

Occupation of Tenant	Rate %	Notes	X
Office	0.10	Exc. Taxi Offices	
Shop	0.125	Exc. Jewellers, Furriers, Antiques, Bookmakers etc	
Private Dwelling	0.10	Exc. DSS, Students, Asylum Seekers & Unoccupied	
Restaurant	0.22		
Café (exc. DFF)	0.15	Exc. Deep Fat Frying	
Café (inc. DFF)	0.30	Inc. Deep Fat Frying	
Takeaway	0.22	Exc. Deep Fat Frying	
Guest House	0.125		
Holiday Home	0.15		
Motor Garage	0.25		
Wholesaler	0.35	Aimed at Lower Hazard Trades – Refer for info	
Manufacturer	0.20	Aimed at Lower Hazard Trades – Refer for info	

RATES APPLY TO

Buildings constructed post 1850

Maximum Single Location Exposures –

Buildings £3.5 Million

Loss of Rent £1.5 Million

RATING AREAS

All areas are rated the same with the exception of the following post codes which must be referred prior to the completion of the '**INCEPT COVER**' request form.

POSTCODES REQUIRING REFERRAL

B1-38	BD1	BD7	BD8	BS2	BS13	CF1-5	Cf10
CF11	CF14	CF15	CF23	CF24	CRO	CR7	CV1-6
G1-10	G15-59	G67	G68	HA0	HA8	HA9	HU7
L1-49	L60-70	LE3	LE6-9	LS7-10	LS14	LS15	M1-19
M22	M23	M90	M99	NE1-12	NE24	NE27-34	PA1-5
PA7	PA8	PA14	PA15	SK1	SK14	SR1	SR2
SR4	SR5	SR8	TS1	TS2	UB1-3	UB6	WD1
WD2	WD7-9	WN8	E1-3	E5	E8	E9	E13-17
N1	N4	N5	N7	SE3-6	SE8	SE11	SE13-17
SE24	SW1	SW2	SW4	SW8	SW9	SW12	SW16
SW17	W10-12						

PRE COVER SURVEYS ARE REQUIRED FOR THE FOLLOWING POSTCODES

E6	E7	E10	E11	N8	N9	N18	N19
N22	NW1	NW6	SE1	SE7	SE10	SE18	SE23
SE26	SW18	W2	W3	W6	W7	W9	W14

REFER

- If the insured discloses any claims
- Non-standard construction up to 15%
- Multi-tenure/occupant properties
- Wholesale & manufacturing trades
- Multi premises risks

STANDARD COVER INCLUDES

- £2 Million Property Owners Liability
- £250 Property Damage Excess

OPTIONAL

- Subsidence
- Contents

MINIMUM PREMIUM £200

INCEPT COVER REQUEST FORM

AGENT'S DETAILS

Name

Address

Post Code

Tel. No. **Fax. No.**

INSURED'S DETAILS

Name

Risk Address

Post Code

Tenant's Occupation **Buildings** £

Loss of Rent £

Correspondence Address

Post Code

Neither you, nor any business partner or director in your business has:

- been declared bankrupt, had a Company go into liquidation, administration or become insolvent
- been convicted or charged (but not yet tried) with a criminal offence
- received an official caution for a criminal offence within the last three years

An insurance company has never:

- refused to insure you
- refused to renew an insurance policy
- cancelled one of your insurance policies
- applied special terms when renewing your policy

The Premises to be insured are:

- self-contained
- of standard construction (built of brick or stone with a tile or slate roof)
- in a good state of repair and will be so maintained
- in an area which has no history of flooding, ground heave landslip or subsidence
- occupied throughout the year
- not in a floodplain
- constructed post 1850

Signed _____
as agent for the insured / as the insured

Date _____

Effective Date	<input style="width: 100%;" type="text"/>
Premium	£ <input style="width: 100%;" type="text"/>
IPT	£ <input style="width: 100%;" type="text"/>
Total	£ <input style="width: 100%;" type="text"/>
Policy Fee	£25.00
Commission (15%)	£ <input style="width: 100%;" type="text"/>
Net due to Premier	£ <input style="width: 100%;" type="text"/>