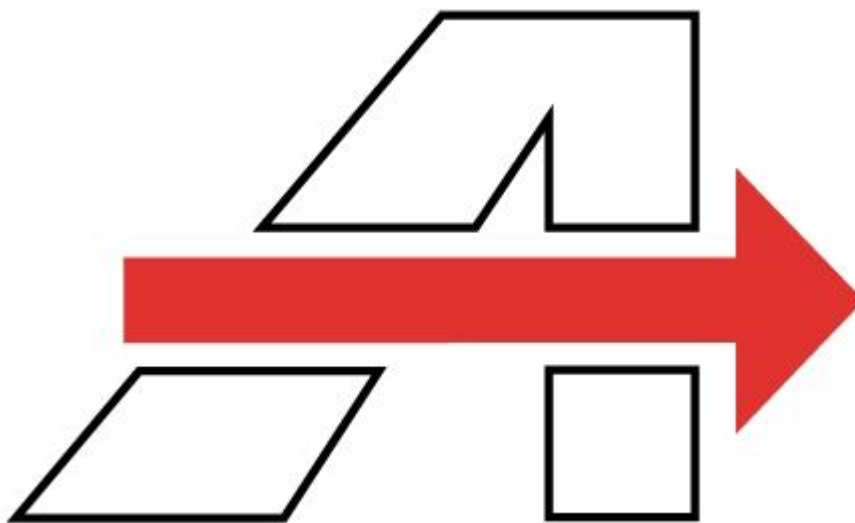


BUILDINGS IN COURSE OF ERECTION PROPOSAL FORM



Effected through

Advance Underwriting Ltd
P O Box 186
Ipswich
Suffolk
IP4 4HP

Tel: (01473) 711475
Email: enquiries@advanceunderwriting.co.uk
Fax: (01473)-400075
Web: www.advanceunderwriting.co.uk

Effected with

Lemma Insurance Company Europe Ltd
85 Main Street
P O Box 1267
Gibraltar

Tel: +350 200 41466
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Authorised and Regulated by the Financial Services Authority

Advance Underwriting is Authorised and Regulated by the Financial Services Authority No 308411



BUILDINGS IN COURSE OF ERECTION PROPOSAL FORM

A specimen of the policy is available on request

Please complete the proposal form carefully and accurately. All material facts should be disclosed at commencement of the contract and during the contract should your circumstances change. A material fact is one which could affect acceptance of the risk by the insurer, such as a loss not claimed for, or change of overnight location or new trailer purchased. *Failure to disclose such information may affect the outcome of a claim on the policy.* If there is any doubt as to what is a material fact, then please contact us for advice. It is your responsibility to give accurate and truthful information. Before returning the form to us please check the answers you have given.

This insurance is underwritten by Lemma Europe Insurance Company Limited, registered address (Reg No 96577) 57/63 Line Wall Road, Gibraltar. Lemma Europe Insurance Company Ltd is also registered with the Financial Services Authority (FSA) 25 North Colonnade, Canary Wharf, London E14 5HS under Firm Number 477453. This can be verified by visiting the FSA web site www.fsa.gov.uk/register or by phoning them on 0845 606 1234

For a summary of cover, please refer to our Key Facts Document.

We reserve the right to survey the property to be insured and to discontinue cover if we do not receive a satisfactory survey report, should a survey be necessary.

PLEASE ANSWER ALL QUESTIONS IN CAPITALS OR BY TICKING BOXES AS APPROPRIATE

Insurance required for a period of 12 months commencing

Please note that cover does not commence until this proposal has been accepted by the underwriter

THE PROPOSER

1. Full names of Proprietor / Partners / Directors

a

b

c

d

Trading as (*trading name*)

Date business established

2. Address for correspondence (*inc Postcode*)

Postcode

Telephone



INFORMATION ABOUT THE PREMISES

3. Address of property to be insured (*inc Postcode*)

	Postcode

Telephone

4. Full description of the property in its current state and the work to be undertaken

5. Please state name address and status of any financial interest in the property to be insured (*e.g. bank, building society*)

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6. Is the building built of brick, stone, concrete, breeze block or metal and roofed with slates, tiles, metal, or asphalt, bitumen or felt on concrete?	Yes		No	
7. Is the property a new build or conversion/extension				
8. If conversion/extension when was the property originally built?				
9. Is there any history (or signs of) flooding on the premises?	Yes		No	
10. Is there any history (or signs of) flooding in the area?	Yes		No	
11. Is there any history (or signs of) subsidence, heave or landslip in the area?	Yes		No	

If you have answered Yes to any of the questions 9 – 11 under “Information about the Premises” please give a full explanation on a separate sheet.

INFORMATION ABOUT YOU

12. In respect of this insurance and any other business in which you, partners or directors of your business are or have been engaged, has any insurer declined to accept or renew insurance, cancelled cover or imposed special terms?	Yes		No	
13. In respect these premises, have any accidents, losses or claims arisen during the last 5 years, whether insured or not?	Yes		No	
14. In respect any business insurance and in respect of you, partners and directors of your business, have any accidents, losses or claims arisen during the last 5 years, whether insured or not?	Yes		No	
15. Have you or any director or partner of the Business ever				
- been convicted of any criminal offence, or during the last 5 years, been formally cautioned by the police? (<i>Convictions regarded as spent under the Rehabilitation of Offenders Act 1974 need not be disclosed</i>)	Yes		No	
- been declared bankrupt or had an interest in a business declared bankrupt or made any arrangement with creditors?	Yes		No	

If you have answered Yes to any of the questions 12 – 15 under “Information about You” please give a full explanation on a separate sheet.



SUMS INSURED

16. Initial Buildings sum insured. This is the full rebuilding cost (not the market value) of the buildings and outbuildings, plus allowance for architects' and surveyors' fees and costs of removal of debris	£				
17. Completed buildings sum insured	£				
18. Stock & Materials in connection with the Works	£				
19. (a) Total Value of Own Plant & Equipment	£				
(b) Value of Largest item of Plant	£				
(c) Description of plant operated					
20. (a) Estimated hiring charges of Plant Hired In	£				
(b) Estimated maximum value of plant hired at any one time	£				
(c) Types of plant hired in					
(d) Conditions of Hire					
21. (a) Replacement value of site huts, temporary works and tools	£				
(b) Employees tools and effects (excluding motor vehicles, gold and silver articles, watches & money)	£				
(c) Non Ferrous Metals	£				
22. Do you comply with the requirements of the 1992 Joint Code of Practice when on site.	<table border="1"> <tr> <td>Yes</td> <td><input type="checkbox"/></td> <td>No</td> <td><input type="checkbox"/></td> </tr> </table>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Yes	<input type="checkbox"/>	No	<input type="checkbox"/>		
If not, please give details					
23 Please provide details of standard security precautions to the site and for plant and equipment					



IMPORTANT POLICY CONDITIONS – PLEASE READ CAREFULLY

Minimum Security Conditions

- All locks, fastenings, shutters and other methods of securing all means of access to your premises to be fitted in accordance with the manufacturer's instructions.
- Where a requirement for locking devices to be fitted is stated, all accompanying striking lates locking bars or other fittings to be security-compatible with such locking devices.
- Any securing bolts to locking bars, staples or similar fittings to be of the smooth, raised-head type with securing nuts on the internal face and the bolt threads suitable burred or spot-welded to the nuts.

External Door Security (including internal doors into shared or common areas or areas separately occupied)

- **Single Doors** – To be of at least 4.4cm solid core wood, hardwood, laminated core or steel, secured with at least a 5 lever mortise dead lock or 6 pinned hardened steel close shackle padlock. Outward opening doors to be fitted with two hinge bolts.
- **Double Doors** – As single doors but to be rebated on each meeting edge. Mortise locks to have hookbolts and the first closing doors to be fitted with internal flush or mortised rack bolts at the top and bottom of the leaf.
- **Shopfronts & Aluminium & UPVC Doors with Glazing** – Where it is impracticable to fit a mortise deadlock confirming to BS3621 and unless the door is fitted with multi-point locking by means of bolts or studs, either a narrow style-lock with at least 5 levers or 6 pins to be fitted or the existing lock supplemented with a security lock cover and hardened steel close shackle padlock.
- **Folding Doors** – Each section to be secured by at least two runner bolts at the top and bottom and at least a 5 lever or 6 pinned hardened steel close shackle padlock with locking bar and staple, to secure the final section internally.
- **Designated Fire Exit Doors** – At least 5 lever or 6 pinned hardened steel close shackle padlock with locking bar and staple must supplement any panic bar or glass bolt device.

Unoccupied Property Conditions

- All water supplies, except sprinkler systems, to be turned off at the mains and the system drained within 30 days of the property becoming unoccupied, other than needed to maintain central heating system.
- Sprinkler systems to be operative and tested weekly. Between 1st Nov and 31st March, your premises must be heated to a minimum of 13°C. If you cannot comply with this conditions, the sprinkler system must be drained.
- Gas supplies to be turned off at the mains, unless continuing to be used to heat your premises.
- Electricity supplies to be turned off at the mains except during visits to the property, unless used for security lightening, automatic fire detection, intruder alarm installation or other security or protection equipment.
- Any intruder alarm installed at your premises to be kept in operation at all times when your premises are not being visited and to be NACOSS inspected and maintained.
- Property to be inspected at least once a week by you or your representative, inside and out, to remove post, other deliveries and to check that all security and unoccupied conditions are in place.
- All ground floor and other accessible windows to be boarded up, except:
 - a) for premises which were occupied solely as private dwellings or hotel accommodation immediately before becoming unoccupied.
 - b) your premises are inspected by you or your representative at least once every two days.
 - c) you engage a bona fide security company to guard your premises on a 24hour basis.

DECLARATION

I/we have read and agree the information provided. I/We declare that, to the best of my/our knowledge and belief ALL MATERIAL FACTS HAVE BEEN FULLY AND ACCURATELY DISCLOSED and that I/we agree to accept the terms and conditions contained in the document of insurance. I/we realise that failure to do so may result in this insurance being void. Material facts are those which may affect the assessment of the risk to be insured. If there is any doubt whether something is a material fact, full details are sent with this form.

I/We agree that this proposal shall be the basis of the contract between me/us and Lemma Europe Insurance Company . I/we undertake to inform Lemma Europe Insurance Company of any material alteration to these facts occurring before the Policy is issued and throughout the currency of the Policy.

Signature(s)	Date

Please note — no cover is in force until this Client Declaration has been signed by the Proposer and continued cover is subject to acceptance by Lemma Europe Insurance Company .