

## **CRAFTSINSURE STARTER for TEACHERS**

### ***Statement of Demands and Needs for Craft Workers***

This document sets out clearly and concisely your demands and needs for your insurance.

You have asked for liability cover to cover you as a Craft Worker.

### ***Policy Information***

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 when you trade from a table, stall, pitch, kiosk, gazebos, 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.

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

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. Insurers may be able to quote for this cover subject to more information and an additional premium.

**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.

Photography cover must be agreed with us.

The Policy is insured by Ascot Underwriting Limited at Lloyd's as defined in the Policy



# CRAFTINSURE Starter PROPOSAL FORM

**Please answer all questions in full.**

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

Mr/Mrs/Miss/Dr/ Other.....

Name of Proposer.....

Address.....

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

Email.....

Would you like to receive correspondence via email? **Yes/No**

Trading Name..... Start Date .....

Date business established.....

If less than 12 months do you have other experience in business of this nature? **Yes/No**

Please detail relevant experience below.....

.....

.....

What goods do you produce/manufacture?.....

What goods do you sell?.....

1. Has any insurer ever declined or refused to renew your insurance, increased the premium, modified the cover or made special stipulations? **Yes/No**

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

.....

2. Have you had any claims or incidents which may give rise to a claim relevant or relating to this proposed insurance within the previous 5 years? **Yes/No**

If 'Yes' give full details.....

.....

3. Have you or any individual involved in the business of the proposer/insured being a Director, Business Partner, provider of working capital or loan guarantees to this business or anyone playing a significant role in making decisions about how the Proposer/Insured is managed or organized (including family members):

i. Ever been declared bankrupt? **Yes/No**

ii. Ever been disqualified from being a company director? **Yes/No**

iii. Ever had any County Court Judgment(s) (CCJ) or Sheriffs Court Decrees entered against you or them, or been involved in a company against which such judgments have been entered? **Yes/No**

- iv. Ever been, or are currently a director or officer of a company which has been, declared insolvent or had a receiver or liquidator appointed or entered into arrangements with creditors in accordance with The Insolvency Act 1986, or had an Individual Voluntary Arrangement (IVA)? **Yes/No**
- v. Ever been party to, or involved in a company which was party to a Company Voluntary Arrangement (CVA)? **Yes/No**
- vi. Ever been convicted or have any prosecution pending in respect of any criminal offence (other than motoring offences or any offences which are spent under the Rehabilitation of Offenders Act 1974), **Yes/No**
- vii. Ever been charged with or convicted of, or been involved in a company charged with or convicted of, a breach of the Health and Safety at Work Act or other legislation relating to employee safety and safe working practices, or been served with, or been involved with a company serviced with an improvement order or prohibition notice under such legislation? **Yes/No**

If Yes to (i) to (viii) above give details.....  
 .....  
 .....

- 4.
  - a) Is your estimated annual turnover below £100,000? **Yes/No**
  - b) Do you offer delivery in person or via employees to customers? **Yes/No**
  - c) Do you sell anywhere other than markets? (e.g. online/wholesale/shop/other?) **Yes/No**

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

- d) Do you purchase your stock from a wholesaler in the EU? **Yes/No**

If no please advise where you purchase your stock.....  
 .....

- 5.
  - a) is your estimated annual wage roll below £50,000? **Yes/No**

If you operate a PAYE scheme please provide your Employers' Reference Number  
 .....

**A total premium of £140 per annum (inclusive of Insurance Premium Tax at 12% and our admin fee of £35.84) will apply.**

**DECLARATION**

I/we declare that I/we have made a fair presentation of the risk, by disclosing all material matters which I/we know or ought to know or, failing that, by giving the Insurer sufficient information to put a prudent insurer on notice that it needs to make further enquiries in order to reveal material circumstances.

I/we understand that if I/we breach the duty of fair presentation, the remedies available to the Insurer are as set out below:

- a) If the Insured's breach of the duty of fair presentation is deliberate or reckless:
  - i. The Insurer may void the contract, and refuse to pay all claims; and

- ii. The Insurer need not return any of the premiums paid.
- b) If the Insured’s breach of the duty of fair presentation is not deliberate or reckless, the Insurer’s remedy shall depend upon what the Insurer would have done if the Insured had complied with the duty of fair presentation:
- i. If the Insurer would not have entered into the contract at all, the Insurer may void the contract and refuse all claims, but must return the premiums paid.
  - ii. If the Insurer would have entered into the contract, but on different terms (other than terms relating to the premium), the contract is to be treated as if it had been entered into on those different terms from the outset, if the Insurer so requires.
  - iii. In addition, if the Insurer would have entered into the contract, but would have charged a higher premium, the Insurer may reduce proportionately the amount to be paid on a claim (and, if applicable, the amount already paid on prior claims). In those circumstances, the Insurer shall pay only X% of what it would otherwise have been required to pay, where  $X = (\text{premium actually charged/higher premium}) \times 100$ .

I/we confirm that I am/we are authorised to sign this proposal form on behalf of the proposer/insured and do so according to the knowledge of the proposer/insured, the proposer/insured having made all reasonable enquiries necessary to make a fair presentation of the risk.

Signature of Proposer..... Date.....

**IMPORTANT NOTICE**

**The liability of the Insurer does not commence until this proposal has been accepted by the Insurer and the premium payment cleared.**

**Please return completed form with your payment to:**

GM Imber & Sons Ltd, 77a High Street, East Grinstead, West Sussex, RH19 3DD

**GM Imber & Sons Ltd are regulated by the Financial Conduct Authority Firm Reference No. 448476**

**Tel: 01342 327250      Fax: 01342 323826      Email: [info@gmisl.co.uk](mailto:info@gmisl.co.uk)**

# **CRAFTSINSURE STARTER**

## **LIABILITY INSURANCE FOR CRAFT TEACHERS**

**Price: £140 per annum (including our fee of £35.84)**

**Underwritten by: Ascot Underwriting Limited at Lloyd's**

### **Cover:**

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

<b>Public Liability:</b>	Covers legal liability to third parties for personal injury or damage to their property. £5,000,000 limit of indemnity each and every claim
<b>Products Liability:</b>	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
<b>Employer's Liability:</b>	Covers legal liability for injury, death or disease sustained by employees at work. £10,000,000 limit of indemnity any one claim.
<b>Excess:</b>	£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!*