

# Balens Liability Insurance Fact-find form



**BALENS**  
Specialist Insurance Brokers

Please complete the form below and select the relevant sections for your insurance requirements. This information has been requested so that your brokers, Balens Ltd, may approach a number of Insurers to gain the most suitable and competitive quotation. Further information may be required and should you wish to proceed with any of the quotations offered a Proposal Form or Statement of Fact will be requested by Insurers. A formal quotation will be provided to you, together with supporting documentation. A fact sheet has been provided to help clarify terminology, however, please do not hesitate to contact us should you have any additional questions with regards to the completion of this form. Please use additional sheets if required.

## COMPULSORY QUESTIONS

### APPLICANTS DETAILS

Name (inc. title):	
Company Name or Trading Title:	
Nature of Business:	
Telephone:	Mobile No:
Email:	Website:
Postal Address:	Post Code:
Risk address to be covered*:	(*If applicable. If more than one, please insert details on a separate sheet or detail in the additional information box in Section 10. Further information may be required.
	Post Code:
Date Business Established:	

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**Web:** [www.balens.co.uk](http://www.balens.co.uk)  
**Telephone:** 01684 580776  
**Email:** [commercial@balens.co.uk](mailto:commercial@balens.co.uk)

*Pioneers  
for over 60 years!*

Do you trade as a sole trader? YES NO

Is your business a not for profit Company or Organisation? YES NO

Is your Business a Voluntary Organisation? YES NO

What is the nature of your business?

Please detail the full range of activities undertaken:

## SECTION 1

### Sections of cover required

Do you require Public & Products Liability? YES NO

Please indicate below the limit of indemnity required:

£2,000,000

£5,000,000

Please confirm the turnover of your business:

If work is undertaken away from the premises, which type of premises do you undertake the work?

Commercial/Industrial:

Office/Retail:

Private dwellings:

Other (please state)

Is any work undertaken below ground level? YES NO

If yes, please confirm the type of work undertaken and the maximum depth:

Is any height work undertaken? YES NO

If yes, please confirm the type of work and the maximum height that the work is undertaken at:

Is any work undertaken involving the use of heat? YES NO

If yes, please list the type of equipment used:

Do you use heat at your premises only or away from the premises as well?

Please provide the % of turnover involving the use of heat.

Is work undertaken involving the elderly or individuals who might otherwise be classed as vulnerable? YES NO

If yes, please confirm the activities undertaken:

Do you provide any catering facilities/services? YES NO

If yes, please provide details of the food that you prepare/serve and what facilities you have:

Is frying/cooking undertaken? YES NO

If yes, please provide details:

Is any work undertaken that involves animals? YES NO

If yes, please provide details of the work and also the animals involved:

Do you provide public performances? YES NO

If yes, please confirm the number of performances per annum and where the performances take place :

Do you check that the organiser of any event and property owner carry their own liability insurance? YES NO

If yes, please provide details:

Do you check that the organiser of any event carries insurance for the stage equipment or accessories they own? YES NO

Is work undertaken involving children? YES NO

If yes, please confirm the age of the children that you work with and the activities undertaken:

Are the children under the supervision of their parents at all times during the activities undertaken? YES NO

Is work undertaken outside of the UK? YES NO

If yes, please provide full details of the work undertaken, how often this takes place and the territories involved:

Is work undertaken offshore? YES NO

Do you manufacture, distribute, service, alter and/or repair any products? YES NO

If yes, please provide full details of the product range below:

If you distribute products only, do you use proprietary brands only? YES NO

Are products distributed outside of the UK? YES NO

If yes, please tick the region that the goods go out to and the turnover generated:

UK      EU      America & Canada      Worldwide

Turnover:

## SECTION 2 Employers Liability

Is this section of cover required? YES NO

If yes, please complete table/questions below. A £10,000,000 limit of indemnity will be provided.

	Number	Annual wages	Is work undertaken away from your normal business premises?
Clerical Employees			YES NO
Manual Employees			YES NO
Labour only sub contractors			YES NO
Bona fide sub contractors			YES NO

If you use sub contractors, do you ensure that they have a valid and adequate insurance policy that covers their business activities? YES NO

Do you provide Personal Protection Equipment to your employees? YES NO

Do you have a written Health and Safety policy? YES NO

Please confirm your Employer Reference Number(ERN):

## SECTION 3 All risks

Is this section of cover required? YES NO

Please select the sum insured required below (tick)

£500      £1,000      £3,000      £5,000      £10,000

Do you require cover for stock? YES NO

If yes, please state the sum insured:

Do you require cover for a laptop or other portable computerised/electrical equipment? YES NO

If yes, please detail the below the items and value:

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Please confirm the address of where any business equipment is ordinarily kept:

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What security protections are in place for items being insured at the location where they are being kept over night?

Do you require cover for equipment/stock outside of the UK? YES NO

If yes, please provide full details:

Do you require cover for contents, equipment and/or stock in unattended vehicles? YES NO

If yes, please confirm the security on your vehicle (A maximum limit of £500 will apply)

## General Questions + Declaration

Have you, your partners or directors been the subject of a winding up or/an administration order, receivership proceedings or a company voluntary agreement, or disqualified from being a company director? YES NO

Have you or any principal, director or partner under a current or any previous trading titles been declared bankrupt or insolvent or been the subject of bankruptcy proceedings or/an individual voluntary arrangement or been subject to a County Court Judgment or are there any proceedings pending? YES NO

Has any Insurer ever canceled, declined, refused to renew or imposed special terms and/or conditions on any insurance policy that you have or have previously had in force? YES NO

Have you had any insurance cover restricted or canceled due to non-compliance with risk improvement requirements? YES NO

Have you or any principle, director and/or partner ever been convicted of any criminal offence, other than motoring offences, or offences that are spent under the rehabilitation of Offenders Act 1974 or are there any prosecutions pending. YES NO

Have you, partners or directors ever had any claims or know of any incident that may give rise to a claim during the last 5 years? YES NO

If yes, please provide full details:

## SECTION 4

### Important Information

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As per the Insurance Act (2015), you have the duty of fair representation to us which means that you have to disclose to us either every material fact that you know or ought to know by reasonable search both within your company or organisation, and externally or give us sufficient information so as to prompt our further enquiries on certain matters. A material fact is defined as one that would influence the judgement of a prudent insurer in deciding whether to insure the risk and on what terms. Reasonable searches within and outside of your company or organisation include information held or suspected by your business senior management, anyone internal and external who contributes to the placement of your insurance including but not solely your insurance adviser, loss adjuster, any consultants etc.

If you fail to make a fair representation of your risk, we may take the below actions:

- In case of a deliberate or reckless breach of duty by you; we will be able to avoid the policy (treat as if it had not existed) and keep any premiums;
- If your breach of duty is neither deliberate nor reckless but we would not have entered into the contract had we known all the previously undisclosed material facts; we will be able to avoid the policy (treat as if it had not existed) but we will return all premiums;
- If your breach is neither deliberate nor reckless and we would have entered into the contract albeit on different terms other than relating to premium; we will treat the contract as if those different terms applied – for example, any additional conditions or exclusions that would have been imposed;
- If the breach is neither deliberate nor reckless and we would have entered into the contract albeit at a higher premium; we will reduce the claim payment on a proportionate basis as per the difference between the premium charged and the premium that we would have charged had the material facts been disclosed to us.

If in doubt, disclose the information to allow us to consider as appropriate.

### Data Protection

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China Taiping Insurance (UK) Co. Ltd may use the details you have given to provide you with a quotation deal with your Policy to search credit scoring and fraud agencies who may keep a record of the search to support the development of the business by including your details in customer surveys for market research and compliance business reviews to prevent fraud.

Under the Data Protection Act we can only discuss the details given with you. If you wish someone else to act on your behalf please confirm in writing. Your details will not be kept longer than is necessary. Under the terms of the Data Protection Act 1998 you are entitled to a copy of all the information China Taiping Insurance (UK) Co. Ltd holds about you.

Your personal details may be transferred to countries outside the EEA. They will at all time be held securely and handled in the utmost care in accordance with United Kingdom law.

## Important Information

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You declare that:

- 1- All material facts and information contained above are correct and complete including the reasonable searches made by you and you have declared all material facts as defined above.
- 2- You have read the above and understand your duty to make a fair presentation and consequences of breach of such duty.
- 3- You agree to the China Taiping Insurance (UK) Company Ltd Liability Combined policy wording, a copy of which can be provided on request.
- 4- You have read the Data Protection statement above and you agree to your data being used for the purposes specified including a financial health check by a credit reference agency where deemed necessary.

**ADDITIONAL INFORMATION:** Please detail here any other cover requirements or any further information you feel we should be aware of:

Signature:

Position held:

Date:

Balens Ltd is Authorised and Regulated by the Financial Conduct Authority. Balens Ltd registered in England and Wales No. 4931050

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for over 60 years!*