

TRADE PROPOSAL FORM FOR INDIGO LIABILITY INSURANCE & COMBINED COMMERCIAL COVER



Please complete all sections of this form. Dashes are not acceptable answers & the form will be returned to you for completion, which may delay your application. Important Restrictions and Limitations of Cover are indicated in Red Ink. Please make sure and understood these notes fully.

Full (Main) Company Name to be insured:

Any Subsidiary or Trading styles/names that need to be insured:

Names of all Directors, Partners & Officers:

Registered Number if the company is a Limited Company (Ltd):

Business Address:

Postcode (if applicable) :

Country:

Main Contact Name:

Position:

Telephone Number:

Mobile Number:

E Mail Address:

Website Address:

Postal Address (if different from above):

Business Description (please tick):

Dive Store

Dive School

Dive Store & Dive School

Recreational Dive Club

Other (please provide details below)

Date business established at the above premises:

Elsewhere:

Business status:

Description of Business Activities undertaken:

Please list any additional activities (other than Scuba, Snorkel or Freediving) that are to be insured, with the additional turnover generated by each:

Which Certifying Association Standards does the School/Centre train to?

PADI NAUI BSAC RAID SSI TDI OTHER

What types of locations are used for instruction/training, and to what maximum depth?

Please provide a breakdown of the total turnover of your business as follows:

| | | | |
|----------------|---|---|---|
| Diver Training | £ | Repairs & Servicing of Diving Equipment | £ |
| Retail Sales | £ | Any Other Turnover : | £ |

| | | |
|-----------------------------------|------------------|--------------|
| Please provide the: | Total Number of: | Annual Wages |
| Dive Instructors | | £ |
| Assistant Instructors/Dive Guides | | £ |
| Non-Diving staff | | £ |
| Volunteers | | N/A |

Qualifications & diving practices of Instructors / Assistant Instructors / Dive Guides must comply with National/Local regulations & any other Statutory Regulations, in addition to their certifying Association's recommendations for safe Diving Practice

INDIGO LIABILITY INSURANCE

Coverage Required:

| | | | | |
|--|-----|----|-----------------------|-----------------|
| Insured Section A - Public Liability | YES | NO | Limit: £3 million GBP | £5 million GBP |
| Insured Section B - Products Liability | YES | NO | Limit: £2 million GBP | £5 million GBP |
| Insured Section C – Pollution Liability | YES | NO | Limit: £2 million GBP | £5 million GBP |
| Employers Liability | YES | NO | Limit: £5 million GBP | £10 million GBP |

RISK PROFILE:

If you answer 'YES' to any of the following questions, please provide further details in the APPLICATION NOTES below, clearly indicating which question the information relates to.

1. Do you ever operate from premises owned by other companies? YES NO
2. Do you provide overnight Accommodation? YES NO
3. Do you provide Catering facilities? YES NO
4. Do you provide any Instruction Courses abroad YES NO
5. Does the Company utilise any other form of breathing apparatus other than standard manufacturers' open-circuit scuba diving equipment? YES NO
6. Does the Company utilise any form of mixed gas? YES NO
7. Does the Company engage in Cave Diving or underwater pot holing? YES NO
8. Does the Company run any of the following courses:
 - i) First Aid Courses YES NO
 - ii) Oxygen Administrations Courses YES NO
 - iii) Boat handling/licencing Courses YES NO
 - iv) Nitrox/Trimix Courses YES NO
 - v) Rebreather Courses YES NO
 - vi) Diving apparatus other than SCUBA YES NO
 - vii) Any Other Non-Diving Specialty Courses YES NO

9. Does the Company participate in any form of Commercial Diving? YES NO
Please note that this policy does not provide any cover for any Commercial Diving Activities.
10. Does the Company use small boats for open water dive training? YES NO
Please note that we may insure the liability of operating vessels up to 15 metres in length in relation to the business activities, but please contact us if you own or operated vessels in excess of this length.
11. Does the Company offer servicing of diving equipment? YES NO
You must be approved to service diving equipment, and you must comply with any Local/National Statutory regulations for this type of business.
12. Does the Company hire out its own water that it owns or operates for recreational diving? YES NO
(i.e. Lake/Quarry/Pool) If 'YES', you will need to provide further information before we are able to provide cover in respect of your liability for operating a dive site, even if you do not hire out your water.
13. Does the Company own or operate a compressor? YES NO
You must conform to all applicable National/Local regulations. The Compressor must be regularly serviced and all filter changes and services must be logged.
14. Is the Compressor separately insured for liability? YES NO
15. Is the Company registered with a National or Local Regulatory Authority? YES NO
16. If 'NO' have you applied for registration with them? YES NO

DEFINITIONS

Buildings means those Buildings at The Premises including: landlords fixtures and fittings; outbuildings extensions annexes and gangways walls gates and fences; yards carparks roads and pavements which serve the premises; telephone gas water and electric installations piping ducting cables wires and associated control gear and accessories on The Premises and extending to the public mains but only to the extent of The Insured's responsibility. **Unless specifically agreed the Buildings must be built of brick, stone or concrete and roofed with slate, tile or concrete. If this is not the case then please provide details on the construction of the building.**

Contents means machinery, plant, training pool filtration & pumping systems, business fixtures and fittings utensils for which you are responsible at The Premises. Cash registers; counters and display stands and any other contents at The Premises owned by you or for which you are responsible. This also means Compressors, air bank, associated manifolds and piping, test equipment, servicing tools.

Stock means all diving equipment (including rebreathers) underwater camera equipment for sale hire and tuition use; display material brochures; promotional material; training literature; any other stock at The Premises owned by you or for which you are responsible, but excluding landlords fixtures and fittings.

Computers means all computer equipment, laptops, mobile telephones owned by you at the Premises.

Please Note:

MINIMUM SECURITY CONDITION – Please note that where insured Stock is present on the premises, the minimum security requirement is for an NSI approved central station alarm system to be installed and operational on the premises.

SECTION 2 – MATERIAL DAMAGE

Total Value to

Insure

1. Details of property to be Insured:
- Buildings
 - Contents
 - Stock
 - Computers
 - Compressors

Please specify Compressor make(s) & model(s)

2. Do you require cover for temporary removal to dive shows/exhibitions? YES NO
3. Do you require cover for temporary removal of training kit to dive sites/training locations? YES NO
4. Do you provide 'over the counter hire' of dive equipment to clients not under supervision? YES NO
5. Do you provide 'over the counter hire' of Underwater Camera & Video equipment to clients not under supervision? YES NO

Indemnity under 4) & 5) above is limited to £1,500 (wholesale value exc. VAT) for any one claim. A copy of your standard hire terms must be sent to us before this cover operates.

6. Are the business premises:
- a) in an area free from flooding? YES NO
- b) built entirely of brick/stone/concrete with the roof made of incombustible materials? YES NO
- c) occupied only by you? YES NO
- d) heated only by fixed oil, electricity or gas fittings (but not liquid petroleum gas)? YES NO
- e) in a good state of repair with machinery in good order & properly fenced or guarded? YES NO
- f) supplied with electricity by modern fittings and wiring? YES NO
7. Is cover required for subsidence? YES NO
8. Are all water pipes protected against freezing by lagging or insulation? YES NO
- If NO, there will be no cover for claims arising as a result of burst pipes.**
9. Do you keep any property to be insured in any basements? YES NO
- There is no cover for items stored less than 12 inches above basement floor level.**
10. a) Do you have a National Security Inspectorate (NSI) approved intruder alarm system? YES NO
- b) Is the system subject to a maintenance agreement? YES NO
- d) Is the alarm linked to a central station signaling system? YES NO
- e) What is the name and address of the alarm company?
- The minimum security requirement is for Stock cover is a Central Station Monitored alarm. IF THERE IS NO CENTRAL STATION NSI APPROVED ALARM INSTALLED, THEFT COVER IS EXCLUDED until such time as the alarm is installed.**
11. Describe the security at your premises in as much detail as possible (continue on a separate sheet if necessary)

It is a Policy Condition that the security you describe here shall be in force at all times.

SECTION 3 - BUSINESS INTERRUPTION

1. Is cover required? YES NO
2. Please provide Gross Profit

SECTION 4 - MONEY

1. Is cover for money required? YES NO
- If Yes, please answer parts a) to e)
- a) estimated annual amount of all money in transit £ _____
- b) maximum amount on Premises during business hours or in transit or bank night safe £ _____
- c) maximum amount carried by any one collector or roundsman £ _____
- d) maximum amount in the private dwelling of any director/partner/authorised employee £ _____
- e) maximum amount in safe outside business hours £ _____

Money on/off the premises outside business hours must be kept in a safe complying with the Underwriters safe list.
£ _____

SECTION 5 - GLASS

1. Is cover for glass required? YES NO
2. Is any glass to be insured of a special nature? YES NO
(e.g. lettered, stained, embossed, silvered, armoured or toughened)
3. Total value of all glass £ _____
- Made up of: value of normal glass £ _____
- value of special glass £ _____

SECTION 6 – DETERIORATION OF FROZEN FOOD

1. Is cover required? YES NO
If Yes, please state sum insured required £ _____
**Refrigeration units more than 15 years old, or those with a motor larger than 2 h.p. are not acceptable.
The plant must be subject to a manufacturers guarantee, or warranty, or maintenance contract.**

SECTION 7 - GOODS IN TRANSIT

1. Is cover required? YES NO
2. Maximum value to be insured for any one occurrence £ _____
3. Do you require the cover to extend to your own tools and/or samples? YES NO
If Yes, please provide details below of what you wish to insure Value _____
£ _____
£ _____
4. What protection does the vehicle have? _____

It is a Policy Condition that the security you describe here shall be in force at all times.

IMPORTANT NOTE: Acts of Terrorism (This cover may not be available in certain countries)

Cover against Acts of Terrorism is limited to:

| | | | |
|-----------------------|----------|---|--------------------------------|
| Buildings | £100,000 |) | if insured or any limit or sum |
| Contents | £100,000 |) | insured stated in respect of |
| Business Interruption | £100,000 |) | that loss whichever is the |
| Book Debts | £100,000 |) | lower per loss occurrence |

If you require these limits to be increased to the full value of your property please contact us.

General Details Applicable to Indigo Liability and Combined Commercial Cover

Please carefully read the following statements and confirm that you can answer yes to the following questions.

In the event you cannot answer yes please give full details

1. You confirm that you and any individual involved in the business of the Proposer/Insured in a capacity listed in (a) to (e) below, being:
- a director;
 - a business partner;
 - a family member;
 - an individual providing working capital or loan guarantees to this business; and
 - anyone else who plays a significant role in making decisions about how the Proposer/Insured is to be managed or organised;
- whether in relation to the business of the Proposer/Insured or any previous business or any other business in which you or they have been involved in any of the capacities listed in (a) to (e) above or in a personal capacity:
- have never been declared bankrupt; **Yes**
 - have never been disqualified from being a company director; **Yes**
 - have never had any County Court Judgment(s) (CCJ) or Sheriffs Court Decrees entered against you or them, or been involved in a company against which such judgments have been entered; **Yes**
 - have never been, or been a director or officer of a company which has been, declared insolvent or had a receiver or liquidator appointed or entered into arrangements with creditors in accordance with The Insolvency Act 1986, or had an Individual Voluntary Arrangement (IVA); **Yes**
 - (v) have never been party to, or involved in a company which was party to, a Company Voluntary Arrangement (CVA); **Yes**
 - have never been convicted or have any prosecution pending or been given an official police caution in respect of any criminal offence other than motoring offences and any offences which are spent under the Rehabilitation of Offenders Act 1974, or been involved in a company subject to such a conviction, prosecution or caution; **Yes**

- vii. have never been subject to a recovery action or fines exceeding £25,000 by HM Revenue & Customs, or been involved in a company subject to such a recovery action or fines **Yes**
 - viii. have never been charged with or convicted of, or been involved in a company charged with or convicted of, a breach of the Health and Safety at Work Act or other legislation relating to employee safety and safe working practices, or been served with, or been involved with a company served with, an improvement order or a prohibition notice under such legislation. **Yes**
2. You have and maintain in force all valid and necessary permits and licences to trade required for your business to operate lawfully. **Yes**
 3. Your business complies with Health and Safety statutory requirements and regulations applicable to your business (if unsure, please refer to Health and Safety Executive guidance relevant to your business). **Yes**
<http://www.hse.gov.uk>
 4. You and your business have not had any claims or incidents which may give rise to a claim relevant or relating to this proposed insurance:
 - a. within the previous 5 years; or **Yes**
 - b. you have already fully declared to us any previous claims or incidents as part of your duty of fair presentation. **Yes**

Material Damage and Business Interruption Cover

In the event you cannot answer yes please give full details

1. Since taking up occupation or ownership of the proposed premises insured they have not been subject to:
 - i. flood; **Yes**
 - ii. illegal or forced entry; **Yes**
 - iii. any form of vandalism, arson or malicious damage. **Yes**
2. The sums insured you have chosen are sufficient to cover the replacement cost, as new, of all property insured (including the full rebuilding costs of reinstating any insured buildings, inclusive of professional fees, as applicable) and the full extent of potential business interruption losses. **Yes**
3. You have the following minimum security measures in place at your premises.
 - a. The external doors of your premises or internal doors which provide access to any part of the buildings not occupied by you are secured with at least one of the following security measures appropriate to the door type:
 - i. a mortice deadlock which has a minimum of 5 levers which conforms to British Standard BS3621 with a metal striking box plate for timber or steel framed doors;
 - ii. a multi-point locking system which has a minimum of three locking points with key operated cylinder deadlock which conforms to British Standard PAS 3621:2011 for UPVC, composite, aluminium framed and sliding doors;
 - iii. a high security padlock of at least British Standard BS EN 12320 security grade 3 or Central European Norm (CEN) grade 3 with a minimum shackle thickness of 10mm and manufacturer's corresponding locking bar or keep for other doors or roller shutters manufactured to LPS 1175 Security Rating 1 or above;
 - iv. two key operated security bolts fitted internally and shooting vertically one at the top and the other at the bottom of the door for double or multiple folding leaf doors, other than where any leaf door is required to be opened externally, in which case appropriate locks to the standards specified in either (i) to (iii) are in place.
Yes
 - b. Windows/skylights capable of opening at ground floor, basement or other floor levels (which are "easily accessible") are secured with key operated locking devices with keys removed. This requirement does not apply to windows/skylights which are protected by solid steel bars, grilles, locked gates, shutters, expanded metal or weld mesh.
For the purposes of this requirement "easily accessible" are those levels that can be reached from the ground (without the use of a ladder) or by climbing up via extension balconies, downpipes, external staircases and fire escapes, canopies, outbuildings, garages, walls, nearby flat roofs, trees adjoining or next door premises.
Yes
Any door or window designated as a fire exit following a fire risk assessment or building regulations may be excluded from these requirements. These are secured internally by panic bolts or fire exit bolts (capable of opening at all times) suitable for use in emergency escape situations other than when the premises is left unattended. Any additional security devices must be approved by the local Fire Prevention Officer.
4. All fixed electrical installations at the premises have been tested and inspected at least once every 5 years and (if recommended more frequently) as recommended in the latest Electrical Installation Condition Report (EICR) and any defects identified have been remedied. **Yes**
A copy of your current EICR is retained by you for inspection by us. **Yes**

Indigo Liability Cover

1. Qualifications & diving practices of Instructors / Assistant Instructors / Dive Guides will comply with National / Local regulations & any other Statutory Regulations, in addition to their RSTC, CMAS or EUF certifying Association's recommendations for safe Diving Practice **Yes**
2. All staff servicing diving equipment will be approved and qualified to service such equipment and follow local/national statutory regulations **Yes**
3. All diving will be conducted using standard manufacturers diving equipment **Yes**
4. If you operate a compressor
 - a. the Compressor will be regularly serviced and all filter changes and services must be logged. **Yes**
 - b. A written scheme will be maintained if required under local/national statutory regulations. **Yes**

Other material information/alterations to the Statements of Fact.

Please provide any other material information which may be relevant. If in doubt, please disclose the information. If any responses are not marked "Yes", please explain your answer by providing all material information. See note below and add further sheets where necessary.

What is Material Information?

You must search for all material information and disclose it to us without misrepresentation. Material information is anything which might reasonably influence our decision to offer you insurance or the terms (including the premium) on which any offer is made. It includes facts, circumstances, allegations and events. Material information includes special or unusual facts concerning you or your business, any particular concerns you may have which have led you to seek or increase your insurance cover and any other facts relevant to the risk taken by us. You should assume that all information specifically sought by us is material, whether in this Statements of Fact or otherwise.

Please check carefully all the information and advise your insurance adviser or our Binding Underwriter (see your policy) if any corrections or additions are required as soon as reasonably practicable.

When you are satisfied it is accurate and complete, please sign and date the form and return it to us within 30 days of inception of this policy.

Declarations

I/we confirm that the information in this Statement of Fact is correct and complete and that all material information required for a fair presentation of the risk has been disclosed.

I/we confirm that I am/we are authorised to sign this declaration on behalf of the Proposer/Insured and do so according to the knowledge of the Proposer/Insured, the Proposer/Insured having made all reasonable enquiries necessary to make a fair presentation of the risk.

Title/Position of signatory

Print Name

Date

Signed

This form should be signed by a Director of the Proposer/Insured company or by a partner of the Proposer/Insured partnership. A broker or agent should only sign this form if duly authorised by the Proposer/Insured to make the Declarations on behalf of the Proposer/Insured.

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