

G M Imber and Sons Ltd **Market, Craft, Antique, Car Boot, Event Operators**

Statement of Demands and Needs for Market Operators

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

You have asked for Liability insurance.

Recommendations

After a review of your demands and needs for insurance we feel that our Market Operator's Scheme will best meet your requirements.

This policy will cover your Public Liability and Employers' Liability (if selected). This is a legal requirement when you employ people, even casuals. The policy will cover the Operators as mentioned above for legal liabilities that may arise relating to the public or employees. Please see the Market Operators' Endorsements attached for further policy Terms and Conditions.

G.M. Imber and Sons Ltd recommends the following cover:

Type of Cover	
Public Liability	£?m*
Excess Layer	N/A
Office Contents	£2,500
Employer's Liability	£?m

Please inform G M Imber & Sons Ltd immediately if the number of events change/ or their locations

This policy does not cover Loss or Damage to Buildings. Or Business Interruption, should you need cover for these or have office contents valued more than £2,500 please advise us so we can discuss your requirements further. This basic cover is intended for those that work from home, should you have a larger office please advise us so we can arrange more appropriate cover.

*This figure is variable upon your requirements and to be agreed with G M Imber & Sons.

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