

## Alan Stevenson Photography scheme Proposal form

The products on this proposal form are designed for individual photographers and arranged by the Alan Stevenson Partnership.

### 1. Your details

Full name

Address

Postcode

Telephone  Mobile

Email

In which year was your business established?

What was your wage/roll for the last financial year?  £

Trade membership number:

### 2. Cover

The premium below is inclusive of insurance premium tax of 5% and apply only if you can comply with the statement of fact in section 3.

Cover package - please select if required		
Cover	Limit of indemnity	Excess
Professional indemnity	£100,000	£250
Public liability	£2,000,000	£100
<b>Premium</b>	£126 <input type="checkbox"/>	

Please select from the following cover options if required in addition to the above package, in order to obtain a quotation for the additional covers:

Property		
Cover	Sum insured required	Excess
General contents	£	£200
Computer equipment (premises only)	£	£200
Technical equipment	£	£200
Portable equipment <b>UK / EU / worldwide</b> (please circle geographical limit required)	£	£200*
Buildings	£	£250
Tenants improvements	£	£250
Fixtures and fittings	£	£250
Loss of revenue	£	Nil
Additional expenses	£	Nil

\*Property away excess is £200 (each and every claim) - increased to £300 for theft from unattended vehicles

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Personal accident - select if required			
Cover includes permanent total disablement	Limit	Excess	Required
Death	£10,000	Nil	<input type="checkbox"/>
Capital benefits	£20,000		
Number of individuals cover is required for			

Additional options - select as required			
Cover	Limit	Excess	Required
Internet and email	£100,000	£500	<input type="checkbox"/>
Commercial legal protection	£100,000	Nil	<input type="checkbox"/>

### Period of insurance

The premiums stated above represent the premiums due for a 12 month period of insurance.

### Retroactive cover

If you currently purchase professional indemnity cover, please provide the date when you first purchased cover without any gaps in insurance.

### 3. Statement of fact

You confirm that the facts stated below are true. These statements, and all information you or anyone on your behalf provide before we agree to insure you, are incorporated into and form the basis of the policy.

If you are unable to comply with the statement of fact, please declare it as material information in section 7 below.

If anything in these statements is not correct, or if any material information is not disclosed, and you subsequently accept our offer of insurance, we will be entitled to treat the insurance as if it had never existed.

### Business activities

- All your work is carried out in the UK and for UK based clients.
- You confirm that your turnover does not exceed £100,000.
- You confirm that that the following activities do not account for more than 20% of your turnover:
  - picture library
  - digital manipulation, graphic design
  - studio hire
  - photograph/video restoration/copying
  - television photography only
  - teaching, training, tutorial
  - picture framing
  - acting as an agent for car hire
  - retail (sales of pictures/equipment)
  - exhibitors.
- You confirm that you do not under take any of the following activities:
  - any aerial work
  - processing for another photographer.

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### Minimum security requirements

- The final exit door is secured by means of either a mortise deadlock or rimlock conforming to or superior to BS3621, or a key operated multi-point locking system having at least three locking bolts.
- All other external doors, and internal doors providing access to any part of the building not occupied by you, are secured by means of either a locking device specified in point above, or by two key operated security bolts to engage the door frame.
- Any external door, or internal door providing access to any part of the building not occupied by you, is secured by means of either a panic bar locking system incorporating bolts which engage both the head and sill of the door frame, or a mortise lock having specific application for emergency exit doors and which is operated from the inside by means of a conventional handle and/or thumb turn mechanism.
- All ground and basement level opening windows and any upper floor opening windows/skylights accessible from roofs, balconies, fire escapes, canopies, downpipes and other features of the building are secured by means of a key operated locking device or permanently screwed shut.
- The premises is constructed with walls of brick, stone or concrete and roofed with slates, tiles or profile metal.

### 4. Claims and losses

If you are unable to comply with the claims and losses statements below, please declare it as material information in section 7.

You confirm the following statements to be true:

- in the last three years no claim or loss, whether successful or not, has occurred or been made against you or your predecessors in business, or any past or present partner, principal, director or employee;
- you are not aware after reasonable enquiry of any matter which may lead to a claim against you. This includes, but is not limited to:
  - a shortcoming or problem in your work known to you which you cannot reasonably put right;
  - a complaint about your work or anything you have supplied which cannot be immediately resolved;
  - an escalating level of complaint on a particular project;
  - a client withholding payment due to you after any complaint;
- you are not aware of any loss from the dishonesty or malice of any employee or self-employed freelancer;
- you are not aware, after enquiry, of any potential disease or injury to an employee that may give rise to a claim;
- you have not had an insurance or proposal cancelled, withdrawn, declined or made subject to special terms.

### 5. Insurance details

#### Important notice for your protection

Within 30 days of receipt of this proposal acceptance form by us, you will be sent your policy documents which contain full details of your cover and other important information. Please take time to read these documents carefully, particularly noting the policy exclusions and limitations.

Please ensure that the details in the policy documents are correct.

In the event that you change your mind you have 14 days to cancel the policy and, providing that no claims have been made, receive a full refund. After that period you can cancel your policy by giving 30 days notice.

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### 6. Acceptance

If you accept the quotation we provide when would you like cover to commence?\*

\*Please note that you can choose for cover to commence on any date within 30 days from when you sign this form. The commencement date cannot be in the past. Your application will be rejected if you choose a commencement date in the past or more than 30 days in the future.

### 7. Material information

If you are unable to comply with the statements in sections 3 and 4 above, please provide us with details below. You should also provide us with details of any other information which may be relevant to our consideration of your proposal for insurance. If you have any doubt over whether something is relevant, please let us have details.

If any material information is not disclosed we will be entitled to treat the insurance as if it had never existed.

### 8. Data protection

By signing this proposal form you consent to Hiscox using the information we may hold about you for the purpose of providing insurance and handling claims, if any, and to process sensitive personal data about you where this is necessary (for example health information or criminal convictions). This may mean we have to give some details to third parties involved in providing insurance cover. These may include insurance carriers, third-party claims adjusters, fraud detection and prevention services, reinsurance companies and insurance regulatory authorities.

Where such sensitive personal information relates to anyone other than you, you must obtain the explicit consent of the person to whom the information relates both to the disclosure of such information to us and its use by us as set out above. The information provided will be treated in confidence and in compliance with the Data Protection Act 1998. You have the right to apply for a copy of your information (for which we may charge a small fee) and to have any inaccuracies corrected.

### 9. Declaration

I/We declare that (a) this proposal form has been completed after proper enquiry; (b) its contents are true and accurate and (c) all facts and matters which may be relevant to the consideration of my/our proposal for insurance have been disclosed.

I/We undertake to inform you before any contract of insurance is concluded, if there is any material change to the information already provided or any new fact or matter arises which may be relevant to the consideration of my/our proposal for insurance.

I/We understand that non-disclosure or misrepresentation of a material fact or matter will entitle the insurer to avoid this insurance.

I/We agree that this proposal form and all other information which is provided are incorporated into and form the basis of any contract of insurance.

Name

Position within the company

Signature

Date

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Please return this proposal form to your broker once it has been completed.

**A copy of this proposal form and any other information supplied to us for the purposes of obtaining this insurance should be retained for your records.**

### 10. Complaints

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service. If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance contact The Alan Stevenson Partnership:

**Telephone:** 0161 928 3991

**Email:** Steve Hewlett (steve@astevenson.co.uk)

**Address:**

The Alan Stevenson Partnership  
34 Victoria Street  
Altrincham  
Cheshire  
WA14 1ET

If The Alan Stevenson Partnership cannot resolve your complaint satisfactorily, please contact our Customer Relations team in writing at:

Hiscox Customer Relations  
Hiscox House  
Sheepen Place  
Colchester  
CO3 3XL

or by telephone on 01206 773705  
or by email at [customer.relations@hiscox.com](mailto:customer.relations@hiscox.com).

Complaints that cannot be resolved by the Hiscox Customer Relations department may then be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process. This complaint procedure is without prejudice to your right to take legal proceedings.