Following the introduction of the Insurance Act (2015) which we fully embrace, you have the duty of fair representation which means that you have to disclose to us either every material fact that you know or ought to know by reasonable search both within your company or organisation, and externally or give us sufficient information so as to prompt our further enquiries on certain matters.

A material fact is defined as one that would influence the judgement of a prudent underwriter.

If in doubt, disclose the information to allow us to consider as appropriate.

Reasonable searches within and outside of your company or organisation include information held or suspected by your business senior management, anyone internal and external who contributes to the placement of your insurance including but not solely your insurance adviser, loss adjuster, any consultants etc.

Material facts should be disclosed in a reasonably clear and accessible manner and you may want to keep records of members of your senior management and individuals responsible to arrange your insurance so that you can easily access this information and disclose their knowledge as appropriate.

In case of breach of duty of fair representation, the Insurance Act (2015) stipulated the following remedies:

- In case of a deliberate or reckless breach of duty by the policyholder: the insurer will be able to avoid the policy and keep any premiums;
- if the breach of duty is neither deliberate nor reckless but the insurer would not have entered into the contract had they known the facts: the insurer will be able to avoid the policy but must return all premiums;
- if the breach is neither deliberate nor reckless and the insurer would have entered into the contract albeit on different terms other than terms relating to premium: the insurer will treat the contract as if those different terms applied – for example, any additional conditions or exclusions that would have been imposed;
- if the breach is neither deliberate nor reckless and the insurer would have entered into the contract albeit at a higher premium: the insurer will be able to reduce the claim payment on a proportionate basis as per the difference between the premium charged and the premium that the insurer would have charged had the material facts been disclosed.

Our stance to Insurance Act (2015) is available on our website and can also be provided on request.

Average applies to some of the Sections so it is important that the sums insured are correct and regularly reviewed.

Please note that it is important that you check all of the facts, statements and information set out in your Commercial Combined Proposal Form as if any of the fact or information are inaccurate, please contact us immediately as this could invalidate your policy or also lead to a potential claim not being paid or only partially paid.

Should you have any queries please do not hesitate to contact your insurance adviser.

General Information

1. Full Business Name including trading name

2. If a Limited Company, please advise registration number

3. Subsidiaries if 100% owned (if not please note a separate policy will be necessary)

4. ERN including that of Subsidiaries

5. Your correspondence address

6. Your registered address (If same as above please write: 'same as above')

7. Your trading address (Please include all your premises address)

8. Full Business Description

9. Describe all work undertaken

10. Number of years trading (if new venture, please specify so and advise years of experience in trade)

11. Website address

12. Do you have offices, presence, assets or representation overseas? (If so please specify country and type of presence)

13. Have you ever traded under a different name and if so please explain reason for name change?

14. Are you currently insured if so please give details of current insurer and policy number?

15. Have you ever been insured for any sections of this proposal? Please advise details, including insurer(s), dates and policy number(s).

16. When do you need cover to commence?

17. Do you carry out any of the following?

- Use, process or handle asbestos or any substances containing asbestos or silica?
- Use, process or handle radioactive substances or any toxic, flammable, corrosive, explosive or irritant substances?
- Work in or on nuclear plants or power stations, gas or chemical stores or work, foundries, railway sidings, airports, aircrafts, stadia, ships, docks, mines, offshore installations, oil refineries or storage?
- Bulk storage of gas?
- Work away from your business premises? If so please give details and percentage of turnover and give details of countries worked in?

If yes to the above question, does any work away involve any hot work (If so please give details and percentage of overall work) or any cradles/lifting equipment (If so please give details)?

18. Where you use Bona Fide subcontractors, do you check and keep records that they have valid public/products liability insurance up to the same limit of indemnity as yours?

19. Have you or any director, partner or employee ever been prosecuted or served a prohibition notice under the Health and Safety at Work Act, Factory Act, COSHH or any similar legislation?

20. Have you or anyone to your knowledge including former owners or occupiers of the premises ever been prosecuted or sued for pollution problems, ever carried out activities requiring an environmental license or had any incidents likely to cause pollution? If so please give details.

Public/Products Liability

Do you wish to insure for these sections? If yes please fill in the below

1. What limit of indemnity do you require?

2. What excess do you require?

3. What is your annual turnover?

4. Please describe products manufactured, sold, supplied, altered, serviced, processed and/or purchased for resale (catalogues are useful if available)

5. Do the goods (including those not manufactured by you) comply with all relevant British Standards and/or EU directives?

6. Will any of your products be used on, fitted to or form part of another product on an aircraft?

7. Do you give professional advice or any form of treatment? (If so please specify)

8. If you are a supplier, are your manufacturers readily identifiable?

9. What is the % of Turnover for goods exported to (this includes indirect exports i.e. where the goods are eventually exported to the country in question even if not by yourself directly)

10. Goods Manufactured or altered/serviced/processed:

• USA/Canada (please also state actual turnover for the past 12 months and future turnover in the next 12 months)		%
• European Union		%
• Rest of the World		%

11. Goods Supplied/retailed/wholesaled:

• USA/Canada (please also state actual turnover for the past 12 months and future turnover in the next 12 months)		%
• European Union		%
• Rest of the World		%

12. How many premises do you trade out of?

13. Do you organise events where the attendance exceeds 2,000 people? (If so please specify)

14. Do you supply products where no installation work is undertaken? (If so please provide details of products and % of turnover)

15. Do you produce or distribute supplies such as gas, water or electricity?

16. Do you import any raw materials, parts, components or finished products from overseas? (If so please describe type of product, country and % of turnover)

17. Do you issue guarantees for the goods?

18. Are your goods known or intended to be installed as a part or a whole in any air, marine, space craft or offshore or nuclear installation?

19. Do you have in place any hold harmless agreements or any similar contracts?

20. Do you retain your right of subrogation against the manufacturers?

21. Are you responsible for the goods design?

22. Details of type of property worked upon (where relevant)?

23. Do you discharge toxic or dangerous substances into the atmosphere, sewers, waterways or elsewhere? (please if so give details including treatment method and disposal)

24. Please give details of the neighbouring premises occupation (range of 1km)?

- | | |
|--|---|
| <input type="checkbox"/> Agricultural | <input type="checkbox"/> Residential |
| <input type="checkbox"/> Industrial | <input type="checkbox"/> River/stream/surface water |
| <input type="checkbox"/> Land or forest | <input type="checkbox"/> Public services (schools, hospitals etc) |
| <input type="checkbox"/> Others (please specify) | |

25. Have you or will you enter into agreements where you assume additional liability for illness, injury or loss/damage that would have not been your responsibility otherwise in the absence of such agreement? If so please give details of contract.

26. Please list all claims made against you in the last 5 years (whether you were insured or not and including claims repudiated and notifications of claims)

Date	Type of Claim	Details	Amount Paid	Amount Outstanding	Insurer

Employers Liability

Do you wish to insure for these sections? If yes please fill in the below

1. What limit of indemnity do you require?

2. What are your annual wages for the next 12 months? (There should include directors, self-employed persons and labour only subcontractor payment gross, before deductions).

• At the premises	
• Directors/Partners	
• Clerical	
• Manual	
• Woodworking	
• Hot work	
• Work at height (please specify max height)	
• Work Underground (please specify max depth)	
• Bona Fide subcontractors (please specify duties)	

3. Does any of the work you carry out produce noise levels of over 85Db? Please give details including precautions

4. Do you or your sub-contractors carry out any:

• Work abroad (please give details)

• Hot work (please give details)

• Work away (please give details)

- Tunnelling/sewers work.....
- Work on machineries/equipment not guarded or maintained.....
- Burning of waste.....
- Use of cranes, lifts, cradles.....
- Digging below ground level.....

5. What is the total number of employees?

6. Are your premises sound and in good repair?

7. Is your machinery sound, in good repair and properly fenced and guarded?

8. Do you have and implement a strict no smoking policy?

9. Are the smoking areas over 5 metres away from the premises and any combustibles?

10. Do you keep an Accident Book and job training records for employees?

11. Do you regularly have your pressure and lifting plant inspected by a qualified engineer in line with Statutory Regulations?

12. Do you have a written implemented Health and Safety policy on which employees are regularly trained?

13. Do you provide your employees with Protective Personal Equipment and implement/monitor its strict use?

14. Please list all claims made against you in the last 5 years (whether you were insured or not and including claims repudiated and notifications of claims)

Date	Type of Claim	Details	Amount Paid	Amount Outstanding	Insurer

Mandatory Questions

1. Have you / your directors/ partners or any person responsible for managing your business:

- ever been convicted of or charged with any criminal offence?
- ever been disqualified under the Company Directors Disqualification Act 1986 or any subsequent legislation from holding office as a director of a company?
- ever been prosecuted for a breach of any statute relating to health or safety of employees or others?
- ever been a director or partner of a company that went into liquidation, administration, receivership, administrative receivership, or entered into a company voluntary arrangement, or a creditors scheme of arrangement or was dissolved?
- ever been declared bankrupt/ entered into an individual voluntary arrangement, or gone into liquidation, administration, receivership, administrative receivership, or entered into a company voluntary arrangement or creditors scheme of arrangement?
- ever been served with a Prohibition Notice under the Health and Safety at Work etc. Act 1974 and associated regulations?
- ever been prosecuted for failure to comply with any environmental protection legislation?

- ever been the subject of a recovery action by HM Revenue and Customs?
- ever been the subject of a County Court or High Court judgment or Scottish Decree?
- ever been a director of a company that has received a County Court or High Court judgment/ Scottish Decree against it?
- been the subject of an official caution for a criminal offence in the past 5 years?
- ever traded under a different name in the past 10 years?

2. Has any Insurer ever:

- cancelled your insurance policies?
- declined to insure or renew your insurance policies?
- avoided any of your insurance policies for non-disclosure or misrepresentation of any material fact?
- avoided any of your insurance policies for non-compliance with risk improvement requirements?
- imposed special terms or conditions?
- refused to pay a claim or limited the cover due to a breach of any policy term or condition?

3. Please disclose any additional information or suspicion or anything even if you are not sure if relevant that you think may affect our decision to accept/ renew/ underwrite this insurance and its terms and conditions:

4. Please disclose any special material facts relating to your business, any of your concern or any of your senior manager’s concerns or any of the material facts you have found by reasonable searches?

5. Is there any additional information or detail which may assist us in assessing the nature of the insurance risk being proposed, and which may influence our decision to accept this insurance, or in setting the terms and premium?

- No
- Yes

DECLARATION:

You declare that:

- 1- You have read this proposal form and understand your duty of fair representation and its extent and consequences of breach.
- 2- The facts and information above are complete and accurate and include all reasonable searches made by you in respect of information held by anyone who is responsible for this insurance in your business and any third parties or agents.
- 3- You have declared all material facts which could affect our decision to accept or put term on this risk even if we haven’t asked you questions relating to these facts.
- 4- You agree to our standard policy wording, a copy of which can be provided on request.
- 5- You have read the Privacy Notice below and you consent to the use of your data accordingly.

Name:

Authorised Signature:

Position:

Date:

PRIVACY AND YOUR PERSONAL INFORMATION

1. Personal Data Obtained and Collected

For the purposes set out in this notice, information including personal information detailed below relating to you ("**Personal Data**") will be collected and processed by China Taiping Insurance (UK) Co Limited and/or on its behalf by its third party service providers

Personal Data

Including but not limited to: Your name, address, civil status, occupation, date of birth, contact details, credit history, criminal convictions, CCJs, details of previous bankruptcy(ies) or insolvency(ies), previous insurance claims details, bank details, current and previous employment details (including directorships), ELTO reference, health details including medical reports, our medical claims history and details of physical and psychological health or medical conditions.

Each time you visit our website, we may automatically collect Technical information including IP address.

The controller of this Personal Data is China Taiping Insurance (UK) Co Limited of 2 Finch Lane, London, EC3V 3NA ("**China Taiping Insurance**", "**CTI**", "**we**" and "**us**"). If you have any query, please contact compliance@uk.cntaiping.com.

We process your Personal Data in accordance with this Privacy Policy also available on <http://uk.cntaiping.com/uk-privacy/> and a copy of which can be provided to you on request.

2. How and Why We Process Your Personal Data

The following tables detail how ("**Legal Basis**") and why ("**Purposes**") we process your Personal Data. These tables also detail the third-party service providers with whom we share your Personal Data ("**Recipients**") and the period that your Personal Data will be stored ("**Retention**"). **We encourage you to read this section.**

Legal basis for processing	
Purposes	We obtain, collect and process your Personal Data to perform your contact and in particular: <ul style="list-style-type: none">• Check if you are eligible to be insured under the product chosen• Consider acceptability of the risk you present to us• Underwrite and assess the risk in order to offer you a quotation• Process your premium payment• Evaluate the risk presented through surveys where relevant• Process your claims and/or third parties claims under your policy• Investigate claims directly or, where relevant, through appointed loss adjusters or forensic engineers• Regulatory reporting and legal obligations• To notify you about changes to the product chosen• To redistribute risk by means of reinsurance and co-insurance• For automated decision making (including profiling) where we need to process your Personal Data you provide us with in order to underwrite your insurance and/or process your claim.
Legal Basis	It is necessary to process this Personal Data in order to: <ul style="list-style-type: none">• Enter and perform our insurance contract with you as well as to allow us to process a claim accordingly• Compliance with a legal obligation to which you are subject• Where the processing of your personal data is necessary for the public interest or in the exercise of official authority of us
Recipients	Personal Data will be disclosed for these purposes to our third-party service providers or regulators. These Recipients may include: <ul style="list-style-type: none">• Credit check companies• Surveyors• Solicitors• Loss Adjusters and/ or Forensic Engineers• Fire brigade Authority or Police• Claims handling companies• Insurance intermediaries/brokers• Banks• Reinsurers and other insurance companies

	<ul style="list-style-type: none"> • Fraud, Money Laundering and Terrorist Financing prevention and detection • CUE (Claims Exchange Underwriting) • Regulatory and Government Bodies (ELTO, HMT, MID, FCA, PRA, Ombudsman etc.) • Approved repairers and garages
Retention	We will retain your Personal Data for as long as your insurance policy is valid with us and for 15 years after.
IMPORTANT	
<ul style="list-style-type: none"> • We may for some of our products carry out automated decision making (including profiling) to process your personal data in order to underwrite and price your insurance online and/or process your claim. We take care to ensure our profiling is fair, transparent and limited in purpose. • In the event that you do not wish to provide us with your Personal Data for all of the above Purposes, we will not be able to process your application and/or offer you an insurance policy. • If at any point in the future we need to amend this policy, every effort will be made to make you aware and our website will always have the latest version. 	

3. Cross-Border Transfers of Your Personal Data

We, and certain Recipients (our third party service providers) who process your Personal Data on our behalf may transfer your Personal Data outside the [European Economic Area ("EEA")] to a country that does not provide an adequate level of protection to your Personal Data. Where such transfers occur, we ensure that: a) they do not occur without our prior written authority; and b) that an appropriate transfer agreement is put in place to protect your Personal Data. If you would like to find out more about any such transfers, please contact our Compliance officer.

4. Your Acknowledgment of this Notice and Your Rights

You have rights which allow you to address any concerns or queries with us regarding our processing of your Personal Data:

Right to Object to Processing	In certain circumstances, you have a right to object to our processing of your Personal Data where we process it on the legal basis of: a) our legitimate business interest, including profiling based on our legitimate business interests; or b) your consent to marketing. We may not be able to comply with such a request where we can demonstrate that there are compelling legitimate grounds for us to process your Personal Data which override your interests, rights and freedoms or where the processing of your Personal Data is required for compliance with a legal obligation or in connection with legal proceedings.
Right to Withdraw Consent	You have a right to withdraw your consent, at any time, to our processing of your Personal Data which is based on your consent. Where you exercise this right, our processing of your Personal Data prior to your withdrawal of consent will remain valid.
Right of Access	You have the right to access and obtain a copy of the Personal Data that we hold about you. We will only charge you for making such an access request where we feel your request is unjustified or excessive.
Right to Rectification	You have the right to request that we correct any inaccuracies in the Personal Data stored about you.
Right to Erasure	<p>In certain circumstances, you have the right to request that we erase your Personal Data. For example, you may exercise this right in the following circumstances:</p> <ul style="list-style-type: none"> • your Personal Data are no longer necessary in relation to the purposes for which they were collected or otherwise processed by us; • where you withdraw consent and no other legal ground permits the processing; • where you object to the processing and there are no overriding legitimate grounds for the processing; • your Personal Data have been unlawfully processed; or • your Personal Data must be erased for compliance with a legal obligation. <p>Where we store your Personal Data for statistical purposes, we may not be able to comply with such a request where it would likely impair such statistical purposes or where we require your Personal Data for compliance with a legal obligation or in connection with legal proceedings.</p>

Right to Restriction	<p>You have the right to restrict our processing of your Personal Data where any of the following circumstances apply:</p> <ul style="list-style-type: none"> • where you feel that the Personal Data which we hold about you are not accurate. This restriction will be in place for a period to enable us to verify the accuracy of your Personal Data; • where the processing is unlawful and you do not want your Personal Data be erased and request the restriction of its use instead; • where we no longer need to process your Personal Data (e.g. any of the Purposes outlined above have been completed or expire), but we require it in connection with legal proceedings; • where you have objected to our processing of your Personal Data pending the verification of whether or not our legitimate business interests override your interests, rights and freedoms. <p>Where you exercise your right to restrict our processing of your Personal Data, we will only continue to process it with your consent or in connection with legal proceedings or for the protection of the rights of other people or for reasons of important public interest.</p>
Right to Data Portability	<p>You have a right to receive and transfer the Personal Data that you provide to us in a structured, commonly used and machine-readable format where we process your Personal Data on the legal basis of: a) your consent; or b) where it is necessary to perform our contract with you. Where you make such a request, we will directly transfer your Personal Data on your behalf to another controller of your choice (where it is feasible for us to do so).</p>
Right to Object to Automated Decision-Making, including profiling	<p>You have a right not to be subjected to decisions based solely on automated decision-making, including profiling, which produce legal effects concerning you or similarly significantly affects you. We may not be able to comply with such a request where we rely on the legal basis of: a) your explicit consent; or b) where it is necessary to enter and perform our contract with you (as detailed in section 2 above). You will however be entitled to have a person from our company review the decision so that you can query it and set out your point of view and circumstances to us.</p>

If you would like to exercise any of your rights detailed above, please contact compliance@uk.cntaiping.com.

You may raise any concerns about China Taiping Insurance's processing of your Personal Data with the Information Commissioner Office on <https://ico.org.uk/>.

5. Changes to this Notice

We may amend this notice on occasion, in whole or part, at our sole discretion. Any changes to this notice will be effective immediately upon sending the revised notice to you by e-mail or post.

If at any time we decide to use your Personal Data in a manner significantly different from that stated in this notice, or otherwise disclosed to you at the time it was collected, we will notify you by e-mail or post and you will have a choice as to whether or not we use your information in the new manner.

If you have questions or concerns about this notice, please contact compliance@uk.cntaiping.com

China Taiping Insurance (UK) Co. Ltd.
Registered in England and Wales number 1766035.
Registered office: 2 Finch Lane, London, EC3V 3NA, United Kingdom.
China Taiping Insurance (UK) Co. Ltd is a member of the Association of British Insurers.
China Taiping Insurance (UK) Co. Ltd is authorised by the Prudential Regulation Authority
and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
Financial Services Register number 202690.