



Camberford
Underwriting

Caravan Parks

Proposal Form

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1. IMPORTANT INFORMATION

1.1 Important Information

Please answer all of our questions.

Completing this form does not oblige us to agree to provide insurance to you, nor you to accept any quotation(s) we offer.

Should we accept your proposal, our acceptance will be based on the information presented to us being a fair presentation of you, your property and your business.

It is important that you understand that Insurers may treat policies as if they had never existed and decline all claims if you provide false or misleading information, withhold important information or fail to advise of any change to the information you have provided.

Please note that 'You' or 'Your' in the context of these questions and this proposal means the person(s) named as Proposer and/or any other director or partner of the named Proposer.

Unless you advise us otherwise, policy documents will be issued by email.

1.2 Data Protection – How we will use your Data

The Basics:

Camberford Underwriting, and the underwriters with whom we arrange insurance, collect and use relevant information about you to provide you with insurance cover and to meet our legal obligations.

This information includes details such as your name, address and contact details and any other information that we collect about you in connection with the insurance cover from which you benefit. This information may include more sensitive details such as information about your health and any criminal convictions you may have.

In certain circumstances, we may need your consent to process certain categories of information about you (including sensitive details such as information about your health and any criminal convictions you may have). Where we need your consent, we will ask you for it separately. You do not have to give your consent and you may withdraw your consent at any time. However, if you do not give your consent, or you withdraw your consent, this may affect our ability to provide insurance cover and may prevent us from handling your claims.

Your information may be shared with, and used by, a number of third parties in the insurance sector for example insurers, agents or brokers, reinsurers, loss adjusters, sub-contractors, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases. We will only disclose your personal information in connection with the insurance cover that we provide and to the extent required or permitted by law.

Other people's details you provide to us:

Where you provide us or your broker with details about other people, for example employees, you must provide this notice to them.

Your rights:

You have rights in relation to the information we hold about you, including the right to access your information held by us. If you wish to exercise your rights, discuss how we use your information or request a copy of our full privacy notice, please use the contact details provided below or in our full privacy notice available at the website link below.

Want more details?

For more information about how we use your personal information and your rights please see our full privacy notice, which is available online at the following location:

www.camberford.com/privacy

Contact Details

Camberford Underwriting
Data Protection Officer
50 Fenchurch Street
London
EC3M 3JY

2. CONTACT INFORMATION

2.1 Name of insurance broker (if any) making this declaration of facts:

2.2 Name of person providing information within this form:

2.3 Contact Email:

2.4 Contact Telephone Number:

3. PROPOSER DETAILS

3.1 **Proposer(s):**
 Full name of Proposer including trading name. Also include any/all subsidiary companies to be insured.

3.2 **Individual Name(s):**
 Please list the names and dates of birth of all Directors and/or Partners of the Proposer(s):

Name:	Date of Birth:

3.3 **Company Registration Number**

Please state your Company Registration Number:

3.4 **Correspondence Address:**
 Full postal (correspondence) address:

Post Code:

3.5 **Years Established:**
 Number of years the proposer has been established:

3.6 **Years Experience:**
 Number of years experience of the proposer within your business activities:

3.7 **FCA Classification:**
 Please complete the following information which we must have for regulatory classification.

Does the Proposer's annual turnover exceed EUR 2,000,000?	YES/NO
What is the total number of full time employees of the Proposer?	



4. BUSINESS ACTIVITIES

4.1 Please confirm the full activities that you undertake:

Caravan Park – Static Caravan	YES/NO
Caravan Park – Touring Caravans (Holiday only)	YES/NO
Park Home Site	YES/NO

4.2 If the boxes above (4.1) are not adequate to fully describe your business, please provide a full description:

4.3 Please confirm all facilities that you provide and activities that are involved in your business:

Public Bar	YES/NO
Late Opening (after Midnight)	YES/NO
Restaurant	YES/NO
Stage	YES/NO
Door/Security Staff	YES/NO
Dance Floor (used for private functions only)	YES/NO
Dance Floor/Area (used generally)	YES/NO
Rides, Pyrotechnics or Inflatables	YES/NO
Swimming Pool (not locked)	YES/NO
Swimming Pool (locked overnight)	YES/NO
Beautician or other treatments (own staff)	YES/NO
Beautician or other treatments (separate company or individual with own insurance)	YES/NO
Sunbed	YES/NO
Sauna/Jacuzzi	YES/NO
Golf Course	YES/NO
Gym/Fitness Suite	YES/NO
Childrens Play Area or Soft Play Equipment	YES/NO

- 4.4 Any other activities that you undertake that are not listed above must be disclosed in the box below.
You will not be covered for activities that are not disclosed.

- 4.5 If you have any other business interests, please provide details in the box below.

5. GENERAL QUESTIONS

5.1 Financial Status and History of Proposer

Are you currently trading at a loss or do you have debts that you may not be capable of servicing?

YES/NO

5.2 Work within UK, Isle of Man and Channel Islands

Is the proposer domiciled and registered in, and does the proposer only undertake work within, the United Kingdom, the Isle of Man and the Channel Islands?

YES/NO

5.3 Previous Insurance

Has the Proposer had a proposal for insurance declined?

YES/NO

Has the Proposer had special conditions imposed onto an insurance policy?

YES/NO

Has the Proposer had a claim rejected by an Insurer?

YES/NO

Has the Proposer had any criminal convictions (other than minor motoring offences) that are not yet spent or do you have any prosecution pending?

YES/NO

Has the Proposer been the subject of a County Court Judgement (or Scottish equivalent) or been declared bankrupt or insolvent or placed under administration?

YES/NO

Has the Proposer had an arson or suspected arson event, whether insured or not, at any property owned in part or in full by You or which you have occupied at the time of such event?

YES/NO

5.4 Northern Ireland

Does the Proposer undertake any work in Northern Ireland?

YES/NO

6. PREMISES

6.1 Please list the full address of any Premises to be insured:

(if property is not being insured, please still list the locations from which you trade)

Premises 1:

Post Code:

Premises 2:

Post Code:

Premises 3:

Post Code:

Premises 4:

Post Code:

7. INSURANCE PRODUCTS

7.1.1 PROPERTY

Please complete the table to provide details of the cover you require:

SECTION				
SUM INSURED	Premises 1	Premises 2	Premises 3	Premises 4
Buildings (including fixed glass, landlord's fixtures/fittings, outside walls, gates and fences). Do not include caravans or other structures here.	£	£	£	£
Stock and Materials in Trade	£	£	£	£
Wines, Spirits, and Tobacco	£	£	£	£
All Other Contents (including fixtures & fittings, machinery, plant, tenants improvements and computers)	£	£	£	£
Day One Uplift. Do you wish to have the Sum Insured for Buildings and Contents adjusted by up to 15% in the event that costs of reinstatement or repair escalate between the date of loss or damage and the eventual settlement date?	YES/NO	YES/NO	YES/NO	YES/NO

STRUCTURES

- Holiday lodges, chalets, park homes, or static or touring caravans used for leisure, recreation or holiday purposes only.
- All interior and exterior non detachable fixtures, fittings, and furnishings.
- Domestic outbuildings, chests, steps, landscaping and boundary fencing pertaining to 1, above **WHICH ARE NOT FOR SALE.**

SUM INSURED	Premises 1	Premises 2	Premises 3	Premises 4
a) Lodges, Chalets and Park Homes	£	£	£	£
b) Static and Touring Caravans	£	£	£	£
c) Contents (All structures)	£	£	£	£

STRUCTURES – SALES STOCK (at the premises and for sale)

1. Holiday lodges, chalets, park homes, or static or touring caravans used for leisure, recreation or holiday purposes only.
2. All interior and exterior non detachable fixtures, fittings, and furnishings.
3. Domestic outbuildings, chests, steps, landscaping and boundary fencing pertaining to 1, above **WHICH ARE NOT FOR SALE.**

SUM INSURED	Premises 1	Premises 2	Premises 3	Premises 4
a) Lodges, Chalets and Park Homes	£	£	£	£
b) Static and Touring Caravans	£	£	£	£
c) Contents (All structures)	£	£	£	£
Rent Payable	£	£	£	£
Indemnity Period (Rent Payable)				
Business Interruption (Gross Profit)	£	£	£	£
Indemnity Period (Gross Profit)				
Additional Increased Cost of Working	£	£	£	£
Rent Receivable and Loss of Hiring Charges	£	£	£	£
Indemnity Period (Rent Receivable)				

7.1.2 General Property Sections (not premises specific)

Goods in Transit

£

Included automatically at £2,000. Only state an alternative amount if you require a limit higher than this.

All Risks to General Business Equipment

£

All Risks to Laptops & Mobile Phones

£

 Fidelity Guarantee (Theft by Employees). **Maximum £100,000**

£

Money in Safe or Strongroom in the Premises

£

(State the highest amount required at any one premises.)

Money in Transit or Bank Night Safe	<input type="text" value="£"/>
Book Debts	<input type="text" value="£"/>
<i>Included automatically at £5,000. Only state an alternative amount if you require a limit higher than this.</i>	
Stock Deterioration following Refrigeration Breakdown	<input type="text" value="£"/>
<i>Included automatically at £2,000. Only state an alternative amount if you require a limit higher than this.</i>	
Computer Equipment Breakdown at the Premises. Maximum £50,000	<input type="text" value="£"/>
Computer Equipment Breakdown Increased Cost of Working. Maximum £25,000	<input type="text" value="£"/>
Loss of Licence	<input type="text" value="£"/>
<i>Included automatically at £100,000. Only state an alternative amount if you require a limit higher than this.</i>	

7.1.3 Buildings/Construction (please answer the following questions in respect of this proposal)

Are the Premises constructed of brick and/or stone walls with slate, tile, felt, or concrete roof?	<input type="text" value="YES/NO"/>
Do any Premises have a flat roofed area exceeding 25% of its total?	<input type="text" value="YES/NO"/>
Do any of the Premises contain any composite panels?	<input type="text" value="YES/NO"/>
Is any premises listed?	<input type="text" value="YES/NO"/>

7.1.4 Occupancy

Are any of the premises operated seasonally or otherwise closed for periods exceeding 30 days?	<input type="text" value="YES/NO"/>
If you answered YES, are the premises occupied by you when closed for business?	<input type="text" value="YES/NO"/>

7.1.5 Fire Risk Management

Is there a valid fire safety certificate in force at all premises to be insured?	<input type="text" value="YES/NO"/>
Is there an open fire place at any of the premises?	<input type="text" value="YES/NO"/>
Are all premises to be insured within 10 miles of a full time fire station?	<input type="text" value="YES/NO"/>



7.1.6 **Security** (please complete the table to provide details of the security protections in effect at each premises)

	Premises 1	Premises 2	Premises 3	Premises 4
Intruder Alarm Maintained by an NSI or SSAIB company	YES/NO	YES/NO	YES/NO	YES/NO
CCTV	YES/NO	YES/NO	YES/NO	YES/NO
Gated Unit	YES/NO	YES/NO	YES/NO	YES/NO
24 Hour or overnight manned security	YES/NO	YES/NO	YES/NO	YES/NO

7.1.7 **Subsidence** (please answer the following questions in respect of this proposal)

Are all Premises free from signs of damage which may be attributable to Subsidence, Landslip or Heave?

Are any Premises being monitored or has it previously been monitored for Subsidence, Landslip or Heave – or actually incurred damage from Subsidence, Landslip or Heave?

7.1.8 **Flood** (is any Premises in a flood plain or area that has previously flooded?)

Premises 1	Premises 2	Premises 3	Premises 4
YES/NO	YES/NO	YES/NO	YES/NO

7.1.9 **Age of Buildings and Number of Storeys** (please complete the table to confirm the Age and number of storeys in respect of each premises to be insured)

	Premises 1	Premises 2	Premises 3	Premises 4
Year Built				
Number of Storeys				

7.2 CONTRACT WORKS & PLANT

7.2.1 Please complete the following table to detail the Contract Works and/or Contractors Plant cover you require.

Owned Plant	£ <input type="text"/>
Hired in Plant <i>(State the Any One Occurrence/Accident Limit)</i>	£ <input type="text"/>
Hiring Charges <i>(Estimate for the next 12 months). Hired in plant cover is not available unless this information is provided.</i>	£ <input type="text"/>
Continuing Hire Charges <i>(This is automatically included where Hired in Plant is insured. You must include the values of Continuing Hire Charges in the Hired in Plant Sum Insured).</i>	£ <input type="text"/>
Employees Tools and Effects <i>(Limited to £500 per Employee)</i>	£ <input type="text"/>
Contract Works <i>(State the maximum value of any one contract). Maximum Contract Period is 12 months. Please contact us if this is insufficient.</i>	£ <input type="text"/>
Turnover <i>(You must state estimated turnover if Contract Works cover required).</i>	£ <input type="text"/>

7.3 LEGAL LIABILITY

7.3.1 Employers Liability Limit

Please tick to indicate limit of indemnity required for Employers Liability:

NOT INSURED	
£10 million	

7.3.2 Public/Products Liability Limit

Please state the limit of indemnity required for Public/Products Liability (if required)

£

7.3.3 Please confirm your annual **Wageroll** (projected for the next 12 months)

Type	Estimated Annual Wageroll
Clerical (non manual work) employees	£
Directly employed door/security employees	£
Agency door/security employees to Agency door/security personnel	£
Maintenance, Building Works and Similar employees	£
Other manual work employees	£

7.3.4 Please confirm your annual **Turnover** (projected for the next 12 months)

Type	Estimated Turnover
Sales of caravans and other structures	£
Sales of household goods, food and other general shop items	£
All other Turnover	£

7.3.5 Risk Management

Is all equipment and are all goods and products stored, inspected and maintained in accordance with the manufacturer's recommendations?

YES/NO

With regard to any club or public house or similar facilities, have you written procedures for ensuring regular inspections are made (during business hours) for spillages or broken glass and are these inspections specifically enforced with staff and recorded?

YES/NO

Have there been any incidents in the last 3 years that have required a Police visit and/or warning at any of your premises?

YES/NO

Have you had any warnings given or requirements made by the Health and Safety Executive or similar authority?

YES/NO

7.3.6 Legislation

Do you comply with relevant legislation and regulatory requirements including, but not limited to, the following:

Management of Health and Safety at Work Regulations 1999	YES/NO
Workplace (Health, Safety and Welfare) Regulations 1999	YES/NO
Personal Protective Equipment at Work Regulations 1992	YES/NO
Manual Handling Operations 1992	YES/NO
Health and Safety (First Aid) Regulations 1981	YES/NO
The Health and Safety Information for Employees Regulation 1989	YES/NO
Noise at Work Regulations 1989	YES/NO

7.3.7 Workplace Activities

Moving of structures which don't belong to you	YES/NO
Groundworks or other heavy manual work or work involving construction machinery	YES/NO
Maintenance or other work on structures or property which doesn't belong to you	YES/NO

7.3.8 HMRC Employers Reference Number

You must provide the HMRC ERN if you require Employers Liability insurance to cover an employer in England, Scotland, Wales, or Northern Ireland. We must have this information to provide to the Employers' Liability Tracing Office (ELTO).

Please state your HMRC ERN, including any different number that may apply to a subsidiary company that is to be insured. If your business does not have an HMRC Employers Reference Number (ERN) please confirm the reason.

Company	ERN Status	ERN Number

If exempt, please explain below:



7.4 DIRECTORS & OFFICERS LIABILITY**Do you require Directors & Officers Liability Insurance?**

YES/NO

If YES, please complete questions 7.4.1 to 7.4.6. If NO, please continue to question 7.5

7.4.1 Limit

Please state the Limit of Indemnity required for Directors & Officers insurance:

7.4.2 D&O General Questions - Please answer the following questions in respect of this proposal:

Has the company been established for more than 12 months?

YES/NO

Do the Company's activities involve the provision of financial products or services?

YES/NO

Does the Company's latest annual report and accounts show a positive net income (after tax)?

YES/NO

Does the Company's latest annual report and accounts show a positive shareholder funds/net worth?

YES/NO

Does the Company have any assets or subsidiaries in the USA or Canada?

YES/NO

Are the Company's shares publicly traded on any stock exchange?

YES/NO

Have any claims been made against any past or present Director or Officer of the Company or its Subsidiaries?

YES/NO

Are you aware of any circumstances which may give rise to a claim?

YES/NO

7.4.3 Turnover

Please state your Company's total consolidated turnover as shown in your latest annual report and accounts:

7.4.4 Company Registration Number

Please state your Company Registration Number:

7.4.5 Entity and Employment Practices Liability Limit

Please indicate the Limit required for Entity and Employment Practices Liability. If NONE, please continue to question 7.5:

NONE	<input type="text" value="YES/NO"/>
£250,000	<input type="text" value="YES/NO"/>
£500,000	<input type="text" value="YES/NO"/>

7.4.6 Entity and Employment Practices Liability General Questions - Please answer the following questions in respect of this proposal:

Do you have written employment and grievance procedures that have been issued to all employees?	<input type="text" value="YES/NO"/>
Do you have MORE than 100 employees?	<input type="text" value="YES/NO"/>
Are you anticipating any redundancies in the next 12 months?	<input type="text" value="YES/NO"/>
Are any final stage disciplinary procedures or other formal processes underway that could give rise to a claim?	<input type="text" value="YES/NO"/>
Have there been any claims, or circumstances that might lead to a claim, involving any of you?	<input type="text" value="YES/NO"/>

7.5 LEGAL EXPENSES**Do you require Legal Expenses Insurance?**

YES/NO

If YES, please complete questions 7.5.1 to 7.5.4. If NO, please continue to question 7.6.

7.5.1 Wageroll

What is your estimated total Wageroll for the forthcoming period of insurance (next 12 months)

7.5.2 Disputes, Prosecution, Activities

Have you, your business or employees been involved in any legal disputes, action or prosecution (excluding driving offences) during the last 5 years whether insured or not?

YES/NO

7.5.3 Redundancies

To the best of your knowledge and belief, are any redundancies envisaged in your business within the next 12 months?

YES/NO

7.5.4 Mergers/Takeover

In the last 3 years, have you been taken over, merged with or taken over any other company, or to the best of your knowledge and belief is it likely that your firm will take over another firm within the next 12 months?

YES/NO

8. CLAIMS HISTORY

8.1 Claims History

Have you or any of your Directors or Partners, or any company of which any of you have been a director, or any partnership of which any of you have been a partner, sustained any loss or damage or had a claim made against you during the last 5 years?

YES/NO

IF YES please complete table below:

Date of Claim	Claim Type	Total Claim Amount	Status
			OPEN/CLOSED
			OPEN/CLOSED
			OPEN/CLOSED
			OPEN/CLOSED
			OPEN/CLOSED
			OPEN/CLOSED
			OPEN/CLOSED
			OPEN/CLOSED
			OPEN/CLOSED
			OPEN/CLOSED

9. DECLARATION

9.1 Additional Information

In the box below, please state any additional information necessary to provide; insofar that it increases a risk or might otherwise be relied on by us to make a fair and reasonable assessment of your proposal.

9.2 Declaration

Do you confirm that the statements made and questions answered on behalf of the proposer are to the best of your knowledge and belief true and complete?

YES/NO

Signed:

Date: