

# **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 or workshops and while working/trading from home.

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

<b>Type of cover</b>	
Public Liability	£5m
Products Liability	£5m
Employers' Liability	£10m

Wholesale/Internet/Mail order are also covered if sales are below £25,000 per annum (£5,000 for wholesale).

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 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, blacksmithing or certain other higher risk activities.

This policy excludes traders with an Online Turnover greater than £25,000 or Wholesale over £5,000 a year.

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