

Section 1	Liability (continued)
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19 Please state number of all persons working in the business (maximum 6)

i Partners, Principal and Directors (include yourself)

ii Employees, Labour only sub contractors, self employed persons and persons under work experience schemes (exclude anyone included in i. above.)

iii Please state annual payments to bona fide / independent subcontractors if in excess of £30,000 £

Section 2	All Risks on Tools	Tick if cover required	
20 i	sum insured per person	£500 <input type="checkbox"/> £1,000 <input type="checkbox"/> £1,500 <input type="checkbox"/>	
ii	number of persons		<input style="width: 100px; height: 20px;" type="text"/>

Section 3	Occupational Personal Accident	Tick if cover required	
21 i	names of all persons requiring cover	<input style="width: 100%; height: 20px;" type="text"/>	
ii	benefits required		
	Option A (Death, loss of sight or limbs and permanent total disablement) 1 unit = £5,000	Yes <input type="checkbox"/>	No <input type="checkbox"/>
	Option B (Temporary Total Disablement) 1 unit = £50 per week for 104 weeks	Yes <input type="checkbox"/>	No <input type="checkbox"/>
iii	Number of unit required per person (maximum 4 each option)	<input style="width: 100%; height: 20px;" type="text"/>	
22	Has any person to be insured ever suffered from any illness or condition which has affected his / her ability to undertake normal business activities?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
	If Yes please give details	<input style="width: 100%; height: 40px;" type="text"/>	

Section 4	Stock in Trade or Transit	Tick if cover required	
23	Please state sum insured	£1,000 <input type="checkbox"/> £2,000 <input type="checkbox"/>	
24	Are premises regularly occupied outside business hours?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
25	Where there is more than one business address please advise	<input style="width: 100%; height: 20px;" type="text"/>	

Declaration

I/We declare that, to the best of my/our knowledge and belief, the above statements made by me/us or on my/our behalf are true and complete and that I/we have not suppressed, misrepresented or misstated any material fact, and that I/we agree to accept the terms and conditions contained in the document of insurance. I/we agree that if any answer has been written by any other person than the undersigned then he/she shall for that purpose be regarded as my/our agent and not an agent of the insurer.

Signature of Proposer		Date	
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No liability is accepted by the insurer until the proposal is accepted and the premium paid

You are advised to keep a copy of this form and all correspondence relating to this insurance.

Business First has been designed exclusively for the protection of small businesses with up to 8 employees. In one combined policy it is possible to cover: Public Liability, Employer's Liability, Personal Hand Tools, Personal Accident and Stock in Trade/Transit.

Important Notes - Please read carefully

Section 1 - Public Liability must be selected.

The Heat Warranty (shown below) applies to all policies

The Hazardous Work exclusion (shown opposite) applies to all sections unless otherwise agreed by the insurer. Certain trades will be further restricted; your agent will advise.

A Specimen policy is available on request

We aim to provide a high level of service to all policyholders and to settle all valid claims fairly and promptly. If you do have an enquiry or complaint regarding this insurance please address it, in the first instance, to the agent who arranged the insurance for you. If you are not satisfied with the way in which the matter is handled please write to The Underwriting Director, Harvington Underwriting Ltd., The Lodge, Dresden House, 51 High Street, Evesham WR11 4DA.

The parties to a contract of insurance covering a risk situated in the UK are permitted to choose the law applicable to the contract. Unless otherwise agreed to the contrary, English Law will apply to this contract.

**Application of Heat Warranty
Applicable to Public Liability Section**

You warrant that in respect of the use away from Your own premises of electric oxy- acetylene or similar welding or cutting equipment blow lamps blow torches or any other heat producing equipment the undernoted precautions will be complied with on each occasion

- a) Wherever possible You shall appoint a suitable person to be responsible for fire safety
- b) The area in which work is to be carried out including any area on the other side of any wall or partition will be inspected to ensure that no combustible material is in danger of ignition either directly or by conduction
- c) In connection with work in or on private dwellings all combustible materials in the immediate vicinity of the work will be temporarily sealed off from the affected area by suitable fire resistant covers or screens
- d) In connection with all other premises all combustible materials will be removed to a distance of not less than 10 meters from the work. Any immovable combustible materials be temporarily sealed off from the affected area by suitable fire resistant covers or screens
- e) Fire extinguishing appliances will be kept available in full working order immediately to hand and ready for use
- f) Equipment will be lighted as short a time as possible before use and extinguished immediately after use
- g) Ignited equipment will not be left unattended
- h) A full examination will be made for at least 30 minutes before leaving the area in the vicinity of the work including any area on the other side of any wall or partition to ensure that there is no incipient risk of fire

**Hazardous Work Endorsement
Applicable to all sections**

We shall not be liable for Accidental Bodily Injury or illness or loss of or damage to Property arising out of

- a) any work of demolition unless such work forms part of a Contract undertaken by You for rebuilding alteration maintenance or repair
- b) the construction of or any work in or on railways railway installations airports aerodromes aircraft watercraft blast furnaces chimney shafts collieries dams gas works mines power stations steeples towers tunnels viaducts quarries chemical works oil refineries or fuel depots
- c) the construction alteration maintenance or repair of bridges canals docks piers or wharves
- d) pile driving water diversion sub aqua work or the use of explosives

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Registered Office: The Retreat, Village Street, Harvington. WR11 8NQ Registered in England No 343743

Harvington Underwriting Limited is an independent insurance intermediary authorised and regulated by the Financial Services Authority. We place insurances with a number of different underwriters. Business First is underwritten by Groupama Insurance Company Limited. Groupama Insurance Company Limited is authorised and regulated by the Financial Services Authority