

Technology combined

Proposal form



MARKEL





Important notice

1. This is a proposal for a contract of insurance, in which 'proposer' or 'you/your' means the individual, company, partnership, trust, charity, establishment or association proposing for cover.
2. This proposal must be completed in ink, signed and dated. All questions must be answered to enable a quotation to be given but completion does not bind you or Underwriters to enter into any contract of insurance. If space is insufficient to answer any question fully, please attach a signed continuation sheet. You should retain a copy of the completed proposal (and of any other supporting information) for future reference.
3. You are recommended to request a specimen copy of the proposed policy or certificate from your insurance broker and to consider carefully the terms, conditions, limitations and exclusions applicable to the cover. The proposed insurance covers only those losses which arise from certain events discovered or claims made against the Assured during the period of insurance, as specified in the policy or certificate.

Contents

Part A – General information is mandatory and must be completed by all proposers.

Part B – Professional liability is optional and should only be completed if cover is required.

Part C – Cyber and data risks is optional and should only be completed if cover is required.

Part D – Public and products liability is optional and should only be completed if cover is required.

Part E – Employer's liability is optional and should only be completed if cover is required.

Part F – Property damage and business interruption is optional and should only be completed if cover is required.

Part G – Management liability is optional and should only be completed if cover is required.

Part H – Fidelity is optional and should only be completed if cover is required.

Part I – Declarations is mandatory and must be completed by all proposers.

This proposal form expires on the **1st May 2025** and may not be accepted by Markel if submitted after this date. An up-to-date version of this proposal form is available from our website 'uk.markel.com'.

Part A – General information (mandatory)

To be completed by **all** assureds.

1. General information

Name of Proposer	
Address	
Postcode	
Website address	
Year established	

Employment Reference Number for each entity (including subsidiaries) to be included in this agreement.

Entity	ERN
a.	
b.	
c.	

2. Business description

3. Please note that we do not provide cover for any registered offices, subsidiaries or employees outside the United Kingdom.

Please confirm whether this is sufficient for your requirements.

Yes No

4. Cover requirements

Please indicate (✓) which sections are required

- Professional Liability
- Cyber and data risks
- Public Liability / Products Liability
- Employer's Liability
- Property Damage
- Business Interruption (only available with property damage section of cover)
- Damage to Portable Property
- Money and personal assault
- Transit
- Directors and Officers Liability
- Entity defence
- Fidelity

5. Income

(i) Please provide a split in your annual revenue generated from the following geographical areas:

	Prior 12 months	Current 12 months	Projected next 12 months
United Kingdom	£	£	£
European Union	£	£	£
United States of America	£	£	£
Elsewhere	£	£	£

(ii) Do more than 50% of your directors, partners, principals and consultants have less than 3 years relevant experience or are not suitably qualified for the role they undertake? Yes No

(iii) Have there been any significant fluctuations in your income or change in your activities over the last 3 financial years and none are anticipated in the forthcoming year? (not applicable where you have been established for less than 3 years). Yes No

If "Yes" please provide additional information.

(iv) Do your activities include the provision of software and/or applications? Yes No

If "Yes" please provide a percentage breakdown of your activities.

a. Bespoke software (own software or apps, including customisation and installation) %

b. Games / Mobile apps / Social Media %

c. Sales, Distribution/licenses of 3rd party software or apps, including customisation and installation %

d. Other %

(v) Do your activities include the provision of technology hardware? Yes No

If "Yes" please provide a percentage breakdown of your activities.

	Own brand product	Distribution of third party product
a. broadcasting and communications equipment	%	%
b. computers and peripheral equipment	%	%
c. electronic and electric components and parts	%	%
d. lifestyle/personal technology	%	%
e. measurement and analytical equipment	%	%
f. process control equipment	%	%
g. telecommunications equipment	%	%
h. Other	%	%

(vi) Do your activities include the provision of technology services? Yes No

If "Yes" please provide a percentage breakdown of your activities.

a.	Customisation/system integration of technology products	%
b.	Data processing/outsourcing	%
c.	Design only of technology products	%
d.	IT / Data security consultancy/products	%
e.	Maintenance & installation of technology products	%
f.	Managed service provider	%
h.	Marketing, Domain registration and SEO	%
i.	Project management	%
j.	Provision of support staff	%
k.	Software as a service / application Hosting	%
l.	Systems & network hosting (hosted by a 3rd party)	%
m.	Systems & network hosting (hosted on your own servers)	%
n.	Systems architecture/network consultancy	%
o.	Telecom sales: broadband/mobile phone/VOIP	%
p.	Training/helpdesk	%
q.	Web design (no hosting)	%
r.	Website design & hosting	%
s.	Other	%

Part B – Professional liability (optional)

6. What jurisdiction is required?

- UK
 EU
 Worldwide excluding USA and Canada
 Worldwide

7. Do you enter into contracts under a jurisdiction other than UK law? Yes No

8. Would you ever agree to contracts including consequential loss, special or indirect damages, loss of profits, liquidated damages? Yes No

9. Do you ever limit your liability under contract at an amount which is more than 150% of the value of the contract? Yes No

10. Has your maximum fee or contract value ever exceeded £1,000,000 in the last 3 years? Yes No

11. Has anyone disputed fees or charges; or have any contracts been terminated early within the last 12 months? Yes No

12. Do you undertake contracts involving:

- E-commerce, EPOS, payment processing or financial trading platforms
- Medical & healthcare software, data or other applications
- Industrial/engineering process control work or structural design
- Energy, aviation, public transportation, military/defence, power & utilities, offshore, underground or any other safety critical industries
- Monitoring or controlling critical environmental conditions
- Government including but not limited to Police, Military, NHS, Education services
- Any provision of security products or services
- Provision of managed services
- Hardware design or hardware manufacture
- Websites or applications which include dating, gambling, gaming or other social media output
- Cryptocurrency or blockchain technologies
- Voting process to cast or count votes
- Non technology products or services?

Yes No

13. If you have answered “Yes” to any questions in part B, please provide additional information below. Please note the question number relevant to each of you responses. (additional space is available at the end of this document).

Part C – Cyber and data risks (optional)

14. Do you undertake any activities or have any involvement in the following areas:

- a. Financial services, insurance, the provision of credit or loans?
- b. Data storage, data processing, data security?
- c. Operating dating, gambling or gaming websites?
- d. Telemarketing or Call Centres?
- e. IT Security systems or testing?
- f. Hosting cloud or data centre facilities?

Yes No

If "Yes" please provide full details including the following:

- the extent of such activities (i.e. whether or not you are the main activity or, if not, an indication of your relevance to your main activity)
- if hosting cloud or data centre facilities, whether you provide your own servers and data storage or whether space is arranged with a third party)

15. Do you collect, store or process:

- more than 50,000 data records per annum
- more than 5,000 patient or healthcare records
- more than 5,000 payment card data or other personal financial information records (other than for their own employees)
- more than 10,000 data records per annum of US personal data

Yes No

If "Yes" please provide full details including:

- number of overall data records they collect, store or process per annum
- number and nature of payment/healthcare/other personal financial data
- US citizen's personal data records
- whether data is stored by the proposer or with a third party data centre/cloud provider
- the security measures in place to protect unauthorised access (including by the proposer's own employees).

16. Is access to confidential &/or sensitive data on your network accessible to unauthorised persons without restriction

Yes No

17. Is confidential data left unencrypted when stored on portable devices or whilst in transmission

Yes No

18. Do you trade without:

- privileged access management?
- endpoint protection?
- a written data protection policy that covers the personal data processed?

Yes No

19. Would you routinely not

- utilise and maintain updated anti-virus, anti-spyware and firewall protections?
- follow software security recommendations and complete patching within 30 days and critical patches within 14 of updates?

- undertake a backup of data at least every 7 days. Back-ups are also stored securely offline and segregated from the network?
- ensure all remote access to your network and business email requires multifactor authentication (MFA)?
- operate any websites that process payment online? Yes No

Part D – Public and Products liability (optional)

20. Is there an absence of technical and organisational measures in order for you to comply with the Data Protection Act 2018 (UK GDPR) Yes No
21. Is there any connection between you or your business or product and a country or person who is subject to trade sanctions or embargoes asserted by the UK, EU, UN or USA? Yes No
22. Do you sell or distribute physical goods or products from your own premises (as a retailer)? Yes No
23. Is your business less than 3 years old or run by persons with less than 3 years sector experience? Yes No
24. Do you import a finished product from outside the UK? Yes No
25. Is any product of yours not lawfully allowed to be sold in your chosen markets? Yes No
26. Do you configure, repair or adapt; translate or write instructions, or relabel (other than delivery notes) a third party product? Yes No
27. Have you ever had a customer dispute fees or charges with you, terminate a contract early, or suggest that you are in breach of their contract; or have you ever had to withdraw a product from sale due to a safety or product performance issue? Yes No
28. Would you ever sell your product without first obtaining qualified legal advice to ensure compliance with all relevant legislation, regulation and local customs? Yes No
29. Do you sell products directly to consumers outside the UK? Yes No
30. Do you distribute or retail a third party branded product where you are NOT indemnified by the manufacturer for liability for damages arising from a defect in that product? Yes No
31. Does installation of the product require the use of heat, structural alteration to a building or alteration to the mains electricity supply? Yes No

- 32. Is the product designed, manufactured, assembled, packaged or installed by a third party on your behalf? Yes No
- 33. Is the product used with any form of transport (road, rail, aircraft or waterborne craft) Yes No
- 34. Is the product used in utilities generation or transmission infrastructure (water, telecoms, gas, electricity)? Yes No
- 35. Is the product designed to be located undersea, underground, offshore, in the air, in space, airside or dockside Yes No
- 36. Is the product used in entertainment, gaming, fitness or gambling Yes No
- 37. Is the product a white good or cooking device, a weapon or self-defence device Yes No
- 38. Is the product used in mass production or continuous flow production e.g. an assembly line? Yes No
- 39. Is the product designed to be located on roofs or overhanging public areas, stage areas or transport infrastructure? Yes No
- 40. Is the product used in the construction of structures? Yes No
- 41. Is the product used for environment control/monitoring (security, heating, lighting, infrastructure, controlled environments)? Yes No
- 42. Is the product designed for life safety or property protection? Yes No
- 43. Is the product, a medical device, a cosmetic or toiletry, personal protective equipment (PPE), laboratory equipment, a smoking/smoking cessation device or assistive technology for alleviation of, or compensation of a disability? Yes No
- 44. Is the product designed specifically to be used by pregnant women, nursing mothers or minors? Yes No
- 45. Is the product able to connect to the Internet of Things (IoT)? Yes No
- 46. If you have answered “Yes” to questions in part D, please provide additional information below. Please note the question number relevant to each of you responses. (additional space is available at the end of this document).

Part E – Employer’s liability (optional)

47. What is your total wage roll? £

48. Please provide a split in your wages estimate for the forthcoming period of insurance

Clerical/managerial	<input type="text"/>	%
Software programmers	<input type="text"/>	%
Sales persons	<input type="text"/>	%
Warehouse	<input type="text"/>	%
Manufacturing / installation	<input type="text"/>	%
Other <input type="text"/>	<input type="text"/>	%

49. Do your employees work away from your premises? Yes No

If “Yes” please provide a percentage breakdown of your activities.

- a. Installation (no heat work) %
- b. Installation (heat work) %
- c. Working on building power supply, heating or cooling %
- d. Undertaking groundworks or foundations; or building structures %
- e. Working trackside, airside, dockside or offshore %

50. Do any of your employees work at height? Yes No

If “Yes” what percentage of their work is at:

- a. 0m – 6m %
- b. 6m – 12m %
- c. 12m and above %

Please provide details of what this work entails and the risk assessment process you undertake. (additional space is available at the end of this document).

51. Are you trading

- (i) **without** a health and safety policy; or
- (ii) with a health and safety policy which,
- is **not** reviewed annually and updated when required
 - **has not** identified people in the business responsible for health and safety in the workplace
 - **does not** detail how the policy will be implemented, or include risk assessments, training, use of warning signs, and issuance of protective equipment.

Yes No

Part F – Property damage and business interruption (optional)

IMPORTANT: When completing this section please provide answers based on your main location. If you have more than one site that requires insurance under this insurance policy please complete Appendix 1.

Please note that Business Interruption cover only applies following damage to property at the premises listed and covered by the property damage section of cover.

52. Are the buildings constructed of materials other than brick, stone or other non-combustible materials or roofed with materials other than slates, tiles, metal, concrete, asphalt, asbestos or other non-combustible materials

Yes No

If "Yes" what are they constructed of?

53. Are the buildings of your premises known to have, or are suspected to have, Reinforced Aerated Autoclaved Concrete (RAAC)?

Yes No

54. Do the buildings have listed status?

Yes No

55. Are your premises in a poor state of repair?

Yes No

56. When approximately was the building constructed?

57. Is the building a converted mill?

Yes No

58. Do the buildings have composite panels/cladding systems that are; part of the structure of the building, decorative/protective coverings, or, internal walls or rooms?

Yes No

59. Does the building have any flat roof sections? Yes No
- a. What percentage of the building has flat roof sections? %
- b. Are any of the flat roof sections older than 10 years Yes No

60. Do you store property in a basement? Yes No
- a. What percentage of your total sum insured is in the basement? %
- b. What percentage of your total sum insured located in the basement is property that is critical to your business? %

61. Do the premises have clean rooms or controlled environments? Yes No

If "Yes" please provide details.

62. Are you processing, machining or storing wood, plastic or metal? Yes No

63. Are there volatile or heat processes that require extraction ducting? Yes No

64. Is there property sensitive to environmental change being used at the premises? Yes No

65. Do you have theft attractive stock at the premises e.g. computer hardware, wearables, smartphones, games consoles, peripherals, electronic components, nonferrous metals or radioactive materials Yes No

66. What percentage of your stock would you consider to be theft attractive %

67. Is storage/warehousing at the premises more than 12,000ft (1,115m²) of floor area? Yes No

68. What percentage of you stock is stored at the following heights above the floor?

- a. 0m – 3m %
- b. 3m – 6m %
- c. 6m and above %

69. Are there overnight unattended processes? Yes No

70. Are there processes using heat? Yes No

71. Are you undertaking any of the following activities?

a. Recycling

Yes No

b. Charging batteries

Yes No

72. Is the security at the premises different to that detailed in the 'security protections' condition under the Property damage section of cover? Please refer to Appendix 2.

Yes No

73. Is the nearest full time fire brigade more than 10 miles from the premises?

Yes No

74. Are the premises in a multi tenure facility, adjoining another building or within 10 metres of another building?

Yes No

What activities are undertaken in these buildings?

75. Are solar panels installed at the premises?

Yes No

76. Are there any automatic fire suppression systems e.g. sprinklers installed

Yes No

77. Are the premises in a recognised subsidence area or in an area that has previously been troubled by subsidence?

Yes No

78. Are the premises in a recognised flood zone with a medium or high long term flood risk according to the UK Environment Agency or in an area that has previously been troubled by flooding?

Yes No

79. Has any previous insurer declined to offer terms on the basis of the flood or subsidence exposure, or have they applied additional terms in respect of flood or subsidence, for example, a flood or subsidence exclusion, a stillage warranty or an increased flood or subsidence excess?

Yes No

Business interruption

80. Is there an event that could prevent your business from trading for more than 90 days? e.g. fire or explosion at the premises or those of a supplier, theft of stock or business critical contents?

Yes No

81. Are you reliant on any one location or piece of equipment or process to maintain your income level? Yes No
82. Do you operate without
- a. a formalised, documented and practiced business continuity plan (BCP) that is annually reviewed and updated when required? Yes No
- b. a supply of buffer stock stored away from your main storage site Yes No
83. Do you fund research and development from none income sources e.g. grants, milestone payments, funds, investors? Yes No
84. Are you reliant on continuous utilities to your premises (power, water, gas)? Yes No
85. Are you reliant on third party suppliers or customers for your income stream? Yes No
86. Do you need 24/7 access to business critical equipment at the premises? Yes No
87. If you have answered "Yes" to any question in Business interruption section, please provide details below.

Portable property

88. Is the single article value of property taken away from the premises in the possession of employees greater than £2,500? Yes No
89. If "Yes" what is that value?

Transit

90. Are the projected annual sendings greater than £500,000 for the period of insurance? Yes No
91. Is the per consignment limit greater than £5,000? Yes No

Part G – Management liability (optional)

92. In respect of your business, have you

- | | | |
|--|------------------------------|-----------------------------|
| a. any shareholders of the company who are not directors of the company or members of their immediate family? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| b. traded for less than 12 months or has there been a management buy-out or buy-in within the last 2 years? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| c. assets, employees, subsidiaries or shares issued within the USA or Canada? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| d. merged with or been taken over by any other company in the last 12 months? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| e. acquired or disposed of any companies in the last 12 months? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| f. plans to trade your shares? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| g. had a pre-tax loss or negative net worth (share capital plus reserves) in any of the last two financial years or you anticipate it in the current financial year? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

93. Are you or your subsidiaries insolvent and unable to meet financial obligations as they fall due, including but not limited to pension and benefit obligations? Yes No

Part H – Fidelity (optional)

94. How many employees (including working directors) have responsibility for handling money (including; stock, accounts or computer systems)?

95. Do you engage in any of the following activities:-

- | | | |
|---|------------------------------|-----------------------------|
| a. trading securities, commodities, currencies and the like | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| b. make loans or extended credit | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| c. transport or store valuables for others | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| d. leasing | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

96. Does

- | | | |
|--|------------------------------|-----------------------------|
| a. the amount above which all cheques and other bank instruments require two hand-written signatures exceed £25,000 | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| b. the maximum value of stock at any one location exceed £250,000 | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| c. the annual amount of funds transfer instructions given to banks or other financial institutions exceed £1,000,000 | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

97. Do you use pre-signed cheques? Yes No

98. Are annual physical stock and inventory checks carried out by those responsible for the stock rather than those that are not? Yes No
99. Is access to computer systems unrestricted i.e. systems do not utilize individual user IDs and passwords and the latter being changed at least every 60 days? Yes No
100. Do you employ persons whose role would include responsibility for money, stock or computer operations without written references? Yes No
101. Do you ever use anyone to audit your accounts other than professional external auditors? Yes No
102. Would you ever consider not acting upon recommendations provided during an annual audit? Yes No

Part I – Declarations (mandatory)

103. Has any director, manager, partner or trustee of yours or any person insured or proposing for insurance
- been convicted, or charged but not yet tried, of any criminal offence other than a motoring offence? Yes No
 - been declared bankrupt, gone into insolvent liquidation or been the subject of receivership or an administration order? Yes No
104. Have you ever had an application for this type of insurance declined by an insurer, had a renewal of such insurance declined or had similar insurance cancelled or made subject to special conditions? Yes No
105. Within the last five years have you or any person insured or proposing for insurance to which this proposal relates
- had any claim, prosecution, proceedings or investigations made or instigated against them whether successful or otherwise? Yes No
 - suffered any loss or made any claim (whether insured or not) which would have fallen within the scope of the proposed insurance irrespective of whether or not such loss or claim relates to the property insured or proposed for insurance? Yes No
106. Are you or any person insured or proposing for insurance aware, AFTER ENQUIRY, of any CIRCUMSTANCE OR INCIDENT which they have reason to suppose might afford grounds for any future claim that would fall within the scope of the proposed insurance which has not already been advised to us? Yes No

Important information concerning your personal information

Please carefully read the following before you sign and date the declaration.

Your insurance cover includes cover for individuals who are either insureds or beneficiaries under the policy (individual insureds). We collect and use relevant information about individual insureds to provide you with your insurance cover and to meet our legal obligations.

This information includes individual insureds' details such as their name and address [and may include more sensitive details such as information about their health and criminal convictions].

We will process individual insureds' details, as well as any other personal information you provide to us in respect of your insurance cover, in accordance with our full Markel privacy notice, a copy of which is available online at <http://www.markelinternational.com/foot/privacy-policy/> or on request.

Information notices

To enable us to use individual insureds' details in accordance with current data protection laws, we need you to provide those individuals with certain information about how we will use their details in connection with your insurance cover.

You agree to provide to each individual insured this short form information notice on or before the date that the individual becomes an individual insured under your insurance cover or, if earlier, the date that you first provide information about the individual to us.

Minimisation and notification

We are committed to using only the personal information we need to provide you with your insurance cover. To help us achieve this, you should only provide to us information about individual insureds that we ask for from time to time.

You must promptly notify us if an individual insured contacts you about how we use their personal details in relation to your insurance cover so that we can deal with their queries.

Important information concerning your duty to make a fair presentation of risk

Please carefully read the following before you sign and date the declaration.

Before the insurance policy takes effect you have a duty to make a fair presentation of the risks to be insured.

A fair presentation of the risk is one

- which discloses to us every material circumstance which you know of or ought to know of, or
- gives us sufficient information to put us on notice that we will need to make further enquiries for the purpose of revealing those material circumstances, and
- which makes that disclosure in a manner which is reasonably clear and accessible to us, and
- in which every material representation as to a matter of fact is substantially correct and every material representation as to a matter of expectation or belief is made in good faith.

A material circumstance is one that would influence our decision as to whether or not to agree to insure you and, if so, the terms of that insurance. If you are in any doubt as to whether a circumstance is material you should disclose it to us.

Failure to make a fair presentation of risk could prejudice, reduce or modify your rights under the policy.

I declare that

- I am authorised to complete this proposal on behalf of the Proposer
- every statement and particular within this proposal form
 - which is a statement of fact, is substantially correct, and
 - which is a matter of expectation or belief, is made in good faith

If any such facts, expectations and/or beliefs materially change before the insurance policy takes effect I will undertake to provide details of all such changes to you in order to comply with my obligation to provide a fair presentation of the risk to be insured under the insurance policy.

*Signed:	Name:
*Capacity:	Date:

*the signatory should be a director or senior officer of, or partner in, the Proposer.

Appendix 1

If you have completed Part F of this proposal form and you have more than one location to insure. Please provide additional information here about the other locations.

Location 1 – Address already provided.

Location 2

Location 3

	Location 2	Location 3
a. Construction of the building		
b. Do the buildings have listed status?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
c. Are your premises in a poor state of repair?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
d. When approximately was the building constructed?		
e. Is the building a converted mill?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
f. Do the buildings have composite panels/cladding systems that are; part of structure of the building, decorative/protective coverings, or, internal walls or rooms?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
g. Does the building have any flat roof sections?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
What percentage of the building has flat roof sections?	%	%
Are any of the flat roof sections older than 10 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
h. Do you store property in a basement?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
i. What percentage of your total sum insured is in the basement?	%	%
j. What percentage of you total sum insured is property that is critical to your business?	%	%

k.	Do the premises have clean rooms or controlled environments?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
l.	Are you processing, machining or storing wood, plastic or metal?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
m.	Are there volatile or heat processes that require extraction ducting?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
n.	Is there property sensitive to environmental change being used at the premises?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
o.	Do you have theft attractive stock at the premises? e.g. computer hardware, wearables, smartphones, games consoles, peripherals, electronic components, nonferrous metals or radioactive materials	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
p.	What percentage of your stock would you consider to be theft attractive?	%	%
q.	Is storage/warehousing at the premises more than 12,000ft (1,115m ²) of floor area?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
r.	What percentage of you stock is stored at the following heights above the floor?		
	0m – 3m	%	%
	3m – 6m	%	%
	6m and above	%	%
s.	Are there overnight unattended processes?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
t.	Are there processes using heat?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
u.	Are you undertaking any of the following activities?		
	Recycling	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Charging batteries	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
v.	Is the security at the premises different to that detailed in the 'Security protections' condition under the Property damage section of cover?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
w.	Is the nearest full time fire brigade more than 10 miles from the premises?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
x.	Are the premises in a multi tenure facility, adjoining another building or within 10 metres of another building?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
y.	What activities are undertaken in these buildings?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

<p>z. Are solar panels installed at the premises?</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>aa. Is there any Automatic Fire Suppression Systems? e.g. sprinklers installed</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>bb. Are the premises in a recognised subsidence area or in an area that has previously been troubled by subsidence?</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>cc. Are the premises in a recognised flood zone with a medium or high long-term flood risk according to the UK Environment Agency or in an area that has previously been troubled by flooding?</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>dd. Has any previous insurer declined to offer terms on the basis of the flood or subsidence exposure, or have they applied additional terms in respect of flood or subsidence, for example, a flood or subsidence exclusion, a stillage warranty or an increased flood or subsidence excess?</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>

Appendix 2

SECURELY LOCKED AND PROTECTED SHALL MEAN

- (a) automatic intruder detection systems are operational throughout unoccupied areas of your premises and out of business hours, which
 - (1) Were installed by a NSI Gold certified installer
 - (2) incorporate both perimeter and infrared detection, and
 - (3) are connected to an automatic intruder alarm, and
 - (4) features confirmed technology, and
 - (5) signals to a manned central station via a dual path communication system
 - (6) level 1 police response is in force at all premises
- (b) all external doors (and any internal doors leading to any part of the Buildings not in your sole occupation) are secured with either
 - (1) if an aluminium door: a cylinder mortice deadlock, or
 - (2) if an armoured plate door: the door manufacturer's locks as supplied, or
 - (3) if a UPVC door: a multi-point locking system incorporating a minimum of 3 deadbolts
 - (4) if any other type of single leaf door
 - (i) a five lever mortice deadlock to at least British Standard 3621 together with a boxed steel striking plate, or
 - (ii) a deadlocking rim latch to at least British Standard 3621 keyed into the deadlock position, or
 - (iii) a mortice deadlock and two key operated security bolts engaging with the door frame and with internal operation only
 - (5) if double leaf doors:
 - (i) the standing leaf is secured with internal surface mounted key operated security bolts or concealed flush bolts sited top and bottom engaging with the door frame and the floor, and
 - (ii) the final closing leaf is secured with either a lock fitted as above dependent on door type or both leaves fitted with a coach-bolted locking bar secured with a close shackle padlock (or, if the locking bar is sited internally, either a close or open shackle padlock) having at least five levers
 - (6) if single or double leaf and also outward opening: hinge bolts fitted top and bottom
 - (7) if a designated fire door: either
 - (i) an emergency release lock complying with BS8621:2004, or
 - (ii) a proprietary emergency release system.
 - (8) roller shutter doors to be secured with a cylinder profile lock welded to the shutter channel on each side one metre from ground level.
- (c) all external ground floor windows, accessible windows and/or skylights, originally designed to open are secured
 - (1) with key operated window locks and the keys are removed when in operation, or
 - (2) by being screwed shut with heads counter sunk and plugged, or
 - (3) with metal bars or grilles, external or internal metal shutters or internal collapsible metal security grill, or screwed shut.

Appendix 3

Your insurance broker will undertake a fact finding process and must provide us with all relevant information required to underwrite your risk. However, you may use the following form to provide us with details of the sums to be insured under this policy.

Number of Employees	
full time employees	
part time employees	
seasonal employees	

Property/Business interruption	Location 1	Location 2	Location 3
Address			
Postcode			
Uplift required	%	%	%
Buildings	£	£	£
Contents	£	£	£
Stock	£	£	£
Computers	£	£	£
Research and development property	£	£	£
Tenants improvements	£	£	£
Other	£	£	£
Other	£	£	£
Rent payable	£	£	£
Portable property	£		

				Indemnity period (IP) in months (m)
Gross Revenue	£	£	£	m
Gross Profit	£	£	£	m
Research and development expenditure	£	£	£	m
Research and development payments	£	£	£	m
Rent receivable	£	£	£	m
Book debts	£	£	£	m
Additional increased cost of working	£	£	£	m
Flexible first loss limit*	£	£	£	m
Public utilities	£			
Denial of access	£			

Specified customers / suppliers	
	£
	£
	£
Unspecified customers / suppliers	£

*Flexible first loss provides an inner limit of indemnity against your annual gross revenue, gross profit or research and development sum insured. You should speak to your insurance broker to understand if this cover is suitable for your needs.

Appendix 4

Please use the space below to provide us with any additional information you believe to be relevant to your application for this insurance cover.

Markel (UK) Limited is an appointed representative of Markel International Insurance Company Limited (Reference number: 202570), which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.
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