

For your free no obligation premium indication,
please complete your details below and fax
back on 0161 234 9380



FLORIGUARD

General Details

Your name: _____
 Trading name: _____
 Trading address: _____

 _____ Postcode: _____
 Telephone number: _____
 Email address: _____
 Number of years trading: _____

Sums Insured

Buildings sum insured (if required)? £ _____
 Trade fixtures, fittings and all other contents sum insured? £ _____
 Stock sum insured? £ _____
 Any other property? £ _____
 Do you wish to increase property in transit higher than £2,500? £ _____
 Do you wish to increase public liability higher than £2,500,000? £ _____

The Premises

Are the premises of standard construction? YES/NO
(Brick/stone walls with tile/slate roof)
 If NO _____
 Is the building solely occupied by you as a florist? YES/NO
 If NO _____
 Do you require subsidence cover? YES/NO
 Is the property free from flood, ground heave, landslip and subsidence, having never been underpinned? YES/NO
 Is the property fully occupied and trading? YES/NO
 Is there an ATM located at the premises? YES/NO
 Is terrorism cover required? YES/NO

Claims

Have there been any incidents in the last three years which have or could have resulted in a claim? YES/NO
Claim 1
 Description _____

 Date _____ Cost £ _____
Claim 2
 Description _____

 Date _____ Cost £ _____

Security

Are the premises protected by an operational intruder alarm? YES/NO
 If YES _____
 Are the premises occupied overnight? YES/NO
 Are the premises covered by a 24 hour town centre CCTV camera system? YES/NO
 Do the premises have shutters/grilles on the shop front? YES/NO
 Are the premises fitted with bars on all accessible side and rear windows? YES/NO
 Do you comply with points A-C of the minimum standards of security as shown overleaf? YES/NO

General Information

Existing Insurer: _____
 Renewal date: _____ Current premium £ _____

Additional Information

Bridge Insurance Brokers Limited, Cobac House, 14-16 Charlotte Street, Manchester, M1 4FL.

Bridge Insurance Brokers Limited Registered in England No 996284.
 Authorised and regulated by the Financial Services Authority. Member of the British Insurance Brokers Association.



Minimum Security

Final exit doors of the Premises must be:

A

1 for timber or steel framed doors - a mortice deadlock which has 5 or more levers and/or conforms to BS3621: 1980 specification for thief resistant locks and matching boxed striking plate.

OR

2 for aluminium or UPVC framed doors - a cylinder operated mortice deadlock or a deadlocking multi-point locking system.

B - All other external doors and all internal doors giving access to any part of the buildings not occupied by the Insured for the purpose of the Business be fitted with either:

1 any of the locking arrangements as specified in section A (1 & 2) above in accordance with the construction of the door frame

OR

2 two key - operated security bolts for doors one fitted approximately 30cm from the top of the door and the other 30cm from the bottom.

C - All ground floor and basement opening windows/skylights and other opening windows/skylights accessible from roofs, decks, balconies, fire escapes, canopies or down pipes are to be fitted with Key-operated window locks. This requirement does not apply to windows/skylights which are protected by solid steel bar, grilles, lockable gates, expanded metal or weld-mesh provided agreement shall have been obtained from the Company and is stated on the schedule of insurance,

Any door or window formerly designated as a fire exit by a Fire Authority or designated following a fire risk assessment is excluded from these requirements.

In order to arrange your quotation we have assumed the following:

The premises insured or to be insured (including any glass to be insured) is maintained in a good state of repair and will continue to be so.

The building is not unfurnished, unused or unoccupied.

You do not have any reason to doubt the honesty of an Employee.

All cheques to the value of over £5,000 have two signatures, unless the sole signature controls more than 5% interest or share in the company.

In the last 3 years you have not been taken over, merged with or taken over any other company, and to the best of your knowledge and belief it is likely that your Business will not take over another firm or company within the next 12 months.

To the best of your knowledge and belief no redundancies are envisaged in your business within the next 12 months.

There is no dispute currently on-going in your Business involving Employees or another Business which you have entered into a contract with.

You, your directors, partners or family members involved in the Business or any other Business have:

- i** Never had an insurance proposal declined, renewal refused, insurance cancelled or special terms applied.
- ii** Never been convicted of, or charged (but not yet tried) or been given an official police caution in respect of any criminal offence other than a motoring offence.
- iii** Never been declared bankrupt or insolvent or been disqualified from being a company director.

NOTE: If information provided is incorrect or incomplete Insurers may not pay your claim. Details you provide may be checked by Insurers against data held elsewhere.

If these assumptions are incorrect, please contact us on 0161 236 3141.