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|  | This proposal form is for companies requiring cover for crime. | | | | | |
| **Which sections should you complete?** | Section | | Title | | Should you complete it? | |
| 1. | | Your company | | **All businesses must complete this section** | |
| 2. | | Statement of fact | | **All businesses must complete this section** | |
|  | 3. | | Your cover | | **All businesses must complete this section** | |
|  | 4. | | Declaration | | **All businesses must complete this section** | |
|  |  | | | | | |
| This proposal form | In deciding whether to accept the insurance and in setting the terms and premium, we have relied on the information you have given us.  You must: | | | | | |
|  |
|  |  | give a fair presentation of the risk to be insured by clearly disclosing all material facts  and circumstances (whether or not subject to a specific question) which you, yoursenior management and those responsible for arranging this insurance, know or ought to know following a reasonable search; | | | | |
|  |  | take care by ensuring that all information provided is correct, accurate and complete. | | | | |
| **Section 1 –  Your company** |  | | | | | |
| 1.1 General information | Name: | | |  | | |
|  |  | | | | | |
|  | Address: | | |  | | |
|  |  | | | | | |
|  | Postcode: | | |  | | |
|  |  | | | | | |
|  | Website: | | |  | | |
|  |  | | | | | |
|  | Date business established: | | | | | /  / |
|  |  | | | | | |
|  | Type of organisation: | | | | |  |
|  | | | | | | |
|  | Business description: | | | | | |
|  |  | | | | | |
|  |  | | | | | |
| 1.2 Exposure information |  | | | | | |
|  | Total number of employees: | | | | |  |
|  |  | | | | |  |
|  | Total number of locations: | | | | |  |
|  |  | | | | | |
|  | Total sales/turnover: | | | | |  |
|  |  | | | | | |

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| **Section 2 – Statement of fact** | By accepting this insurance you confirm that the facts stated below are true. We have relied  on these facts and all the information you or anyone on your behalf provided, in agreeing to provide this insurance and in setting the terms and premium.  You must read this document to ensure that all the facts stated below are accurate and complete. If any of the facts stated below or any of the information provided to us is not  correct or needs to be changed, you must tell us before the start of the period of insurance.  If there are changes to this information during the period of insurance you must tell us. When we are notified of a change we will tell you if this affects your policy. If you do not inform us about a change it may affect any claim you make or could result in your insurance being invalid.  You should keep a copy of this proposal form for your records. | | | | | | | | | | | |
|  |  | | | | | | | | | | | |
| 2.1 Business activities | a. | Do you have any locations outside the UK or Ireland? | | | | | | | | Yes  No | | |
|  | b. | Do your business activities include any of the following: | | | | | | | | | | |
|  |  | i. | financial institution (including but not limited to banks and  building societies); | | | | | | |  | | |
|  |  | ii. | gambling company or operator; | | | | | | |  | | |
|  |  | iii. | government department or agency, council, local authority,  or public body; | | | | | | |  | | |
|  |  | iv. | letting/estate agents; | | | | | | |  | | |
|  |  | v. | leasing; | | | | | | |  | | |
|  |  | vi. | jewelers; | | | | | | |  | | |
|  |  | vii. | pubs and nightclubs; | | | | | | |  | | |
|  |  | viii. | auctioneers; | | | | | | |  | | |
|  |  | ix. | motor traders; | | | | | | |  | | |
|  |  | x. | housing associations; | | | | | | |  | | |
|  |  | xi. | schools/colleges/universities; | | | | | | |  | | |
|  |  | xii. | charities; | | | | | | |  | | |
|  |  | xiii. | legal; | | | | | | |  | | |
|  |  | xiv. | recruitment consultant? | | | | | | | Yes  No | | |
|  | c. | Are you involved in the supply of equipment or other assets to customers or business partners under either finance or operating leases? | | | | | | | | Yes  No | | |
|  |  |  | | | | | | | | | | |
| 2.2 Controls | a. | Are you a UK or Irish registered company? | | | | | | | | Yes  No | | |
|  | b. | Are you making an operating profit? | | | | | | | | Yes  No | | |
|  | c. | Do you perform pre-employment reference checks for all employees? | | | | | | | | Yes  No | | |
|  | d. | Do you have purchasing, stock, inventory, payroll and accounts payable procedures and controls in place, that are consistent across  all of your locations and audited annually? | | | | | | | | Yes  No | | |
|  | e. | Do you have dual controls in place and ensure strict compliance with the dual controls so that at least two people are required to process financial transactions and to disburse assets? | | | | | | | | Yes  No | | |
|  | f. | Do you check invoices against the purchase order and authorised supplier list prior to making payments? | | | | | | | | Yes  No | | |
|  | g. | Do you have a system in place to detect ghost employees? | | | | | | | | Yes  No | | |
|  | h. | In the last three years, if you have suffered any employee theft, forgery, computer fraud or any other crime or deception losses, have you put controls in place to prevent losses of this nature, or using  the same method, taking place again? | | | | | | | | Yes/N/A  No | | |
|  |  | Do you have fewer than 250 employees? | | | | | | | | Yes  No | | |
|  |  |  | | | | | | | | | | |
| 2.3 Losses from crime | In the last three years, have you suffered any employee theft, forgery, computer fraud or any other crime or deception losses to the value of  more than £2,500? | | | | | | | | | Yes  No | | |
| **Section 3 –  Your cover** | All premiums are **inclusive** of Insurance Premium Tax (IPT) and apply only if you have answered all questions in section 2.1 as ‘No’ and section 2.2 as ‘Yes’ (‘Yes/N/A’ for 2.2 h.)  and section 2.3 as ‘No’. The excesses stated below are the first part of a claim or investigation that you must bear and apply to each and every claim and investigation including all costs.  Please select the coverage option you require in the table below: | | | | | | | | | | | |
|  | Turnover | | | Excess | Limit | | | | | | | |
|  |  | | |  | £250,000 | £500,000 | £1,000,000 | £2,000,000 | £3,000,000 | | £5,000,000 | |
|  | Up to £5,000,000 | | | £2,500 | £560 | £840 | £1,400 | £2,240 | £3,360 | | £5,600 | |
| £5,000,001 – £10m | | | £2,500 | £588 | £882 | £1,470 | £2,352 | £3,528 | | £5,880 | |
| £10,000,001 – £25m | | | £5,000 | £672 | £1,008 | £1,680 | £2,688 | £4,032 | | £6,720 | |
| £25,000,001 – £50m | | | £5,000 | £756 | £1,134 | £1,890 | £3,024 | £4,536 | | £7,560 | |
|  | £50,000,001 – £100m | | | £7,500 | £840 | £1,260 | £2,100 | £3,360 | £5,040 | | £8,400 | |
|  |  | | | | | | | | | | |

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| **Section 4 – Declaration** |  | | |
| 4.1 Material information | Please provide us with any information which may be relevant to our consideration of your proposal for insurance. If you have doubt over whether something is relevant, please let us have details. | | |
|  |  | | |
| 4.2 Your information | By signing this proposal form, you consent to the Hiscox group of companies (collectively referred to as Hiscox) using the information we may hold about you or others related to your policy for the purposes of providing insurance and handling claims, if any, and to process sensitive personal information about you or others related to your policy where this is necessary (for example health information or criminal convictions). This may mean Hiscox has to give some details to third parties involved in providing insurance cover. These may include insurance carriers, third-party claims adjusters, fraud detection and prevention services, third-party service providers, reinsurance companies, insurer tracing offices and insurance regulatory authorities. Where such sensitive personal information relates to anyone other than you, you must obtain the explicit consent of the person to whom the information relates both to the disclosure of  such information to us and its use by Hiscox as set out above. The information provided will  be treated in confidence and in compliance with all relevant regulation and legislation. You  or others related to your policy may have the right to apply for a copy of this information (for which Hiscox may charge a small fee) and to have any inaccuracies corrected. For training  and quality control purposes, telephone calls may be monitored or recorded. | | |
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| 4.3 Declaration | I/We declare that (a) this proposal form has been completed after full enquiry; (b) its contents are true and accurate and (c) all facts and matters which may be relevant to the consideration of our proposal for insurance have been disclosed.  I/We undertake to inform you before any contract of insurance is concluded, if there is any material change to the information already provided or any new fact or matter arises which may be relevant to the consideration of our proposal for insurance. | | |
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|  |  |  | /  / |
|  | Signature of Chairman/Chief Executive (or equivalent) |  | Date |
|  |  |  |  |
|  | **A copy of this proposal should be retained for your records.** | | |
|  |  | | |
| 4.4 Complaints | Hiscox aims to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times Hiscox are committed to providing you with the highest standard of service.  If you have any concerns about your policy or you are dissatisfied about the handling of a claim and wish to complain you should, in the first instance, contact Hiscox Customer Relations in writing at:  Hiscox Customer Relations The Hiscox Building Peasholme Green York YO1 7PR  or by telephone on 0800 116 4627 or 01904 681 198 or by email at customer.relations@hiscox.com.  Where you are not satisfied with the final response from Hiscox you also have the right to  refer your complaint to the Financial Ombudsman Service. For more information regarding the scope of the Financial Ombudsman Service, please refer to www.financial-ombudsman.org.uk. | | |