

# Craftsinsure Starter



**Please answer all questions in full, failure to do so will lead to delays in processing the form.**  
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).....

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 relevant information. I understand that non-disclosure or misinterpretation of relevant information may entitle the Insurer to refuse to settle a claim in full or in part, alter the premium or terms or conditions or void the Insurance Policy from inception.

I understand that signing this proposal does not bind me to complete the insurance but agree that should a contract of insurance be concluded this proposal and the statements made herein shall form the basis of the contract between me/us and the Insurer.

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

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

# **CRAFTSINSURE STARTER**

## **LIABILITY INSURANCE FOR CRAFT TRADERS**

**Price: £52 per annum (including our fee of £16.72)**

**Underwritten by: Syndicate DTW1991 at Lloyd's**

### **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!*