

# **G.M. Imber and Sons Ltd.**

## **CRAFTSINSURE**

### ***Statement of demands and needs for Craft Workers***

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

### ***Recommendations***

You have asked for Public Liability, Products Liability and Employers' Liability Insurance to cover you as a Craft Worker. You have also asked for stock cover (which includes materials in trade, fixtures and fittings) in the sum of £2,500 and Business Interruption cover. Further to a review of your demands and needs, G.M. Imber & Sons Ltd. recommends **CRAFSTINSURE** with the following levels of cover:

Type of Cover	Plan A	Sum Insured
Stock	Perils Inc Theft	2,500
Business Interruption	Up to 3 months	2,500
Public Liability	Any one loss	£5m
Products Liability	Any one loss	£5m
Employers' Liability	Any one loss	£10m

You will be covered when you trade from a table, stall, pitch or fixed unit indoor or outdoor at a market, craft fair, show, craft village, exhibition, shopping mall or workshop. **Traders with kiosks need to be referred to Insurers.**

Stock is subject to an Average clause being applied. For example if you insure for £2,500 and the value of the stock is £5,000 only half of the claim for £2,500 would be paid since only half of the stock is insured. Goods in Transit are also covered up to the Plan sum insured. Optional extensions for cover are available please refer to the summary contained in the prospectus/proposal form.

Cover applies whilst at home or in workshops in addition to Craft Fairs and also extends for selling to shops (if no more than £5,000 per year).

This policy is not suitable if you have an Online/ Internet Turnover greater than £25,000.

**Please note exports to USA and Canada are excluded.**

Party Planning (i.e. going round to people's houses to display their products) will be covered if done only a few times a month.

Buildings are not covered against property damage. Business interruption limit is covered as stated above.

Should your business require a longer indemnity period stated above to re-establish the business then please let us know.

The **Craftsinsure** Policy will cover both husband and wife or a formal legal partnership for the Plan selected premium.

The Policy is insured by Syndicate DTW1991 at Lloyd's as defined in the Policy