

中國太平保險(英國)有限公司

CHINA TAIPING INSURANCE (UK) CO LTD

								Shop	s Pro	posa	l Fo	rm					
Re	f. No./	Policy N	lo.							Agency No	. / Nam	е					
abou	it wheth	er or not		rial, you sh	ould c	disclose it											ou are in any doub e more information
Р	lease (omplet	e the form	in BLOC	K Ca	pitals											
F	ull Naı	ne of Pi	roposer(s)	Mr/N	lrs/N	liss/Ms	3										
c	ompai	ny Nam	e														
Α	ddres	of Proper	ty to be Insured														
							р	ostcode				Tele	phone		_		
C	ommu	nication	n Address if	different fro	m abo	ve											
							р	ostcode				Tele	phone]-		
Р	eriod (of Insur	ance From			Day		Month	1	Year	to		Day		Monti	h	Year at 23:59
D	escrip	tion of	Business	(Please	tick .	/)											
R	estaur	ant		Та	keav	ways	Ш		Fish & Ch	nips		Others (pl	ease des	cribe)			
N	ame 8	Addre	ss of Intere	sted Par	ty (if	any) Bai	nk / B	uilding So	ociety etc								
														posto	ode :		
E	mploy	er Refe	rence Numl	oer (PAYI	Coc	de)											
			G YOU	• • • • • • • • • • • • • • • • • • • •													
r	Conten Claims f lew with	ts - Sec for conte th no de e	tion 1 only ents (other t duction for	han stock wear and	, god tear.	ods in tr Be sure	rust, er e to sel	mployees' ect Sums Ir	nsured whic	h represent	the full o	cost of replac	cement	at todays pı	rices, in	cluding VAT	instatement as 「as appropriate. tely reduced.
l		ur Packa					•		the Policy. If y								Section 1-7 Yes
Se	ctions	and It	ems													Sum Insured	
Se	ction	1 - CC	ONTENTS													of Liability	
	lditio ver	nal	Terroris			arate quot	tation					١	es	No			
1.	Do y	Stock Stock Interna Trade i person Does a compu Conte	of wines ar of cigars, ci al decoratio furniture fix- ial effects, e any specific tuters, photo nt Sum Insu	d spirits garettes n, tenan tures and excluding item suc icopiers, ired in (e	and ts im d fitti gam h as telep) abo	tobaccco provem ngs. All ning ma scale, co shones ove exce bove exce bove and	o nents a il other achine cash re and ve eed £	and shop in contents is unless of egisters, tyending mandal,000 in vared in OUT.	including entherwise agreements, achine formulation of the solution of the sol	employees' greed calculators, ing apart of please deso b, e state natu	of cribe re of cor	Yo ntents Y	es	INSUREI No No	£ £ £ £		
3.		se advise	e which mo	nth(s) yo	u wo	ould like	e this				Sep	nths withou	Nov				

		2 - GLASS					
Cover is automatically provided. Limit 5% of Contents Sum Insured unless stated otherwise £ Section 3 - LOSS OF INCOME							
	ction er is au						
	£						
		4 - MONEY utomatically provided.	Limit as defined in Section 4				
		h to vary either of the undermentioned standard money limits ?	in Policy				
If 'Y	es′						
1.		state the limit you wish for loss of money contained in locked safe(s) when premises osed for business. Standard limit is £1,000. If you require more than £1,000, please give details of your safe(s)	£				
	Make	Model					
2.		e state the limit you require for loss of money in transit, on the premises during	£				
		ess hours or in a bank night safe. Standard limit is £2,000 The limit in 2 must not be less than the limit required for 1					
		Cash registers should be left open and empty whenever the premises are closed for business					
		5 - ASSAULT	Limit as defined in Section 5				
		utomatically provided.	in Policy				
		6 - LIABILITY TO OTHERS	Limit as defined in Section 6				
Cov		utomatically provided. Bu, or any partner, director or employee carry out manual work	in Policy				
	away	from the Premises other than the collection or delivery of Products?					
	If 'Yes' (a)	Indicate the type of work (certain types of work may require a separate proposal).					
	(-)	The same of the second content of the second					
	(b)	Estimate the annual wages associated with such work.					
6-	-41						
		7 - GOODS IN TRANSIT ally £1,000, unless you advise otherwise.					
Aut		u require cover for Goods in Transit in excess of £1,000? If 'Yes' please complete the following Yes No					
	-	Sum Insured per vehicle £ (b) Number of vehicles					
		Is cover required for goods in vehicles unattended at night? If 'Yes' please give details of overnight security of vehicles: Yes No					
Se	ction	8 - 13 are optional Sections					
Se	ction	8 - BUILDINGS - Optional section if required Yes No					
	(a)	State the Sum Insured being the estimated cost of rebuilding including VAT where appropriate, together with an					
		allowance for removal of debris, architects' and surveyors' fees and the extra cost of complying with building regulations following loss, destruction or damage (Usually 10% for each)?	£				
		Year the property was built?					
	(b)	real tile property was built?					
		Is any part of the Premises roof flat and covered in asphalt? Yes No No					
		The rest, please give details of size and age of the flat fool					
	(d)	Do you need loss of rent cover in excess of 10% of 'buildings' sum insured? Please state amount.					
		ilable Additional Cover on Buildings					
	11 1	'es' to any of the following additional covers please enquire for separate quotation					
	Terre	orism Cover Yes No	£				
	Subs	sidence Questionnaire					
	(a)	On what type of soil is the property built?					
	(b)	Do you have any details about the buildings foundations?					
		e.g. Depth, Type (whether piled or on concrete raft), any other special features.					
	(c)	Has the property been Extended?					
	(c)	Has the property been Extended?					
	(d)	Are there any cliffs, quarries, hills or similar features nearby?					

							<u> </u>	
		Are there or have there been any				Yes No		
		wells, streams, sewers or other underground activity such as salt extraction nearby? Yes No						
	(g)	a) Has any damage been sustained in the past or is there any evidence						
		of damage in connection with the structure or its foundations?						
		(h) Are there any trees growing in the vicinity of the property which could affect the foundations?						
		Has any underwriter or insurance				🗀 г		
		or imposed any special terms on If the answer to any of the subsi				Yes No _		
		ii the answer to any or the subsi	dence questions	is 163, piease provid	e details.			
5e		9 - ALL RISKS - Optiona				Yes No		
	Note:	This section is designed to cover items su photocopiers, telephone installations and		isters, typewriters, caicula	itors, mini-compute	er,		
	Speci	fy items to be insured under "Al	Risks"					
	1						£	
	2						f	
	3						£	
Se		10 - Deterioration of Fr	ozen Food - (Optional section	if required	Yes No		
1.	(a)	Number of Cabinets						
	(b)	State Total Sum Insured required					_f	
e.		<u> </u>	. Unit Ontic	val costion if w	o wyży od	Voc. No.	-	
		n 11 - Failure of Extractor ome following failure of extractor u		onal Section If r	equirea	Yes No		
LUSS		Limit any loss: £250 covering a max		8 consecutive hours.				
	(ii)	Limited to a maximum of £1,000 ar	ny one period of in	surance of not less tha				
	(iii)	The extractor unit must be the subjumaintenance and service agreement	ect of a manufactu	rer's guarantee or war	ranty or subject	of a		
6-					£			
Se	Section 12 - Personal Accident/Sickness - Optional section if required Yes No Limit (a) Please complete schedule below.							
	(ω)	Name of Persons to be Insured	Profession or	Date of Birth	Cover	Number of Unit	Section 12 in Policy	•
		Nume of Fersons to be moured	Occupation	Day / Month / Year	PA, or PA/S	rumber or one		
	(b)	Has any of the persons for whom si	ckness insurance is	required received	-			
		medical treatment in the last 12 mc				Yes No	f	
Se	ction	13 - Loss of Liquor Lice	nce - Optiona	l section if req	uired	Yes No		
	(a)	Please indicate the amount of cover	required					
	(b)	Within the last 5 years, has there be	een any opposition	to the grant, renewal	or	Yes No		
		transfer of the Licence or any circur its renewal? If 'Yes' please give details	nstances or incider	its likely to prevent		Yes No _		
Ge	nera	Questions						
1.	(a)	Are you the sole occupant(s) of the	building in which	your Premises are situa	ated?		Yes	No
	(b)	Are your Premises entirely self-conta	ained with their ow	n means of access?			= -	No
		If 'No' to (a) or (b) above, please give de	tails:				1631	
2.	Are vo	our Premises situated within a street	level CCTV area?				Vo.	<u> </u>
				nlagga giva dataila				No [
3.	Are a	ny parts of the building at present u	moccupied? if yes	piease give details			Yes	No
4.	Are th	ne premises and outbuildings:						
	(a)	constructed of brick, stone or concr	ete and roofed wit	th slates, tiles, asbesto	s, metal, concret	e	Yes	No
		or asphalt and in good repair?						No
		occupied solely by you for the purp			-			\equiv
		in an area which is free from flooding	are and not in vici	WILL OF THIOTE CTTOOMS	or TIMEL WISTORS?		Yes 1	No
		If the answer to either (a) (b) or (c) is 'Ma			or tidal waters:			
		If the answer to either (a), (b) or (c) is 'No			or tidal waters:			

5.	Are you currently insured or have previously held insurance against any of the risks proposed? If 'Yes' please state name of Insurer	Yes	No
6.	Is there a basement or cellar at the property? If 'Yes", all stock therein must be stored a minimum of 6 inches above floor level	Yes	No
7.	(a) Do you have any form of intruder alarm fitted and in working order?(b) If an alarm is fitted, is the installer a member of N.A.C.O.S.S?	Yes	No
	(c) Is there a maintenance contract in force?	Yes	No No
8.	Does your shop business premises:have a frontage area for which you are responsible? If Yes", the whole area must be maintained in a safe condition for pedestrians You should also have an entrance mat to prevent water build-up on rainy days to keep the floor surface safe	Yes	No
9.	In the last five years have you or any director or partner (in this or any other name under which you may have been trading) suffered any loss or had any claims made against you in respect of any of the covers you are now applying for?	Yes	No
10.	Has any insurer declined or required special terms to insure you or any director or partner (in this or any other name under which you may have been trading) cancelled or refused to renew any insurance of a type you are now applying for?	Yes	No
11.	Have you / your directors/ partners or any person responsible for managing your business:		
	ever been convicted of or charged with any criminal offence?	Yes	No
	• ever been disqualified under the Company Directors Disqualification Act 1986 or any subsequent legislation from holding office as a director of a company?	Yes	No
	• ever been prosecuted for a breach of any statute relating to health or safety of employees or others?	Yes	No
	 ever been a director or partner of a company that went into liquidation, administration, receivership, administrative receivership, or entered into a company voluntary / compulsory arrangement, or a creditors scheme of arrangement or was dissolved? 	Yes	No
	• 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?	Yes	No
	• ever been served with a Prohibition Notice under the Health and Safety at Work etc. Act 1974 and associated regulations?	Yes	No
	• ever been prosecuted for failure to comply with any environmental protection legislation?	Yes	No
	• ever been the subject of a recovery action by HM Revenue and Customs?	Yes	No
	• ever been the subject of a County Court or High Court judgment?	Yes	No
	• ever been a director of a company that has received a County Court or High Court judgment/ Scottish Decree against it?	Yes	No
	• been the subject of an official caution for a criminal offence in the past 5 years?	Yes	No
	• ever traded under a different name in the past 10 years?	Yes	No
If th	ne answer to any questions 9-11 is 'YES', please give details:		

Shaded portion applicable to catering trade only

It is a Condition of this Insurance Policy that: you inspect and clean at least once each week all exhaust hoods, ducting, filters and grease traps (a) at lease once each year arrange for all exhaust hoods, ducting and filters extractor hood, impellar and its housing to be cleaned and serviced by a (b) professional maintenance company all gas appliances used for cooking and pipewok thereto must meet relevant British Standards and they are maintained in (c) a safe condition to comply with Health and Safety Regulations You Must have (i) and at least one of (ii) (iii) (iv) or (v) suitable for fighting fires at your premises (ii) Water extinguisher (i) Fire blanket (compulsory) (iii) Dry powder extinguisher (iv) CO2 extinguisher (v) Foam extinguisher If you use a Deep Fat Fryer or Fish & Chip Frying Range, Please answer the following questions: Please state the make and approximate age of equipment in use in the premises No Make Age If a frying range, is each pan fitted with a second high limit thermostat? In addition to the above Policy Conditions, the following Conditions apply to all Fish & Chip Frying Ranges: it is fitted with a thermostat which will prevent the temperature of fat or oil exceeding 205°C, (401°F) (e) it is provided with metal lids or shutters for immediate use in event of fire it must be serviced once every twelve months by trained frying range engineers so that the period of time between services at no time (f) exceeds twelve months and a service record kept in a safe and secure place for inspection at any time - service as defined in the policy booklet which is available upon request it must be fitted with a flame failure device which will cut off the gas supply should the pilot light be extinguished (a) it must be fitted with a sump and/or driptray which is checked and cleared weekly Upon completion and signing of this proposal form, unless equipment is less than 12 months old please attach as evidence of servicing your current certificate in respect of: (a) Ducting Service and/or (b) Frying Range Service

This policy will exclude all loss or damage due to fire emanating from the kitchen unless a current certificate as evidence of

General Conditions

- 1. Electrical Wiring
- That the building electrical wiring should be regularly checked by an electrical contractor who is a member of the Institute of Electrical Engineers (IEE) and a certificate issued and retained for inspection by the company (See General Condition 9 in Policy)
- 2. Security

That all final exit doors to the property (and outbuildings), must be fitted with a minimum of 5 lever mortise deadlocks manufactured to BS3621? And that all ground floor windows and those accessible from the ground via flats roofs or drainpipes, must be fitted with a key operated window locks and these locks must be in operation whenever the specific area of he premises are unoccupied

Excess			
Standard Excess is £250 under Section 1,2,7,8,9 and 10	(Unless otherwise agreed)		
Do you wish to increase this figure? If 'Yes' please ✓ tick	Yes No		
* Discount are normally available for higher excesses Please Note: Standard excess for flat roof: £500	Subsidence: £2,000	Indicate amount you wish to bear	
riease Note. Standard excess for flat 1001. 1500	Subsiderice. 12,000	<u>-</u>	

NOTES: Some or all of the information which you supply to China Taiping Insurance (UK) Co Limited in connection with this insurance will be held by the Company on computer. Information may be passed to other insurance companies or any other recognised authority directly concerned with this type of insurance. The insurance does not come into force until your proposal has been accepted by China Taiping Insurance (UK) Co Limited.

YOUR DUTY OF FAIR REPRESENTATION

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 organization, 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.

Frying Range and / or Ducting is provided at inception of cover

Reasonable searches within and outside of your company or organization include information held or suspected by your business senior management, anyone internal or 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 to us in a reasonably clear and accessible manner.

PRIVACY AND YOUR PERSONAL INFORMATION

China Taiping Insurance (UK) Co Ltd are the data controller (as defined by the UK Data Protection Act 2018 and all applicable laws which replace or amend it, including the General Data Protection Regulation) in respect of this contract of insurance. **We** may obtain, collect and process **your** personal information for the purposes of entering into and performing **our** insurance contract with **you**.

For full details of what data **we** collect about **you**, how **we** use it, who **we** share it with, how long **we** keep it and **your** rights relating to **your** personal data, please refer to **our** Privacy Notice which is available on our website at: https://uk.cntaiping.com/uk-privacy/

If you do not have access to the Internet, please write to our Data Protection Officer (at the address shown below) with your name and address and a copy will be sent to you in the post.

In summary, we, may, as part of our agreement with you under this contract, collect personal information about you, including:-

- Name, address, contact details, date of birth and cover required
- Financial information such as previous credit history, bank details
- Details of any previous insurance claims.
- Information for Employers' Liability Database records (if Employers' Liability insurance is included)

We may also collect sensitive personal information about you, and any additional people who you wish to be insured under the policy, including medical records to validate a claim should you be claiming for sickness or an accident.

We collect and process your personal information for the purpose of insurance and claims administration.

Telephone calls may be monitored and recorded and the recordings used for fraud prevention and detection, training and quality control purposes.

Your personal information may be shared with third parties which supply services to us or which process information on our behalf (for example, premium collection and claims validation, or for communication purposes related to your cover). We will ensure that they keep your information secure and do not use it for purposes other than those that we have specified in our Privacy Notice.

Some third parties that process **your** data on **our** behalf may do so outside of the European Economic Area ("EEA"). Where such transfers occur, **we** ensure that they do not occur without **our** prior written authority and that an appropriate transfer agreement is put in place to protect **your** personal information to an equivalent standard to that found in the EEA.

We will keep **your** personal information only for as long as **we** believe is necessary to fulfil the purposes for which the personal information was collected (including for the purpose of meeting any legal obligations).

We will share your information if we are required to by law. We may share your information with enforcement authorities if they ask us to, or with a third party in the context of actual or threatened legal proceedings, provided we can do so without breaching data protection laws.

If you have any concerns about how your personal data is being collected and processed, or wish to exercise any of your rights detailed in our Privacy Notice, please contact our Data Protection Officer at:-

China Taiping Insurance (UK) Co Limited; 2, Finch Lane, London EC3V 3NA E-mail: dataprotectionofficer@uk.cntaiping.com Tel: (0044) (0)20 7839 1888

DECLARATION

You declare that:

- 1. All material facts and information contained above are correct and complete including the reasonable searches made by you and you have declared all facts or gave us enough information so as to prompt our further enquiries.
- 2. You have read the above and understand your duty to make a fair presentation as described above.
- 3. You agree to our standard policy wording, a copy of which can be provided on request.
- 4. You have read the Data Protection statement above and you agree to your data being used for the purposes specified including for a financial health check by a credit reference agency where deemed necessary.

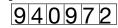
Signature(s)	Date	/	1	

METHOD OF PAYMENT

Customer De	ataile.
Full Name / Business Name	-tans
Address	
_	Postcode
Telephone	Policy No./Ref. No
1. By Cheq	jue
	Cheque should be made payable to China Taiping Insurance (UK) Co Ltd f
2. By Majo	or Credit / Debit Cards
Please debit my Please ✓ tick	Mastercard Visa Switch Delta Solo
Card Number	Issue No
Expiry Date	Cardholder's Signature
3. By Direc	ct Debit



Originator's Identification Number





INSTRUCTION TO YOUR BANK/BUILDING SOCIETY TO PAY BY DIRECT DEBIT (Please Complete in Block Capitals)

NAME AND FULL POSTAL ADDRESS OF YOUR BANK OR BUILDING SOCIETY To: The Manager	TY Bank / Building Society
Address	
	Postcode
2 NAME(S) OF ACCOUNT HOLDER(S)	5 INSTRUCTION TO YOUR BANK/BUILDING SOCIETY
	Please pay China Taiping Insurance Direct Debits from the account detailed on this instruction subject to the safeguards assured by The Direct Debit Guarantee. I understand that this instruction may remain with China Taiping Insurance and, if so, details will be passed electronically to my Bank/Building Society.
BRANCH SORT CODE (FROM THE TOP RIGHT HAND CORNER OF YOUR CHEQUE)	Signature(s)
	Date / /
4 BANK/BUILDING SOCIETY ACCOUNT NUMBER	CHINA TAIPING INSURANCE POLICY NUMBER (IF KNOWN)

THIS GUARANTEE SHOULD BE RETAINED BY THE PAYER

The Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits period.
- If there are any changes to the amount, date or frequency of your Direct Debit, China Taiping Insurance (UK) Co Ltd will notify you 14 working days in advance of your account being debited or as otherwise agreed. If you request China Taiping Insurance (UK) Co Ltd to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit by China Taiping Insurance (UK) Co Ltd or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society.
- If you receive a refund you are not entitled to, you must pay it back upon China Taiping Insurance (UK) Co Ltd's request.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society.
 Written confirmation may be required. Please also notify us.



Rules to the Scheme

To join the sheme, you must satisfy the following requirements:-

- 1. You must be at least 18 years old and have a bank or building society current account in the U.K.
- 2. If any adjustments to the annual premium becomes necessary during the period of insurance it will be dealt with automatically by a recalculation of the remaining instalments period.
- 3. Claims will be settled by China Taiping insurance in the usual way. You, for your part, must continue with the instalment payments, throughout the period of insurance
- 4. If proves impossible for us to collect an instalment from your bank and we are unable to do so within 14 days of the scheduled date, we shall request from you the full premium for the remainder of the period of insurance. If this amount is not paid within 14 days we shall cease cover and cancel the policy
- 5 You must ensure to have sufficient cleared balance in your account for our Direct Debit collection. China Taiping Insurance wil not be liable for the bank charges levy on you due to insufficient amount in your bank.
- 6 Any delay in registering your Direct Debit mandate to us may result in an one off instalment collection of more than one month's worth of payment.
- Please send this advice to China Taiping Insurance agent or direct to China Taiping Insurance (UK) Co Ltd, 2 Finch Lane, London EC3V 3NA.

 Tel. 020 7839 1888 Fax: 020-7621 1202



中國太平保險(英國)有限公司

CHINA TAIPING INSURANCE (UK) CO LTD