



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.

Proposer Information:

1. Full (Main) Company Name to be insured:

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

3. Names of all Directors, Partners & Officers:

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

5. Full Business Address:

6. Main Contact Name & Position in Company

7. Contact Number(s):

8. Email Address:

9. Website Address

10. Postal Address (if different from above):

11. Business Description (please tick):

Dive Store	<input type="checkbox"/>
Dive School	<input type="checkbox"/>
Dive Store & Dive School	<input type="checkbox"/>
Recreational Dive Club	<input type="checkbox"/>
Other (please provide details below)	<input type="checkbox"/>

12. Date business established at the above premises:

Elsewhere:

13. Business status:

Sole Trader	<input type="checkbox"/>
Partnership	<input type="checkbox"/>
Limited Company	<input type="checkbox"/>
Other (please provide details below)	<input type="checkbox"/>

Recreational Dive Club Information:

If your operation is a Recreation Dive Club please provide answers to the following, if you do not operate a club please proceed to the Dive School, Centre, Shop Information section:

1. When was the Club established?

2. Please confirm if the Club is owned by the members for the benefit of the members:

Yes No

a. If NO then please confirm who the Club is owned by:

3. Description of the Club activities undertaken:

4. Which certifying Dive Association Standards is the Club affiliated with?

PADI NAUI BSAC Other (please provide details below)

5. Please provide the total annual Club turnover:

£

6. Please provide the total number of Club Members:

Dive Store, Dive School Information:

1. Description of Business Activities undertaken:

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

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

PADI <input type="checkbox"/>	NAUI <input type="checkbox"/>	BSAC <input type="checkbox"/>	RAID <input type="checkbox"/>	SSI <input type="checkbox"/>	TDI <input type="checkbox"/>
Other (please provide details below) <input type="checkbox"/>					

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

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

Diver Training £	Repairs & Servicing of Diving Equipment £
Diving Activities (No training) £	Retail Sales £
Any Other Turnover (Please provide details of Activities below): £	

5. Please provide us with the details of you staff:

Role:	Total Number of:	Annual Wages:
Dive Instructors		£
Assistant Instructors/Dive Guides		£
Non-Diving Staff		£
Volunteers		£

It is a UK Legal Requirement to hold Employers Liability Insurance if you have any employees. This includes unpaid volunteers.

6. Please provide your ERN / PAYE Number or confirm that you are exempt

ERN / PAYE Number	Or Exempt <input type="checkbox"/>
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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 including the HSE Diving at Work minimum dive team requirements.

INDIGO LIABILITY INSURANCE

Coverage Required:

Insured Section A - Public Liability	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	£3,000,000 <input type="checkbox"/>	£5,000,000 <input type="checkbox"/>	
Insured Section B - Products Liability	Yes <input type="checkbox"/>	No <input type="checkbox"/>	£2,000,000 <input type="checkbox"/>	£5,000,000 <input type="checkbox"/>	
Insured Section C – Pollution Liability	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	£3,000,000 <input type="checkbox"/>	£5,000,000 <input type="checkbox"/>	
Employers Liability	Yes <input type="checkbox"/>	No <input type="checkbox"/>	£5,000,000 <input type="checkbox"/>	£10,000,000 <input type="checkbox"/>	
Directors & Officers Errors & Omissions Liability	Yes <input type="checkbox"/>	No <input type="checkbox"/>	£50,000 <input type="checkbox"/>	Other <input type="checkbox"/>	

Dive Master Insurance Consultants Limited

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Registered in England No. 2658166



BIBA

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?	Y <input type="checkbox"/> N <input type="checkbox"/>
2. Do you provide overnight Accommodation?	Y <input type="checkbox"/> N <input type="checkbox"/>
3. Do you provide Catering facilities?	Y <input type="checkbox"/> N <input type="checkbox"/>
4. Do you provide any Instruction Courses abroad	Y <input type="checkbox"/> N <input type="checkbox"/>
5. Does the Company utilise any other form of breathing apparatus other than standard manufacturers' open-circuit scuba diving equipment?	Y <input type="checkbox"/> N <input type="checkbox"/>
6. Does the Company utilise any form of mixed gas?	Y <input type="checkbox"/> N <input type="checkbox"/>
7. Does the Company engage in Cave Diving or underwater pot holing?	Y <input type="checkbox"/> N <input type="checkbox"/>
8. Does the Company run any of the following courses:	
i. First Aid Courses	Y <input type="checkbox"/> N <input type="checkbox"/>
ii. Oxygen Administrations Courses	Y <input type="checkbox"/> N <input type="checkbox"/>
iii. Boat handling/licencing Courses	Y <input type="checkbox"/> N <input type="checkbox"/>
iv. Nitrox/Trimix Courses	Y <input type="checkbox"/> N <input type="checkbox"/>
v. Rebreather Courses	Y <input type="checkbox"/> N <input type="checkbox"/>
vi. Diving apparatus other than SCUBA	Y <input type="checkbox"/> N <input type="checkbox"/>
vii. Any Other Non-Diving Specialty Courses	Y <input type="checkbox"/> N <input type="checkbox"/>
1. Does the Company use small boats for open water dive training? 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.	Y <input type="checkbox"/> N <input type="checkbox"/>
2. Does the Company offer servicing of diving equipment? You must be approved to service diving equipment, and you must comply with any Local/National Statutory regulations for this type of business.	Y <input type="checkbox"/> N <input type="checkbox"/>
3. Does the Company hire out its own water that it owns or operates for recreational diving? (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.	Y <input type="checkbox"/> N <input type="checkbox"/>
4. Does the Company own or operate a compressor? You must conform to all applicable National/Local regulations. The Compressor must be regularly serviced and all filter changes and services must be logged.	Y <input type="checkbox"/> N <input type="checkbox"/>
5. Is the Compressor separately insured for liability?	Y <input type="checkbox"/> N <input type="checkbox"/>
6. Is the Company registered with a National or Local Regulatory Authority?	Y <input type="checkbox"/> N <input type="checkbox"/>
7. If 'NO' have you applied for registration with them?	Y <input type="checkbox"/> N <input type="checkbox"/>

COMBINED COMMERCIAL ALL RISKS POLICY:

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.

Minimum Security Measures

It is a requirement of this Policy that the following minimum-security measures are in place at Your Premises and put into effective operation when left Unattended unless otherwise endorsed or stated in Your Schedule.

Section 1 – Property Damage

1. details of Property to be Insured:	
Buildings	£
Contents Including Compressors	£
Stock	£
Computers	£
a. Please specify Compressor make(s) & model(s):	
2. Do you require cover for temporary removal to dive shows/exhibitions?	Y <input type="checkbox"/> N <input type="checkbox"/>
3. Do you require cover for temporary removal of training kit to dive sites/training locations?	Y <input type="checkbox"/> N <input type="checkbox"/>
4. Do you provide 'over the counter hire' of dive equipment to clients not under supervision?	Y <input type="checkbox"/> N <input type="checkbox"/>
5. Do you provide 'over the counter hire' of Underwater Camera & Video equipment to clients not under supervision?	Y <input type="checkbox"/> N <input type="checkbox"/>
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?	Y <input type="checkbox"/> N <input type="checkbox"/>
b. built entirely of brick/stone/concrete with the roof made of incombustible materials?	Y <input type="checkbox"/> N <input type="checkbox"/>
c. occupied only by you?	Y <input type="checkbox"/> N <input type="checkbox"/>
	Y <input type="checkbox"/> N <input type="checkbox"/>

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d. heated only by fixed oil, electricity or gas fittings (but not liquid petroleum gas)?	Y <input type="checkbox"/> N <input type="checkbox"/>
e. in a good state of repair with machinery in good order & properly fenced or guarded?	Y <input type="checkbox"/> N <input type="checkbox"/>
f. supplied with electricity by modern fittings and wiring?	Y <input type="checkbox"/> N <input type="checkbox"/>
7. Is cover required for subsidence?	Y <input type="checkbox"/> N <input type="checkbox"/>
8. Are all water pipes protected against freezing by lagging or insulation? If NO, there will be no cover for claims arising as a result of burst pipes.	Y <input type="checkbox"/> N <input type="checkbox"/>
9. Do you keep any property to be insured in any basements? There is no cover for items stored less than 12 inches above basement floor level.	Y <input type="checkbox"/> N <input type="checkbox"/>
10. 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.	
11. Is cover for glass required? a. Is any glass to be insured of a special nature? (e.g. lettered, stained, embossed, silvered, armoured or toughened)	Y <input type="checkbox"/> N <input type="checkbox"/> Y <input type="checkbox"/> N <input type="checkbox"/>
12. Total value of all glass Made up of: value of normal glass value of special glass	£ £ £

Section 2 – Business Interruption

1. Is cover required?	Y <input type="checkbox"/> N <input type="checkbox"/>
2. Please provide Gross Profit	£

Section 6 – Money and Assault

1. Is cover for money required? If Yes, please answer parts a) to e)	Y <input type="checkbox"/> N <input type="checkbox"/>
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 7 – Goods In Transit

1. Is cover required? If Yes Please confirm the maximum value to be insured for any one occurrence	Y <input type="checkbox"/> N <input type="checkbox"/> £
2. Do you require the cover to extend to your own tools and/or samples? If Yes, please provide details below of what you wish to insure: _____ _____	Y <input type="checkbox"/> N <input type="checkbox"/> £ £
3. What protection does the vehicle have? _____	

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Section 8 – Deterioration of Frozen Food

<p>1. Is cover required? 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.</p>	<p>Y <input type="checkbox"/> N <input type="checkbox"/> £</p>
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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 insured stated in respect of that loss whichever is the lower per loss occurrence
Contents	£100,000	
Business Interruption	£100,000	
Book Debts	£100,000	

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. a director;
 - b. a business partner;
 - c. a family member;
 - d. an individual providing working capital or loan guarantees to this business; and
 - e. 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:

- i. have never been declared bankrupt; **Yes**
- ii. have never been disqualified from being a company director; **Yes**
- iii. 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**
- iv. 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**
- vi. 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

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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 understand that this policy is for recreation diving activities and this does not include cover for any Commercial Diving Activities. **Yes**
5. 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; **Yes**
 - 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; **Yes**
 - 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; **Yes**
 - 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**

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- 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. **Yes**

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.

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.