

# Heating & Ventilation Contractors Insurance – Demands & Needs Risk Capture

Please complete and check the information in this document carefully as this constitutes our understanding of your Insurance requirements and situation:-

## COMPANY INFORMATION

The Business: (Full name)	
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Include partners and trading names if not a limited Company

Address:			
Post Code:		Renewal Date:	
Occupation:			
Tel No:		Email:	
Contact:		Website:	
Date established:		Current insurers:	
Do the Directors have at least 5 years' experience in the Heating & Ventilation Industry?		If 'No' please give details below	Yes/No

<b>ESTIMATES FOR THE NEXT 12 MONTHS</b>			
<b>Employers' Liability – limit of indemnity required</b>			<b>£10,000,000</b>
No of employees			
<b>Estimated Wage Roll</b>			
	<b>Total Wages</b>	<b>Wages for Furloughed Employees (if applicable)</b>	<b>Total Wages less Wages for Furloughed Employees (If applicable)</b>
Clerical / Non-Manual Wages	£ -	£ -	£ -
Manual wages including payments to Labour-only Sub Contractors as below: -			
1. Heating & Ventilation Work	£ -	£ -	£ -
2. Electrical Work	£ -	£ -	£ -
3. Other Work	£ -	£ -	£ -
<b>Public &amp; Products Liability – limit of indemnity required</b>			<b>£5,000,000 / £10,000,000</b>
Estimated turnover			£ -
<b>Estimates of payments to Bona Fide Sub-Contractors, split between: -</b>			
Electrical work			£ -
Non-electrical work (please detail activities undertaken)			£ -
<b>Contractors All Risks</b>			
<b>Permanent or Temporary Works - Maximum total value any one contract required</b>			£ -
<b>Own Constructional Plant &amp; Equipment –Total value for own Plant and Tools</b>			£ -
Maximum limit required for any one loss			£ -
<b>Employees Tools –Total value of Employees tools</b>			£ -
Maximum limit required for any one loss			£ -
<b>Hired In Plant –Limit required for any one item</b>			£ -
Estimated annual hiring charges			£ -

<b>Approximate Split of Activities: -</b>	
Heating & Plumbing	%
Air Conditioning & Refrigeration	%
Ventilation	%
Electrical	%
Other works (please provide details)	%
Other works (please provide details)	%

<b>Are you members of the Building &amp; Engineering Services Association (BESA)?</b>	<b>Yes/No</b>
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<b>Are you members of any other trade association such as REFCOM? (please provide details)</b>	<b>Yes/No</b>
If Yes, please give details:	

<b>Do you have any of the following accreditations: ISO's &amp;/or SAFE Contractor &amp;/or CHAS?</b>	<b>Yes/No</b>
If Yes, please give details:	

<b>Do you use an external consultant &amp;/or an Internal Employee with a minimum of IOSH / NEBOSH qualifications?</b>	<b>Yes/No</b>
If Yes, please give details:	

<b>Are you aware of any claims or incidents that may give rise to any claims in the past 5 years?</b>	<b>Yes/No</b>
If Yes, please give details:	

<b>Financial Disclosure</b>	
Have any partners or directors or any other person who plays a significant role in managing or organising the business activities, have, either personally or in any business capacity, been:-	
Declared bankrupt, been the subject of any bankruptcy proceedings or any form of insolvency or winding up procedures (including administrative receivership)?	<b>Yes/No</b>
The subject of a recovery action by HM Revenue and Customs?	<b>Yes/No</b>
Prosecuted, served prohibition or served an improvement order or notice under Health & Safety legislation or Environmental Protection legislation?	<b>Yes/No</b>
Disqualified from being a director?	<b>Yes/No</b>
The subject of a County Court or High Court judgement?	<b>Yes/No</b>
A director of a company that has received a County Court or High Court judgement against it?	<b>Yes/No</b>
If the answer to any of the questions is 'Yes' please supply full details below:-	

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<b>Hazardous Premises</b>	
Do you undertake any work that will involve exposure to or process, use, handle or store silica, asbestos or any substance containing asbestos?	<b>Yes/No</b>
Do you undertake work in or on any: -	
Nuclear plant or power station?	<b>Yes/No</b>
Gas or oil storage facilities or chemical works or petrochemical works?	<b>Yes/No</b>
Offshore installation	<b>Yes/No</b>
Watercraft, railways, underground railways, aircraft, airports or airfields	<b>Yes/No</b>
If the answer to any of the questions is 'Yes' please supply full details below: -	

<b>Hazardous Risks</b>	
Do you carry out any work involving or in connection with: -	
Roofing, scaffolding or demolition?	<b>Yes/No</b>
Quarrying, tunnelling or mining?	<b>Yes/No</b>
Piling, ground stabilisation, underpinning or dewatering?	<b>Yes/No</b>
Towers, steeples or chimney shafts?	<b>Yes/No</b>
Bridges, viaducts, flyovers or underpasses?	<b>Yes/No</b>
Canals, docks, harbours, jetties, quays, piers or wharves?	<b>Yes/No</b>
Dams, reservoirs, lakes, rivers, water diversion, underwater working, flood protection or sea defences?	<b>Yes/No</b>
Tree felling or lopping?	<b>Yes/No</b>
Confined spaces?	<b>Yes/No</b>
If the answer to any of the questions is 'Yes' please supply full details below: -	

<b>Work Abroad</b>	
Do you undertake manual work outside of Great Britain, Northern Ireland, the Isle of Man or the Channel Islands?	<b>Yes/No</b>
If the answer to any of the questions is 'Yes' please supply full details below: -	

<b>Other Risk Considerations</b>	
Please indicate if you would like quotations / more information on other insurance covers:-	
Directors & Officers Liability	<b>Yes/No</b>
Legal Expenses	<b>Yes/No</b>
Property & Business Interruption	<b>Yes/No</b>
Other: please specify	<b>Yes/No</b>

Your answers to the above questions will be used by us to identify your demands and needs and to ensure the selected market is suitable to quote for the renewal of this risk.

<b>Signature of Proposer:</b>	<b>Name:</b>
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<b>Position in Company</b>	<b>Date:</b>
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**Important Notice:**  
 Insurance policies contain various conditions that you must comply with in order for a claim to be dealt with by your insurers. If you fail to fulfil these conditions you may lose your right to indemnity or payment for a claim. A copy of the policy wording is available on our website [www.darwinclayton.co.uk](http://www.darwinclayton.co.uk) or upon request.

**Darwin Clayton (UK) Limited is Authorised and Regulated by the Financial Conduct Authority**