Glemham Underwriting

Proposal Form

Farm & Agriculture Insurance

www.glemham.com

CLIENT DETAILS

Full Trading Title incl. Subsidiaries	
Main Address	
Other Farming Locations	
Full Business Description	
Employer Reference Number	
How Long Trading	
Additional Information	

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CLIENT DECLARATION

Have you, your Directors, Partners or family members involved with the business ever:	
Had an insurance proposal declined, renewal refused, insurance cancelled or special terms applied	
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	
Been declared bankrupt or insolvent or been disqualified from being a Company Director, or been involved as an owner, Director or Partner with any company which went into receivership, administration or insolvency	
Been the subject of any County Court Judgement, an Individual Voluntary Arrangement, a Company Voluntary Arrangement or a Sheriff Court Decree	

CLAIMS SUMMARY

Non-Motor (5 Years)

Date	Description	Paid	Outstanding

Motor (5 Years)

Date	Description	Paid	Outstanding

COVER SPECIFICATION

Farm Buildings

Description	Construction / Occupation / Heating	Sum Insured	Basis of Settlement

Perils Required	A – Fire & Lightning B – Explosion C – Aircraft D – Riot, Civil Commotion & Malicious Damage E – Earthquake F – Underground Fire G – Spontaneous Combustion H – Falling Trees I – Escape of Fuel J – Storm K – Storm or Flood L – Escape of Water M – Impact N – Theft

Farm Buildings	
Do any buildings have flammable linings, composite panels or spray foam insulation?	
If composite panels present are they LPCB approved?	

Let Properties

Premises	(A)
	(B)
	(C)
	(D)

Construction	(A)
	(B)
	(C)
	(D)

Occupancy	(A)
	(B)
	(C)
	(D)

Cover	(A)
	(B)
	(C)
	(D)

Buildings	(A)
	(B)
	(C)
	(D)

Contents	(A)
	(B)
	(C)
	(D)

Note: Residential Rent included up to 30% of the Residential Buildings Sum Insured

Property Damage Section - Favourable Features Discount Questions	
Are the buildings, fixed machinery and fences in a good condition and well maintained, and the buildings (where relevant) adequately heated and pipe work lagged?	
Is the housekeeping and husbandry to a high standard with no unnecessary accumulation of waste or other combustible materials in close proximity to buildings?	
Are the electrical installations less than 5 years old and/or checked at least every 5 years by a qualified electrician?	
Is portable firefighting equipment present at the premises, maintained and properly sited?	
Is there access to adequate water supplies at the premises for firefighting purposes?	
Less than 25% combustible construction, lightweight or open-sided buildings?	

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Farm Contents

Description	Sum Insured	Perils Required	Basis of Settlement
Agricultural produce & deadstock including growing crops & farm stock			Indemnity
Hay, straw & silage			Indemnity
Machinery, plant and implements			Reinstatement
Hand tools & portable power equipment			Reinstatement
Boundary walls, gates, fences & growing hedges			First loss
Dairy equipment			Reinstatement
Grain drying equipment			Reinstatement
Fuel tanks & contents therein			Reinstatement
Other			

Perils Required	A – Fire & Lightning B – Explosion C – Aircraft D – Riot, Civil Commotion & Malicious Damage E – Earthquake F – Underground Fire G – Spontaneous Combustion H – Falling Trees I – Escape of Fuel J – Storm K – Storm or Flood L – Escape of Water M – Impact N – Theft

Business Interruption

Perils Required	A – Fire & Lightning B – Explosion C – Aircraft D – Riot, Civil Commotion & Malicious Damage E – Earthquake F – Underground Fire G – Spontaneous Combustion H – Falling Trees I – Escape of Fuel J – Storm K – Storm or Flood L – Escape of Water M – Impact N – Theft O – Worrying of Sheep by Dogs, Foxes & Vermin P – Worrying of Cattle by Dogs, Foxes & Vermin Q – Accidental Electrocution of Livestock R – Fatal Injury to Livestock whilst Straying S – Fatal Injury to Livestock in Transit T – Fatal Injury to Livestock on Own Land

Insured Item	Maximum Indemnity Period	Sum Insured
Estimated Farming Revenue		
Commercial Rental Income		
Additional Increased Cost of Working		
Contamination of Own Milk		

Definition of Annual Revenue	Money, (including subsidies), paid or payable to you for goods, produce or livestock, sold and delivered for services rendered in the course of the business

Livestock

Perils Required	A – Fire, Lightning & Explosion B – Accidental Electrocution C – Aircraft D – Earthquake E – Riot, Civil Commotion & Malicious Damage F – Impact G – Falling Trees H – Worrying of Sheep by Dogs, Foxes & Vermin I - Worrying of Cattle by Dogs, Foxes & Vermin J – Theft & Mysterious Disappearance K – Fatal Injury to Livestock whilst Straying L – Fatal Injury to Livestock in Transit M – Fatal Injury to Livestock on Own Land N - Storm

Description	Sum Insured	Maximum Value per Load (If Transit Cover Required)	Fatal Injury On Premises	Fatal Injury Off Premises	Worrying
Cattle	£		Y/N	Y/N	Y/N
Sheep	£		Y/N	Y/N	Y/N
Pigs	£		Y/N	Y/N	N/A
Poultry	£		Y/N	Y/N	N/A
Horses	£		Y/N	Y/N	N/A
Working Dogs	£		Y/N	Y/N	N/A

Employers' Liability

Limit of Indemnity	£10,000,000 each loss, unlimited in the insurance year

Rating Basis: Your premium is calculated on the following estimates	Wageroll
▪ Farm	£
▪ Clerical	£
▪ Agricultural Contracting	£
▪ Shooting e.g. Gamekeepers & Beaters etc.	£
▪ **TOTAL**	**£**

Employers Liability Section – Favourable Features Discount Questions	
Safety policy – defined management responsibilities and overall H&S objectives?	
Knowledge of Health & Safety – access to a source of competent advice?	
Programme of Risk Assessments throughout the workplace consistent with statutory regulation?	
Formal programme of workplace inspections in place, designed to identify hazards and eliminate / mitigate risk?	
Training on CoSHH, Operation of Machinery and H&S issues etc. with trainers having received full training and are competent to carry out training?	
Records existing of training provided, certificates of competence, licenses etc.?	
Does a qualified First Aider work within the business?	

Public & Products Liability

Limits of Indemnity	**Cover:**	**Limit:**
	Public Liability – any one event	£
	Products Liability – any one period of insurance	£
	Pollution – any one period of insurance	£1,000,000
	Statutory Clean-up Costs (Optional Extension)	

Description	Amount
Acres	

Activities	Y/N	Amount of Turnover
Agricultural Contracting	Y/N	
Crop Spraying	Y/N	
Full Crop Spraying Extension (Damage to Crops Being Sprayed)	Y/N	
Payments to Bona Fide Sub-Contractors	Y/N	
Letting of Land for Caravans / Tents	Y/N	
Livery or DIY Livery – No of Horses	Y/N	
Shoots – No of Shoots x Guns + Beaters	Y/N	
B&B / Holiday Letting	Y/N	
Commercial Property Rental / Letting of Land	Y/N	
Other	Y/N	

Public and Products Liability Section – Favourable Features Discount Questions	
Is all land currently and previously free of use as a quarry, dam, infill or waste disposal (other than livestock waste) site?	
Where the public are invited onto the premises, are adequate measures taken to prevent their access to areas where farm activities are undertaken?	
Are all areas of the premises to which the public have access, and property contained therein, maintained in a good state of repair?	
Are all storage tanks for fuel, slurry and fertiliser less than 10 years old and bunded in accordance with statutory regulations?	
Is the entire workforce under the control of the policyholder? i.e. no use of independent contractors?	
Any accreditations for quality management, environmental management (i.e. ISO09000 series) or for other aspects of the business?	

Environmental Liability

Limit of Indemnity	Environmental Liability	£ any one Environmental Loss and in the aggregate any one period of insurance
	Fly-Tipping	£ any one occurrence

Excess	£500 any one Environmental Loss but increasing to £5,000 in respect of Fly-Tipping

Description	No of Acres/Livestock Revenue/Contracting Revenue
Arable	
Beef	
Pigs	
Total Acres	
Turnover including Agricultural Contracting	
Agricultural Contracting	
Other activities	
Total Turnover	
Oil /Fuel Storage Tanks ; • Above Ground • Underground	Size, contents, secondary containment (bunded/double-skinned), nearest watercourse, spill response plan, valve security

Money

Item	Limit any one Loss
▪ Crossed cheques, stamped National Insurance Cards, crossed money orders, crossed postal orders, crossed bankers drafts, National Savings Certificates, Premium Bonds, credit card vouchers, and other non-negotiable monies	£250,000
▪ Money on the premises during business hours	£5,000
▪ Money on the premises outside business hours not contained in a locked safe	£250
▪ Money on the premises outside business hours in an unspecified safe	£2,500
▪ Money in transit or bank night safe	£5,000
▪ Money in the private residence of an authorised employee	£500
▪ Money at farmers markets	£5,000
▪ Money in vending or gaming machines	£500
▪ Livestock documents	£250,000
▪ Any other loss of money	£5,000
▪ Assault cover	Yes

Estimated annual amount of money in transit	

Individual Personal Accident

Geographical Limits	
Operative Time	
Benefit Period	
Deferment Period	
Sickness Cover Required?	

Names of Persons Covered	Date of Birth	Duties	Amount of Benefits		
			Death / Capital Benefits	Temporary Total Disablement	Temporary Partial Disablement

Goods in Transit

Means of Conveyance	Limit Per Load	Limit Per Occurrence
Own Vehicles		

Specified All Risks

Insured Item	Location / Area of Cover	Sum Insured

Other Covers

Commercial Legal Expenses	
Deterioration of Stock	
Engineering / Breakdown	

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Farm Home

Buildings & Contents Cover

Risk Address	
Type of Property (e.g. Detached House	
Year of Build	
No. of Bedrooms	
Construction	
Occupancy	
Date of Birth of Main Occupant(s)	
Buildings Sum Insured	
Buildings Cover	
Contents Sum Insured	
Contents Cover	
Specified Valuables	
Personal Money & Credit Cards	
Freezer Contents	
Family Legal Expenses Cover	
Interested Party	

Specified All Risks Cover

Risk Address	
Unspecified Jewellery & Personal Belongings	
Single Article Limit	

Specified Items – Description	Sum Insured

Motor

Vehicles	Any motor vehicle owned, leased, loaned, hired or borrowed by the policyholder, subject to the vehicle being declared in accordance with policy requirements. The current Schedule is shown on the following page(s).
Use	Social, Domestic and Pleasure purposes, and in connection with your business

Private Cars

Description of Vehicle	Reg No	CC	Year of Make	Value	Years NCB	Cover

Excess	£250
Driving Restrictions	Any authorised licensed driver aged 25 & over
Main Driver of Each Vehicle	
Motor Legal Assistance	

Commercial Vehicles

Description of Vehicle	Reg No	CC	Year of Make	Value	Years NCB	Cover

Excess	£250
Driving Restrictions	Any authorised licensed driver aged 25 & over
Main Driver of Each Vehicle	
Motor Legal Assistance	

Agricultural Vehicles

Description of Vehicle	Reg No / Serial No	Year of Make	Value	Cover

Excess	Minimum £250
Driving Restrictions	Any authorised licensed driver
Which Vehicles are Used for Agricultural Contracting	
Motor Legal Assistance	

Unspecified Trailer Cover

Attached Trailer Cover	Yes - £
Detached Trailer Cover	Yes - £

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Regular Drivers Details

Name	Date of Birth	Occupation / Relation	Licence Held	Accidents / Convictions / Disabilities

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Prospect House, Rouen Road,
Norwich, Norfolk, NR1 1RE
Tel: 01728 441441

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