



Introduction

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 and Subsidiaries if 100% owned

2. ERN number including that of Subsidiaries

3. If Ltd. Company, registration number

4. Your postal address

5. Your Registered Address

6. Full business description

7. How many years have you been in business?

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

9. Are you currently insured?

10. If so please give details of current insurer and policy number?

11. When do you need cover to commence?

12. Do you need Terrorism cover for your Premises?

13. Please list any claims (whether reported or not and including of claims within your excess) for all relevant sections insured and include date of accident, reported date, circumstances and amount paid and/ or reserved

Date	Cause/ Details	Location	Amount Paid	Amount still o/s

Underwriting Information

Premises to be insured

A. Address of Premises 1 (for more than one premises please fill in the Appendix at the end)

B. Business activities at Premises 1

C. Are you the sole occupier?

D. If no, please specify?

E. What are the walls, floors, roof made of?

Walls:
Floors & Stairs:

F. Building age

Roof

G. Does the Building show sign of Subsidence?

Yes/ No:

Any Subsidence claims in the last 5 years?

H. Are the Premises heated by central hot water/ gas/ electricity?

I. Do you use portable heaters?

J. Are your Premises in a good state of repair?

Including but not limited to: without structural problems, no dry rot, rot or infestation, not requiring timber/ window replacement, no damp, no waste material in the interior/ exterior, no roof or chimney stack damage, no faulty wiring or incomplete construction and no damage to floors/ roof/ walls/ exterior etc.

K. Are your Premises in a flood risk area and/or susceptible to storm?

Yes/ No

If yes, please explain:

Security and Protections

1. Are your Premises protected by an Intruder Alarm System?

If 'Yes' please give details of the signalling system:

Digital Communicator Redcare Dualcom RedcareGSM DualcomPlus Dualcom GPRS
Please specify grade

Other (please provide details):

2. Is the alarm maintained under contract with an approved installer?

3. Does it have Police response (have you been issued with a URN number)?

4. Do you have a CCTV system in place?

If 'Yes' please give details of the signalling system

5. Do you have a fire alarm? Is it connected to a 24/7 alarm centre and emergency response services?

6. Are all water pipes/ tanks protected against freezing by insulation/ lagging?

Yes/ No

If not, please explain:

7. Do you implement a strict no smoking policy at the premises?



Sums Insured

1. Contents Sum Insured
2. Computer Equipment Sum Insured
3. Tenants Improvements
4. Valuable Papers and Records
5. Miscellaneous (please describe)

6. Do you require Buildings cover (Section 8)?

7. Buildings Sum Insured
NB: This Sum Insured should include outbuildings, walls gates and fences, roads, car parks, pavements, building management and security systems, fuel tanks

8. What do you want your Contents excess to be?
(Please circle your preference)

- £250 (standard)
- £500 (discounts available)
- £1,000 (discounts available)
- £2,500 (discounts available)

9. Do you want the sums insured on a Day One Option?

10. If so, what % of uplift would you like?

11. Do you or any of your sub-contractors carry out any work away from the premises or abroad?
If so, please advise if permanently abroad or temporarily and nature of work

12. Please advise your estimated wagheroll for the next 12 months?

Clerical

If 'Yes' to Question 11, please advise wagheroll

13. What is your estimated turnover for the next 12 months?

14. Do you/ your subcontractors carry out any Work abroad?
If so, please advise if permanently abroad or temporarily and nature of work

15. What is the total number of your employees?

16. Will you regularly remove property from the premises? If so, how long for and where to?

Section 2- Business Interruption

1. Cover required:

Increased Cost of working only

Gross Revenue Indemnity Period: 12 months 24 months 36 months

Gross Rent Indemnity Period: 12 months 24 months 36 months

2. Sum Insured

NB: If in excess of 12 months, the Sum Insured should be adjusted proportionately to reflect this.

3. Do you require any optional covers?

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Sum Insured

Sections 4 and 5- Employers and Public Liability

1. Do you have a written Health and Safety policy that is regularly updated and upon which employees are trained with records kept?

2. Do you have an updated Accident Book and job training records for employees?

3. Do you give professional advice?

4. Do you organise events where the attendance exceeds 1,000 people?

OPTIONAL SECTIONS

Section 9- Equipment Breakdown

1. Do you need this cover?
2. If so, what items do you need insured and what is the total Sum Insured?

Section 10- Theft by Employee

1. How regularly are cash & accounts and inventory & stock audits made and whom by?

Cash and Accounts:

Inventory and Stock:

Auditors (Internal and External):

Locations audited (please confirm this is all locations):

2. When were the above audits last carried out?
3. Do programmers and operators have separate duties and access?
4. Did the last company operations audit had any actions and if so what were they and how were they remedied?

5. Who reconciles bank accounts and are these people not authorised to withdraw money from them? Is there a two people minimum joint control on securities?

6. Is countersignature a requirement for all cheques and are cheque signing machines used?

7. Does any one employee have full access to the stock & inventory controls?

8. What other risk management measures do you have in place?

9. Are all premises where money, stock and inventory are alarmed and what is the alarm signal type? Is access controlled by swipe card? Who has access to the alarm codes?

Alarm type:

Access control:

Alarm codes:

10. What is the max value of your stock/ goods in your custody and money at any one of your locations?

Stock & Inventory:

Money:

11. What measures are in place for money transfer (security company etc)?

12. How many employees do you have who:

- Handle money/ cheques:
- Handle/ reconcile bank accounts:
- Are Executives:
- Deliver goods:
- Temporary staff and work experience students:

13. Please provide details of your previous Fidelity Insurance for the past 5 years?

Insurer:

Limit:

14. Has any Insurer declined to insure your Fidelity Guarantee risk or have you had your Fidelity Guarantee policy cancelled in the last 5 years?

15. What Limit of Indemnity do you require?
16. What excess do you require?

Section 11- Personal Accident

1. How many units do you require? (one unit is £10,000)
2. Please list all categories to be insured including number of employees, waggeroll and exact occupation:

Category A Directors

Or:

Directors/ Partners Names and number of units

Category B Employees

Or:

Employees' Names and number of units per individual

3. Are any persons to be insured less than 16 or more than 65 years of age?

4. Please describe any known pre-existing conditions for any of the persons to be insured?

MANDATORY GENERAL QUESTIONS

1. Have you ever been insured for any of the Sections in this proposal?

If so please advise details of insurer and policy number

2. 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 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?

3. 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?

4. 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:



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CHINA TAIPING

MANDATORY GENERAL QUESTIONS- CONT'D

5. Please disclose any special material facts relating to your business, any of your concerns or any of your senior manager's concerns or any of the material facts you have found by reasonable searches:

6. If any of the answers to the above Mandatory General questions on the previous page is 'Yes' then please provide details:

DECLARATION:

You declare that:

- 1- You understand your duty to make a fair presentation and all material facts and information contained above are correct and accurate including the reasonable searches made by you and any information held by anyone who is responsible for this insurance within your organisation.
- 2- You agree to our standard policy wording, a copy of which can be provided on request.

Name and Position/ Title:

Authorised Signature:

Date:

APPENDIX- MULTI LOCATION RISKS ONLY

A. Address of Premises 2 if applicable (for more than one premises please fill in more at the end)

B. Business description at Premises 2

C. Are you the sole occupier?

D. If no, please specify?

E. What are the walls, floors, roof made of?

Walls:
Floors & Stairs:

Roof (specify if flat):

F. Building age

G. Does the Building show sign of Subsidence?

Yes/ No:

Any Subsidence claims in the last 5 years?

H. Are the Premises heated by central hot water/ gas/ electricity?

I. Do you use portable heaters?

J. Are your Premises in a good state of repair?

Including but not limited to: without structural problems, no dry rot, rot or infestation, not requiring timber/ window replacement, no damp, no waste material in the interior/ exterior, no roof or chimney stack damage, no faulty wiring or incomplete construction and no damage to floors/ roof/ walls/ exterior etc.

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6. Are all water pipes/ tanks protected against freezing by insulation/ lagging?

Yes/ No
If not, please explain:
7. Do you implement a strict no smoking policy at the premises?

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£1,000 (discounts available)
£2,500 (discounts available)
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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

PRIVACY AND YOUR PERSONAL INFORMATION

China Taiping Insurance (UK) Co Limited of 2 Finch Lane, London, EC3V 3NA is the data controller for the purpose of the Data Protection Act 1998.

By proceeding to use our service you consent that we may process the personal data (including sensitive personal data) that we collect from you in accordance with our Privacy Policy [<http://uk.cntaiping.com/uk-privacy/>], a copy of which can be provided on request. In particular, we may use information we hold about you for the purposes of providing insurance to you, ancillary and related purposes, acting as an intermediary for any financial transactions including insurance broking, and debt administration to our clients; promote our goods and services; and maintaining our own accounts and records.

Your personal data will be retained in strict confidentiality and security. Also, you agree that, to offer you a more personalised service, and for administration purposes, your information may be transferred to, and stored or processed at, other China Taiping group companies; some of these companies may be located in countries where privacy and data protection law differ from the UK, including countries outside the European Economic Area ("EEA"). Your information may be processed by data processors engaged by China Taiping Insurance (UK) Co Limited, including some that may be outside the EEA.

Your information may be shared with other third parties, including loss adjustors and claims handlers, as set out in our privacy policy (see link above), a copy of which can be provided upon request. These data processors will be subject to a written agreement concerning the treatment, storage and use of your personal information.

Where appropriate we make checks with a licensed credit referencing agency and a record of any search will be made. We exchange information with other insurers through various databases to help us check information provided and also to prevent fraudulent claims. We will disclose information about you to regulatory authorities in response to formal requests.

Where it is necessary to transfer, store or process data we collect from you at a destination outside the EEA, any such transfers will be made in compliance with the Data Protection Act. By submitting your personal data, you agree to this transfer, storing or processing.

Should you have any questions or comments or wish to access, correct, modify or delete your information, or, where relevant, withdraw your consent to the use of your information as set out in this notice, or receiving communication from us, please send your request to:

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2 Finch Lane
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or by email to compliance@uk.cntaiping.com