

G.M. Imber and Sons Ltd.

CRAFTSINSURE STARTER

Statement of Demands and Needs for Craft Workers

This document sets out clearly and concisely your demands and needs for insurance. It also contains our personal recommendations for insurance that will meet your specific requirements.

You have asked for liability cover to cover you as a Craft Worker.

Recommendations

After a review of your demands and needs for insurance we feel that our **CRAFSTINSURE STARTER** Policy will best meet your requirements.

This policy will cover you as a Craft Worker for Public Liability, Products Liability and Employers' liability. This policy is designed for craft workers who make their own products. As such you will be covered for when you trade from a table, stall, pitch, kiosk, gazebo's, or fixed unit, indoor or outdoor at a market, craft fair, exhibition, shopping mall (not shops), marquees 20 ft by 20ft or workshops. Cover also applies whilst working/trading from home.

G.M. Imber & Sons Ltd therefore recommends the following level of cover:

Type of cover	
Public Liability	£5m
Products Liability	£5m
Employers' Liability	£10m

Internet/Mail order sales are covered as long as turnover for Internet/Mail order sales do not exceed £25,000 per annum.

Party planning (i.e. going round to houses of others to display and sell products) is covered if done only a few times each month.

The **CRAFTSINSURE STARTER** Policy covers both husband and wife or formal legal partnership for the same annual premium. However, this policy will **not** cover craft demonstrators or teachers although there are separate policies available on request.

This Policy EXCLUDES exports to USA/Canada.

There is NO cover for your stock under this policy, should this be required please advise us and we can arrange cover under a different policy.

Further information is required if you participate in woodturning.

The Insurer is Brit Insurance Ltd.