



PHOTOGRAPHERS BUSINESS PROPOSAL FORM

Non Disclosure Warning: Please note that you are under a duty to disclose all facts likely to influence the acceptance and assessment of your proposal. Failure to do so may invalidate the insurance. It is in your own interests to mention such facts. If you are in doubt about whether certain facts are material these facts should be disclosed.

Law Applicable to Contract: Under the relevant European and Irish legal provisions you and the Insurer concerned are free to choose the law applicable to the contract. The Insurer proposes that Irish Law will apply to the contract, and this will apply unless both parties agree otherwise in writing.

Proposers Name:

Proposers Address:

Risk Address:

Full Business Description:

Number of Years Trading: Phone Fax

Holding Insurer(s)

Holding Broker

Cover Required From

Wageroll €

Turnover €

Office/Studio Contents €

Computer Equipment €

Photographic Equipment € total
Photo Equip All Risks € amount outside studio at any one time

Minimum Security

Physical Security

Loss or damage caused by theft or attempted theft involving entry to or exit from the premises by forcible or violent means is not insured unless the devices for the security of your premises are in accordance with the following specification and all devices are put into full and effective operation whenever the premises are closed for business or left unattended.

Specification

- 1 The final exit door must be secured by means of either a mortice deadlock or rimlock conforming to, or superior to, BS3621 or a key operated multi-point locking system having at least 3 locking bolts.

- 2 All other external doors and internal doors providing access to any part of the building not occupied by you must be secured by means of either locking device specified in (1) above, or by two key operated security bolts to engage the door frame.

- 3 Any external door, or internal door providing access to any part of the building not occupied by you, which is designated an emergency exit must be secured by means of either a panic bar locking system incorporating bolts which engage both the head and sill of the door frame, or by a mortice lock having specific application for emergency exit doors and which is operated from the inside by means of a conventional handle and/or thumb turn mechanism.

- 4 All ground and basement level opening windows and any upper floor opening windows/skylights accessible from roofs, balconies, fire escapes, canopies, downpipes and other features of the building to be secured by means of either a key operated locking device or permanently screwed shut.

NOTES:

- (i) The local fire authority must be consulted before replacing or augmenting the existing locking device fitted to a designated emergency exit door.

- (ii) The provisions of specification (4) do not apply to windows/skylights that are protected by means of either fixed round or square section solid steel bars not more than 10cm apart, or fixed expanded metal, weld mesh or wrought ironwork grilles, or proprietary collapseible lockng gate grilles.

My/Our security measures comply with these criteria. YES/NO

I/We understand that relevant claims will not be paid if they do not. YES/NO

Alarm Details Are the premises protected by an intruder alarm? YES/NO

Signal Type: Bell Only: Alarm Receiving Centre (ARC)

Claims History Have you had any claims or losses in the last five years? YES/NO

If YES, please give full details below (or on a separate sheet if necessary):

Date Protection

By signing this proposal form you consent to Hiscox using the information we may hold about you for the purpose of providing insurance and handling claims, if any, and to process sensitive personal data about you where this is necessary (for example health information or criminal convictions). This may mean we have 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, reinsurance companies 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 us as set out above. The information provided will be treated in confidence and in compliance with the United Kingdom Data Protection Act 1998. You have the right to apply for a copy of your information (for which Hiscox may charge a small fee) and to have any inaccuracies corrected.

Declaration I declare that:
This proposal form has been completed after proper enquiry;
Its contents are true and accurate and;
All facts and matters that may be relevant to the consideration of our proposal for the insurance have been closed.

Signature:

Date: