

# Craftsinsure Starter for Teachers



**Please answer all questions in full.**

Tick the appropriate boxes and provide other information as requested. Please use **BLOCK CAPITALS**.

(Mr/Mrs/Miss/Ms/Dr.)Name(s) (to appear on documents).....

Address of Proposer .....

Postcode..... Tel No..... Mobile.....

Email Address..... Inception Date .....

Trading Name (if applicable)..... Website.....

Goods Produced:.....Goods Sold:.....

Number of Staff.....Employers Reference Number.....

Would you prefer for us to send everything to you by email or post where possible? .....

1. Do you offer a direct delivery service to customers? **Yes/No**

2. What is your Estimated Annual Wage Roll? .....

3. What is your Estimated Annual Turnover? .....

4. Do you sell anywhere other than markets? (e.g. online, wholesale, shop, other) **Yes/No**

4b. If yes, please advise where/how and estimated annual turnover .....

.....

5. Do you purchase your stock from a wholesaler in the EU? **Yes/No**

If not, please advise where you obtain your stock .....

.....

6. Has any insurer ever declined or refused to renew your insurance, increased, the

premium, modified the cover or made special stipulations? **Yes/No**

6b. In respect of any risk to be covered by this insurance, give details of any claims made

against you in the last five years or state **none** .....

If 'Yes', give details and state which insurer .....

.....

7. Have you or any person directly connected with the ownership or management of the business ever been:

(a) convicted of arson, fraud, theft, receiving stolen goods or any other act of

dishonesty? **Yes/No**

(b) prosecuted for breach of health & safety? **Yes/No**

(c) declared bankrupt or subject to a County Court Judgment? **Yes/No**

If 'Yes', give details .....

**DECLARATION**

To the best of my knowledge and belief the information provided in connection with this proposal, whether in my own hand or not, is true and I have not withheld any material facts. I understand that non-disclosure or misinterpretation of a material fact may entitle the Insurer to void the Insurance. (N.B. A material fact is one likely to influence acceptance or assessment of this proposal by the Insurer: if you are in any doubt as to what constitutes a material fact you should consult G.M. Imber & Sons Ltd.)

**SIGNATURE:.....DATE: .....**

**77a High Street, East Grinstead, West Sussex, RH19 3DD**

# **CRAFTSINSURE STARTER**

## **LIABILITY INSURANCE FOR CRAFT TEACHERS**

**Price: £135 per annum (including our fee of £32.52)**

**Underwritten by: Syndicate STW1991 at Lloyds.**

### **Cover:**

This policy covers UK Domiciled traders anywhere in the EU for:

- Public Liability:** Covers legal liability to third parties for personal injury or damage to their property. £5,000,000 limit of indemnity each and every claim
- Products Liability:** Covers legal liability arising from the sale or supply of products including food and drink. £5,000,000 limit of indemnity in one policy period
- Employer's Liability:** Covers legal liability for injury, death or disease sustained by employees at work. £10,000,000 limit of indemnity any one claim.
- Excess:** £250 Third Party Property Damage Only

### **Exclusions:**

- 1) Manufacture, sale or supply of pharmaceuticals of any description other than propriety branded medicines not requiring a doctor's prescription.
- 2) Manufacture or sale or supply of safety critical auto products.
- 3) Manufacture or sale of counterfeit goods.
- 4) Manufacture sale or supply of weapons and combat equipment.
- 5) Manufacture of alcohol.
- 6) Tattooists (other than henna tattoos) and body part piercing
- 7) Delivery and installation
- 8) Operators of amusement rides, simulators and inflatables.
- 9) Craft Fair operators, event organizers and the like
- 10) Non propriety branded skin care products, soaps, bath bombs and the like
- 11) Wood turners and Metalworkers – refer
- 12) Saddlery and any products relating to riding animals.
- 13) Products for animals that are not intended for domestic use for pets.
- 14) Mobility scooters and mobility aids other than walking sticks.
- 15) Repair or sale of Bicycles, scooters, go karts and similar items .
- 16) Anyone with over £25,000 of online sales per annum.
- 17) Anyone with over £5,000 of wholesaling per annum.

### **Frequently Asked Questions:**

**Q. What is my Employer Reference Number (ERN)?**

**A.** *If you arrange payment for wages through a PAYE scheme your ERN or PAYE number is your reference with HMRC.*

**Q. Where can I find my ERN?**

**A.** *This number can be found on an Employer Payment Booklet, P45, P60, P11/D and sometimes on payslips. Also, if you use an accountant they should be able to provide the details.*

**Q. Do I need an ERN?**

**A.** *No but if you do have one we require to know it. If you are a limited company and have not advised you are exempt it will delay us processing your insurance.*

**Q. I don't have a Company Registration Number or Trading Name, what do I put?**

**A.** *Please mark the form N/a (not applicable) if you do not then it does not prevent you purchasing insurance through us!*