



Client

Proposer's status or title					
Proposer's Name					
Address					
Town		County			
Postcode		Telephone no.			
Mobile no.		Fax no.			
Email address		Website			
Occupation					
VAT no.		Company no.		Existing Insurer	
Employer no.		No. years Established		No. years Experience	

	Yes	No
Has any insurer cancelled your insurance or refused to renew it?		
Have you or any of your directors, officers or business partners ever been convicted (or charged but not yet tried) of any criminal offence (other than motoring convictions)?		
Have you or any of your directors, officers or business partners ever been declared bankrupt or insolvent or has any business which you were director or involved in management gone insolvent or into liquidation, administration, receivership or entered into arrangement with creditors?		

Claims

Claim/Accident Date	Claim Amount	Settled/Outstanding	Postcode	Type of Loss

Previous insurance – Agent – Period

Previous Policy no.				
Agent		Agent's Reference		
Period of Cover	From		To	

Contractors All Risks

Contract Works

Nature of Occupation				
Annual Contract Value	£		Maximum Contract Value	£
Contract Works Sum Insured	£			

Own Construction Plant, Tools and Temporary Buildings

Sum Insured	£	
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Hired-In Property

Sum Insured	£	
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Employees Personal Tools and Effects

Sum Insured Total All Employees	£	
Any One Employee Limit	£	

Public Authorities Extension

Sum Insured	£	
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Employers' Liability

Cover Required

Employers' Liability Limit	£10,000,000		
		Yes	No
Partners and Proprietors Cover required (non-limited companies)?			

Business Questions

	Yes	No
Are any/have any of your employees been exposed to asbestos?		
Do you have a written health and safety policy?		
Have you conducted a health and safety assessment?		
Do you always complete written method statements and risk assessments specific to the task before commencing work and before any amendments to the work?		
Do you ensure that the use or wearing of personal protective equipment by any employee (as required by the Personal Protective Equipment at Work Regulations 1992) is enforced and that a formal record is maintained of personal protective equipment supplied to and received by employees?		
Do you or any of your employees use industrial machinery?		

Trade/Work type

	Annual wage roll	Maximum No. of Employees	Employment Status (PAYE, labour only, etc.)
Clerical / Non Manual	£		
Directors / Non Manual	£		
Directors / Manual	£		
Manual (describe types of manual work below)	£		
	£		
	£		
	£		
	£		
	£		

Third Party Liability

General/Legal

	Yes	No
Have you or any of your directors, officers or business partners ever been prosecuted under the Health and Safety at Work Act or other legislation relating to health and safety at work or corporate manslaughter?		

Locations

	Yes	No
Do you or any of your employees work overseas?		
Do you or will you work at the following locations?		
Power stations or nuclear installations		
Refineries, bulk storage or production premises in the oil, gas or chemical industries		
Offshore, underwater or underground		
On aircraft, hovercraft, aerospace systems or watercraft (other than on watercraft in docks, harbours, boatyards or inland waterways where the work does not involve the use of heat)		
Airside at airports		
Railway red zones		

Work methods

	Yes	No
Do you or will you engage sub-contractors who are not employees to do work on your behalf?		
Do you or will you or your employees ever work at a height of more than 5 metres above floor level?		
Do you or will you or your employees use heat away from your premises (including welding or cutting equipment, blow lamps, blow torches, hot air guns and asphalt, bitumen, tar or pitch heaters)?		
Do you or will you or your employees make excavations?		

Cover

Trade Details

Limit of Indemnity	£	(£1m, £2m, £5m or £10m)		
			Yes	No
Products Cover required?				
If yes – Are any of your products, to your knowledge, intended to be used in the structure, machinery or controls of any aircraft, other aerial device, hovercraft, offshore installation, offshore rig, or offshore platform?				
Do your products include any industrial or agricultural chemicals?				
Do your products include any pharmaceuticals, alternative medicines, health products, dietary supplements, medical products, blood products, cosmetics or beauty aids?				
Do your products include any firearms, munitions, explosives, fireworks or other pyrotechnics?				
Financial Loss Cover required?				

Areas

If you undertake work outside of, or export products beyond, the UK please indicate the split of your turnover between the following territories:								
UK (%)		EU (%)		USA/Canada (%)		Rest of World (%)		
							Yes	No
Have you exported goods to the USA or Canada in the past, but have since ceased?								
Include USA/Canadian Court Awards?								

Imports

If you import products or materials from outside of the UK please indicate from where they are sourced:								
UK (%)		Other EU (%)		USA/Canada (%)		Rest of World (%)		
							Yes	No
Do you maintain your full rights of recourse against any supplier?								
Do all of your products comply with CE/BS Standards?								

Trade Detail

Business activity (describe)	Turnover (£)	Maximum number of people involved including directors and partners
Estimated payments to bona-fide subcontractors: Work type (describe)	Payments (£)	Maximum number of people involved

Legal Expenses

Standard Legal Expenses Cover?		Yes	No
Overall Annual Business Turnover	£		
Please provide details of any:			
HM Revenue/Customs Investigations in the last 3 years?			
VAT PAYE Employee Dispute in the last 3 years?			
Redundancy Plans in the next 12 months?			
Dispute/Claim/Proceedings in the last 3 years?			
		Yes	No
Have you had or are you aware of any current nuisance affecting the use of your properties?			

Important

Before signing this proposal form please read the questions and answers again, particularly if someone else has completed the form for you. You are responsible for the information given.

If you do not give us accurate information, this could lead us to not paying a claim and/or your insurance not being valid.

This proposal is a record of statements made, and information given, by you and is relied on by us in our acceptance of the risk and the application of any premium, policy terms and conditions. The information included in this proposal must be a fair presentation of material circumstances that you know, or ought to know.

Upon payment by you of the premium requested, you are accepting insurance offered on the terms in the Proposal and policy documentation.

You should keep a record (including copies of letters) of all information supplied to us for the purpose of entering into this contract of insurance.

A copy of this proposal should be read in conjunction with your Quotation document.

Unless specifically agreed otherwise, this insurance shall be subject to English Law.

Declaration

I/We declare that

- The information included in this proposal is a fair presentation of material circumstances that I know, or ought to know,
- I will accept the terms of your insurance,
- Any estimated wages, salaries, turnover, payments to sub-contractors who are not employees or maximum number of employees for the proposed period of insurance are as accurate as is reasonably possible. I/We understand that at the end of each period of insurance I/We must provide declarations in the form you require and pay any additional premium due in excess of the amount estimated.

Signed

Dated

Name

Position

How we use your information

Introduction

We believe in keeping your information safe and secure. Full details of what data we collect and how we use it can be found in our privacy policy which you can access at www.markerstudy.com or by requesting a copy from our Data Protection Officer (contact details below). This section provides you with some basic information and explains:

- What we do with your information
- How we may check the information you have provided to us against other sources such as databases
- Who we share your information with, and
- How we may use your information.

We are governed by the Data Protection legislation applicable in both the United Kingdom.

How we may collect your information

We may collect details about you from

- Information you give to brokers
- Information you give us in online forms and other forms
- Other sources such as Google Earth and social media
- Third parties and other sources
- Telematics systems.

What information we may collect about you

We collect details including details about your health, personal circumstances, claims history, credit history, motoring history and other relevant details. We may collect information on you from databases such as the electoral roll and county court judgment records.

How we may share your information

In order to provide our services to you, we may share your information with insurance companies, solicitors, regulators, business partners and suppliers. We may also have a legal obligation to provide your information, in certain circumstances, with regulators, police and other public bodies.

Information you supply may be used for the purposes of insurance administration by us and third parties. These third parties may share your information with their own agents.

How we may use your information

We may use your information for a number of purposes. These include:

- Providing you with our services
- Dealing with your claim
- Carrying out checks such as fraud checks and credit checks
- Providing you with information about our products and services.

We give details about some of these processes below.

Providing you with details on our Products and Services

Where you have given us your consent to do so, we will send you information about products and services of ours and other companies in our Group which may be of interest to you. We may contact you by telephone, letter or email (as you have indicated)

You have a right at any time to stop us from contacting you for marketing purposes or giving your information to other members of the Group.

If you no longer wish to be contacted for marketing purposes then please contact our Data Protection Officer (contact details below).

Employers' Liability Tracing Office

Certain information relating to your insurance policy including, without limitation, the policy number(s), employers' names and addresses (including subsidiaries and any relevant changes of name), coverage dates, employer's reference numbers provided by Her Majesty's Revenue and Customs and Companies House Reference Numbers (if relevant), will be provided to the Employers' Liability Tracing Office (the "ELTO") and added to an electronic database (the "Database").

This information will be made available in a specified and readily accessible form as required by the Employers' Liability Insurance: Disclosure by Insurers Instrument 2010. This information will be subject to regular periodic updating and certification and will be audited on an annual basis.

The Database will assist individual consumer claimants who have suffered an employment related injury or disease arising out of their employment in the UK for employers carrying on, or who have carried on, business in the UK and who are covered by the employers' liability insurance of their employers, (the "Claimants"):

- To identify which insurer (or insurers) was (or were) providing employers' liability cover during the relevant periods of employment; and
- To identify the relevant employers' liability insurance policies.

The Database will be managed by the ELTO.

The Database and the data stored on it may be accessed and used by the Claimants, their appointed representatives, insurers with potential liability for UK commercial lines employers' liability cover and any other persons permitted by law.

By entering into this insurance policy you will be deemed to specifically consent to the use of your insurance data in this way and for these purposes.

Fraud Prevention and Detection

We carry out fraud checks on our customers. We do this in order to prevent fraud and also to help us make decisions about the provision, pricing and administration of insurance.

When carrying out these checks, we will search against fraud detection databases.

We may pass details about you to some of these databases.

Law enforcement agencies, financial service providers, fraud prevention agencies, police and other organisations may also access these databases.

Claims History

We may process data relating to your claims history for the purposes of assessing any claim you may make.

The aim is to help us to check information provided and also to prevent fraudulent claims. When you tell us about an incident we will pass information relating to it to these databases. We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal.

Credit Searches and Accounting

In assessing an application for insurance or policy renewal, we may search files made available to us by credit reference agencies. They keep a record of that search.

Credit reference agencies share information with other organisations, enabling applications for financial products to be assessed or to assist the tracing of debtors, or to prevent fraud.

Transfers

Sometimes your information may be transferred outside the European Economic Area by us, by the organisations with whom we share your information or by the servants and agents of these organisations. If we do this we will ensure that anyone to whom we pass it provides an adequate level of protection.

Your Rights as a Data Subject

Under Data Protection Laws you have certain rights; these include for example, a right to understand what data we hold on you and a right to ask us to amend that data if it is incorrect. If you would like to exercise any of your rights please contact our Data Protection Officer (contact details below).

Data Protection Officer

If you have any questions about how we use your data, or to exercise any of your data rights please contact our Data Protection Officer at

Data Protection Officer
Markerstudy Insurance Services Limited
45 Westerham Road
Bessels Green
Sevenoaks
Kent
TN13 2QB

Zenith Insurance PLC is regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 211787) 846-848 Europort, Gibraltar.

QIC Europe Limited, registered in Malta with registered address at The Hedge Business Centre, Triq ir-Rampa ta San Giljan, St Julian's, S11062, Malta.

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