

Commercial Quotation - Aide Memoire

General

Proposers Name	- including Principals if known and associated and subsidiary Companies
Broker	- holding Insurer and other Brokers involved
Renewal Date	- expiring premium and reason for broking
Full Address	- including post code and how long established here/elsewhere
Full Business Description	- and full details of all trade processes, materials used and type/description of machinery in use (incl assoc./subsidiary co.'s)
Age and Condition	- of Buildings and Machinery
Management	- and housekeeping
Claims Experience	- 5 years including claim numbers and any claims exceeding £10,000. Fullest details available
ISO 9002	- or equivalent

Fire/Perils

Basis of cover/capacity	- e.g. Reinstatement/Indemnity, Day One and uplift %, Stock Declaration etc., sums insured
EML	- Reinsurance group
Construction	- Walls, roof, floors (including mezzanine with % of floor area), no. of storeys. Any combustible linings or ceilings? Size (square footage)
Tenure	- a) single - if not detached establish degree of separation and occupation of adjoining risks b) multi - obtain details of all other tenants and nature of communication
Heating	- type and specify any portable and location. If liquid fuel establish location and protection of tank
FEA	- number of extinguishers, hose reels, AFA
Sprinklers	- 28th or 29th edition. Age, installer and grade, Dual or SWS Designed for present occupation?
Storage	- quantities of raw/finished materials, packaging materials used and storage heights

Hazardous Liquids	- type, quantity and storage arrangements
Chemical/Substances	- produced or stored, combustibility
Waste	- where and when allowed? signs?
Smoking	- stillage arrangements, any basement areas, local watercourses history of flooding. Investigate any previous history
Perils	- see theft security questions, external storage of combustible goods/waste
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Business Interruption

Basis of cover/capacity	- GP incl Payroll, Declaration Linked (EGP), Gross Rev, ICOW and Indemnity Period required, sums insured and EML
Interruption features	- maximum delivery time for replacement machinery, dependency upon critical processes or non standard machinery (production chain/computers). For computers are duplicate software/records stored away from main premises? Any seasonal influences?
Multi Locations	- are they independent or dependent? Is division of earnings available? Is there any spare capacity? Is there duplication of production lines?
Sums Insured	- adequate to include payroll and projected for growth/inflation?
Extensions	- Suppliers/Customers. Any overseas exposures (limit to FAE if possible)

Theft

Physical Security	- establish minimum security requirements complied with. Detail any improvements e.g. steel lined/faced doors, window bars, external steel roller shutters, anti-ram bollards, gates, fences, floodlighting etc.
Alarm Security	- name of installer (check NACOSS). Details of coverage i.e. are entire premises covered and degree of movement detection. Signalling method - digital communicator (incl. line details), Packnet, Red Care or Direct Line
Computers	- Identify values. What specific security
Target Stock	- identify any attractive/target stocks



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Money

Security/Transit	- are security carriers used and extent. Any cash wages distributed at own premises and security arrangements. Own transit arrangements
Safes	- for cash over £1,000 obtain details of safe and whether fixed/unfixed and/or alarmed

Employers Liability

Indemnity	- limit required. For limits in excess of £10m please provide details of location of max. exposure (ie. max number of staff)
No. of employees	- split between clerical/manual
Division of Wages	- between all categories of work. Height/depth work away
Machinery	- guarding and training
Hazardous liquids/Chemicals	- exposure, type/quantity, toxicity, fumes, dusthandling/storage arrangements
Safety	- check compliance with COSHH/Noise at Work Regulations/Management regulations etc. Health and Safety Officer appointed

Public Liability

Indemnity	- limit required
Access	- of third parties to premises
Exposure	- adjoining/surroundings
Pollution	- identify if chemical/toxic is used and obtain details of storage/disposal arrangements
Work away	- If any, please provide full details, particularly if involving use of heat and/or work at height

Products liability

Products	- obtain full details of all products and establish if manufactured assembled or factored. Obtain turnover and split between major products if known. State length of time goods have been manufactured. Request brochure, if available
End use	- exactly what does product do and where does it go - what industries. What are the consequences of product failing? List of customers
Design	- do the proposers design the product or manufacture to customers specifications. Are there any new products or prototypes?
Quality Control	- full details of quality control
Import/Export	- division of turnover/types of products and where
Wholesalers	- a) any assembly, alteration, modification, repair or labelling undertaken? b) any 'own brand' relabelling c) are full rights of recourse retained against manufacturers. Refer any hold harmless agreements
USA/Canada	- a) past or present - how long exporting and obtain turnover details over previous 5 years b) exactly what is exported? - type/use c) any assets or representation in USA d) to which states are products exported and do they comply with US Federal and State safety and warning label requirements e) is product sent direct to customer or through wholesaler etc.

Goods In Transit

Annual Carrying	- split between own vehicles, hauliers and post and specify limit any one vehicle/loss
Goods	- full detail of goods carried with limits for attractive/vulnerable high value goods - max likely single article limit?
Security	- details of vehicle security locks immobilisers or alarms



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