

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.

Policy Information

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.

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. In this example, half of £2,500 is £1,250 less any excesses applicable.

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. Insurers may offer cover subject to more information and an additional premium.

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 unless agreed. 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.

Photography cover must be agreed with us

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

*** Note please – this figure is dependent on the sum insured requested under your policy cover, with a minimum starting figure of £2,500.**

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