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| --- |
| Broker’s / Agent’s details |
| Broker name |  | Contact name |  |
| Broker address |  | Email address |  |
| Telephone number |  | Fax number |  |
| Email address |  | Date submitted |  |
| Renewal date |  | **Deadline date** |  |
| Holding agent |  | Last year’s premium | £ |
| Holding insurer |  | Target premium | £ |
| Proposer’s / Insured’s details |
| Proposer’s name |  | Co. Registration no. |  |
| Proposer’s address |  | Website address |  |
| Address continued |  | Town/City |  |
| County |  | Post code  |  |
| Business description |  | Year established |  |
| Number of employees |  | Current turnover | £ |
| Company brochures | Attached / unavailable *(delete as applicable)* | Accounts | Attached / unavailable |

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| --- |
| Claim Experience in past 5 years |
| Date | Details (include circumstances and post loss action to prevent reoccurrence) | Amounts paid |
|  |  | £*Include any outstanding amounts not yet paid* |
|  |  | £*Include any outstanding amounts not yet paid* |
|  |  | £*Include any outstanding amounts not yet paid* |
|  |  | £*Include any outstanding amounts not yet paid* |
|  |  | £*Include any outstanding amounts not yet paid* |

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| --- | --- |
| **Description** | **Sum Insured** |
| Buildings (if cover required) | £ |
| Tenant’s improvements | £ |
| Trade contents (excluding stock) | £ |
| Electronic office equipment | £ |
| Computer equipment | £ |
| Stock of wines & spirits | £ |
| Stock of tobacco, cigarettes, cigars | £ |
| Stock of video tapes / CD's / DVDs | £ |
| All other stock | £ |
| Any other specified property | £ |
| Business Interruption: gross profit sum insured | £ |
| Indemnity period |  Months |
| Accounts receivable | £ |
| Loss of licence | £ |
| Freezer contents cover | £ |
| Employers liability limit of indemnity | £ |
| Public and products Liability limit of indemnity | £ |
| Goods in transit | £ |
| Computer breakdown cover | Yes / No *(delete as applicable)* |

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| --- | --- |
| Are paying guests accommodated at the premises?If yes, please state the number of letting bedrooms | Yes / No *(delete as applicable)*  |
| Is any form of entertainment provided at the premises?If yes, please provide details & frequency: | Yes / No *(delete as applicable)*  |
| Are children's play areas provided?(if so please include details of supervision, equipment provided, type of flooring, means of access to area) | Yes / No *(delete as applicable)*   |
| Are deep-fat frying facilities used on the premises?If yes, please describe | Yes / No *(delete as applicable)*     |

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| --- | --- |
| Construction of buildingWalls RoofFloors |      |
| State date of construction of the building |  |
| If premises are within a shopping centre, does it have? *(please tick)* | Fire alarm □ 24 hr security □ Sprinklers □ |
| Does the premises have an intruder alarm?Is it NACOSS approved?Method of signalling? | Yes / No *(delete as applicable)*Yes / No *(delete as applicable)*  |
| Are the premises occupied by the insured or employee overnight? | Yes / No *(delete as applicable)* |

|  |  |
| --- | --- |
| Additional physical security:Do the premises have CC TV? Recorded? Monitored? | Yes / No *(delete as applicable)*Yes / No *(delete as applicable)*Yes / No *(delete as applicable)* |

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| Give details of any other covers required or additional information below: |
|                     |

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| FAIR PRESENTATIONIt is your statutory duty before entering into a contract of insurance, prior to an alteration and at renewal to make a fair presentation of the risk to be insured and to ensure that information is provided in a clear and accessible format.Every material circumstance which you, your senior management and those responsible for arranging this insurance, know or ought to know following a reasonable search, should be disclosed. A circumstance is material if it would influence the judgement of an insurer in deciding whether to take the risk and, if so, on what terms and at what premium. Please ensure that any information provided is correct. Any belief or expectation disclosed should be made in in good faith.If You are in any doubt as to whether a circumstance is material then You should disclose it and let us decide.We will expect you to make reasonable enquiries and proactively gather information however, where this is not practical you must make us aware, as your broker, that further enquiries are needed to accurately underwrite the risk.Any questions put to you in this broking template must be answered honestly, accurately and in good faith. You must check all the information provided in this fact find and if any details are incorrect or incomplete you must advise us immediately.Failure to make a fair presentation of the risk could affect the extent of cover provided or could invalidate Your policy.  |
| Give details of any additional information below that may be of assistance or importance. |
|          |
| Give details below of any areas where additional enquires may be necessary to accurately assess the risk |
| \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |

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| Whoever signs this form must be a director, officer, board member or senior manager of the proposer and must have made all the necessary enquiries of their fellow director’s, officers, board members, senior managers, employees and third parties involved with the business to identify and / or verify the information provided in this document as true and accurate.  |
| Signed \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Name \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Position \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Date \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
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**THE LAW APPLICABLE**

You and the Insurers can choose the law which applies to the policy. The Insurers propose that the law of England and Wales apply. Unless you and the Insurers agree otherwise, the Law of England and Wales will apply to the policy.

## Compliance aide-memoire

The information contained in this Risk Presentation has been supplied by

< CUSTOMER NAME >.

of < CUSTOMER’S ADDRESS >.

at the meeting held on < MEETING DATE >.

The details contained herein have been recorded by

< COBRA MEMBER NAME >, a member of COBRA Network Ltd

|  |  |  |
| --- | --- | --- |
|  | Yes | No |
| 1. Has the prospective client been advised that COBRA Member is an independent intermediary and that as such will act on behalf of the prospective client?
 |  |  |
| 1. Has the COBRA the member declared that they are Authorised and Regulated by the FCA (Financial Conduct Authority) and as such conforms to FCA Rules & Regulations?
 |  |  |
| 1. Have the following items been passed to the prospective client?
	1. a COBRA Member business card
	2. relevant COBRA Member promotional material
	3. the COBRA Members Terms of Business?
 |  |  |
| 1. Has the prospective client been made aware of the importance of the Duty of Fair Presentation and the need to conduct a reasonable search of the information available and the necessity for the prospective client to provide full and accurate details of their risk?
 |  |  |

**NOTE**

Please note that a quotation will only be provided where full details are provided under that relevant section. If you are unable to provide full details or leave sections of the broking template blank further enquiries will be necessary to provide a quotation and this may delay the process.

Please delete any cover sections that are not required.