



# 'BRIDGE BABTAC' SALONS



**BUSINESS PROTECTION INSURANCE  
SPECIFICALLY DESIGNED FOR BABTAC MEMBERS WHO ARE SALON OWNERS**



Specially arranged by

**BALENS LTD**

Bridge House, Portland Road, Malvern, WR14 2TA  
Tel: 01684 893006 Fax: 01684 893416

**PROPOSAL FORM, SUMMARY AND GUIDE**

## “BRIDGE BABTAC” SALON BUSINESS PROTECTION

“Bridge Babtac” Salon Business Protection insurance has been specially arranged by Balens Ltd for Babtac members who have established successful and well managed salons.

There are two categories of cover:-

The “**Bridge Babtac**” **Salon Standard Package** is designed for the Babtac member, who only has a minimum amount of equipment and stock.

The Package will include:

£2,000,000 Public Liability (Excluding Treatment/Therapy Risk)	)	
£10,000,000 Employers Liability	)	
Up to £25,000 Property Damage	)	See Summaries
£100,000 Business Interruption	)	of Cover for
£2,000 Personal Effects	)	details
Up to £5,000 All Risks	)	
Money Cover, Personal Accident & DAS Legal Expenses	)	

The “**Bridge Babtac**” **Salon Standard Plus Package** is for those Babtac members who have a little more equipment.

The Package will include:

£2,000,000 Public Liability (Excluding Treatment/Therapy Risk)	)	
£10,000,000 Employers Liability	)	
Up to £50,000 Property Damage	)	See Summaries
£250,000 Business Interruption	)	of Cover for
£5,000 Personal Effects	)	details
Up to £7,500 All Risks	)	
Money Cover, Personal Accident & DAS Legal Expenses	)	

Each of the above Packages automatically includes Legal Expenses Insurance underwritten by DAS Legal Expenses Insurance Company limited. Please see separate DAS Legal Expenses Summary of Cover for details. A separate Policy will be issued for this insurance.

## SUMMARY OF COVER

The "Bridge Babtac" Salon Business Protection policy is underwritten by Covea Insurance plc.

This document summarises the cover provided by the "Bridge Babtac" Salon Business Protection policy and should be read carefully before you complete the proposal form.

The Summary of Cover does not contain the full terms and conditions, which can be found in the policy document.

### Section 1 – Property Damage

Loss or damage to buildings, tenants improvements or business contents including office equipment and stock caused by:

- fire - lightning - explosion - earthquake - aircraft - theft involving forcible and violent entry or exit and theft involving assault of or violence to you or your employees - riot or civil commotion - malicious damage - impact - storm - flood - escape of water or oil - collapse of television or radio aerials - falling trees or branches - accidental damage.

#### Additional cover

- architects' and surveyors' fees-capital additions up to 10% - debris removal - property at trade shows or exhibitions up to £2,500 - external CCTV and security lighting equipment up to £2,500 - refilling of fire extinguishers following use up to £10,000 - damage to landscaped gardens by fire brigade up to £2,500 - loss of metered gas or water up to £10,000 - public authorities costs - accidental damage to sanitary ware, underground pipes and cables if you are legally responsible-automatic increase of sum insured on stock by 25% during November, December and public holidays - temporary removal - theft damage to the premises - replacement of locks following theft of keys up to £1,000 - cost of tracing source of water or oil leaks up to £2,500.

### Section 1 includes

#### Glass

- breakage of plain plate, sheet or wired glass including resultant damage to framework and the necessary cost of boarding up, maximum £10,000 in any one period of insurance
- the cost of repair or replacement of stock on display up to £500
- the cost of repair of alarm foil up to £500
- breakage of fixed mirrors and fixed internal glass in showcases, counters and display cabinets
- breakage of neon and illuminated signs
- breakage of armoured, bent or other special glass or lettering or designs up to £1,000

## Money

- loss of business money	Limit any one loss
- whilst in transit	£2,500
- during business hours whilst on the premises	£2,500
- outside business hours whilst on the premises	
- in a locked safe	£1,000
- not in a locked safe	£250
- at your home or the home of an authorised employee	£500
- loss of recorded crossed cheques, crossed postal orders, credit card sales vouchers and VAT purchase invoices	up to £250,000
- repair or replacement of any safe, security case or bag damaged following theft	up to £2,500
- misuse of business credit cards	up to £500

## Personal assault

bodily injury to you or your employees in the event of assault consequent upon robbery or hold-up whilst engaged in duties connected with the business.

The following amounts are payable as compensation

- death, loss of limbs or eyes or permanent total disablement	£10,000
- temporary total disablement not exceeding 104 weeks	£100 per week
- damage to clothing and personal effects – limit for each person	£250

## Main Exclusions

- the first £250 of each claim in respect of property damage or glass
- the first £100 of each claim in respect of money
- loss of money from any coin-operated gaming or amusement machine, payphone or unattended vehicle – damage to tills or cash registers outside business hours unless left open – storm, water or oil damage to property in basements or outbuildings unless raised 100mm above floor level
- damage caused by wear, tear or any gradually operating cause
- electrical or mechanical breakdown – loss resulting from shop-lifting – use of any article contrary to manufacturers' instructions or maintenance procedures – faulty or defective workmanship or operational error or omission
- damage to property caused by any process it is undergoing
- loss consisting of change of temperature, colour, flavour, texture or finish
- damage caused by subsidence, heave or landslip

## Subsidence

- whilst not insured as a standard peril, cover for Subsidence **may** be available subject to additional premium and terms

## **Section 2 – Business Interruption**

Loss of trading profit during the 12 month period immediately following destruction or damage to the trade contents or buildings caused by a peril insured by Section 1.

**The policy automatically provides cover up to £100,000 but a higher sum insured can be selected if necessary.**

### **Additional cover**

- prevention of access to the premises following damage to nearby property caused by a peril insured
- accidental failure of public electricity, water or gas supplies
- closure by a competent authority because of defective sanitation, infestation by vermin or pests at the premises
- poisoning caused by food or drink
- infectious or contagious disease, murder, suicide or rape at the premises
- damage at the premises of a UK supplier – limit £10,000

### **Main exclusion**

- corruption of computer records by malicious persons or accidental damage

## **Section 3 - Employers' Liability**

Legal liability for injury to employees as required by current UK legislation, up to a limit of £10,000,000 (£5,000,000 if arising out of terrorism) any one cause inclusive of legal defence costs.

### **Additional cover**

- legal costs incurred in the defence of criminal proceedings brought for a breach of the Health and Safety at Work Act 1974 – limit £10,000 in any one period of insurance.

### **Main exclusions**

- actions brought outside Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

## **Section 4 - Public Liability**

Legal liability for accidental injury to the public or damage to their property as a result of defects in your premises or negligence by you or your employees in the conduct of your business, up to a limit of £2,000,000 any one cause plus legal defence costs incurred with our written consent.

### **Additional cover**

- obstruction, trespass or nuisance
- contingent motor liability for non-owned vehicles
- damage to leased, hired or rented premises (excluding the first £250)
- liability incurred under the Defective Premises Act 1972

- legal costs incurred in the defence of criminal proceedings brought for a breach of the Health and Safety at Work Act 1974 - limit £10,000 in any one period of insurance
- damages, costs and expenses for wrongful arrest – limit £10,000 in any one period of insurance.

#### **Main exclusions**

- liability arising from products
- treatment, therapy, medical advice, fitness instruction or administration of drugs or medicines
- use of solaria, sunbeds, saunas and hydro-massage facilities
- the cost of cleaning up or removal of or damage to property arising out of asbestos
- professional liability
- provision of advice or any plan, design, formula or specification given separately for a fee
- fines, penalties or liquidated, punitive or exemplary damages
- the first £250 of property damage claims occurring away from your premises
- vehicles used in circumstances where road traffic legislation requires insurance or security
- actions brought outside Great Britain, Northern Ireland, the Isle of Man or the Channel Islands

### **Section 5 - Products Liability**

Legal liability for accidental injury to the public or damage to their property caused by products sold, supplied, processed, delivered, installed, tested, repaired, serviced, altered, treated or hired out by you and no longer in your possession or control, up to a limit of £2,000,000 in any one period of insurance plus legal defence costs incurred with our written consent.

#### **Additional cover**

- legal costs incurred in the defence of criminal proceedings in respect of a breach of the Consumer Protection Act 1987 or the Food Safety Act 1990 – limit £25,000 in any one period of insurance.

#### **Main exclusions**

- professional liability
- provision of advice or any plan, design, formula or specification given separately for a fee
- liability arising from properly prepared products failing to perform the function for which they were intended
- loss of or damage to products or the cost of making good or recalling products or rectifying defective work
- any drug or medical preparation obtainable on prescription from a medical practitioner
- any cosmetics, toiletries, animal feeds, seeds, fertilisers, insecticides or pesticides unless of proprietary manufacture
- liability arising from exposure to or inhalation of asbestos
- the cost of cleaning up or removal of or damage to property arising out of asbestos
- liability arising in the USA or Canada from any products which with your knowledge will be sold or supplied to or used within those countries

- fines, penalties, or liquidated, punitive or exemplary damages
- actions brought outside Great Britain, the Isle of Man or the Channel Islands

## **Section 6 – All Risks**

Covers unspecified items of equipment against accidental loss or damage occurring anywhere in the UK.

***(NB. Cover for specified items is available, subject to full details.)***

### **Main exclusions**

- the first £100 of each claim
- wear, tear or depreciation or diminution in value
- inherent vice, latent defect, defective design or use of faulty materials
- faulty or defective workmanship, operational error, or use contrary to manufacturer's instructions
- marring, scratching, denting or mechanical or electrical breakdown
- any gradually operating cause, rot, fungus, rust, corrosion or pests
- damage to property caused by any process it is undergoing
- loss consisting of change of temperature, colour, flavour, texture or finish
- theft from any unattended vehicle
- theft from any unattended building unless it is fully locked and the theft involves forcible and violent entry or exit
- breakage of brittle articles unless forming part of photographic equipment.

**Note: special terms may apply to some categories of equipment**

## Section 7 - Personal Accident

To insure you whilst engaged in duties in connection with the business or travelling to and/or from your normal place of work against accidental bodily injury caused solely by violent external and visible means or should you suffer insanity or organic paralysis in accordance with the Compensation Table.

### Main Exclusions

- pre-existing physical or mental disability
- hazardous sports or pastimes
- intentional self-injury, suicide or attempted suicide
- influence of drugs or liquor
- pregnancy or childbirth
- terrorism, war and similar risks.

## Compensation Table

### Results

### Compensation payable

The following percentage of the sum insured of £2,000

a)	death	100%
b)	incurable insanity totally preventing gainful employment of any and every kind	100%
c)	total organic paralysis	100%
d)	loss of or loss of sight in both eyes	100%
e)	loss of or loss of sight in one eye	50%
f)	permanent total loss of hearing in both ears	40%
g)	permanent total loss of hearing in one ear	10%

### Loss by amputation or permanent total loss of use of

	Right*	Left*
h) one arm or one hand	60%	40%
i) one thumb	20%	15%
j) any finger	10%	6%
k) permanent total loss of use of shoulder or elbow	20%	20%
l) permanent total loss of use of wrist	20%	15%

(\*to be revised if insured person is left-handed)

### Loss by amputation or permanent total loss of use of

m)	one leg above or at the knee	50%
n)	one leg below the knee or one foot	40%
o)	One big toe	10%
p)	Any other toe	3%
q)	permanent total loss of use of hip, knee or ankle	20%
r)	removal of lower jaw by surgical operation	20%



## Minimum Security Standards

The following are the minimum security protections which should be fitted to provide satisfactory physical security to the perimeter of your premises. Additional security, including an approved intruder alarm system, may be needed but this will depend on the location of the premises and the sums insured. Where necessary a survey will be undertaken and you will be advised of any additional protection that may be required.

Whenever the premises are closed for business or left unattended, all security devices must be put into full and effective operation, and these must include the following or any alternative devices agreed by us in writing:-

### Doors

1. on timber final exit doors (excluding sliding doors):
  - a. if single leaf, a mortice deadlock conforming to BS3621 with matching boxed steel striking plate
  - b. if double leaf
    - i. on the first closing leaf, flush or barrel bolts, the latter at least 200mm (8") long, or key operated bolts, fitted top and bottom in every case
    - ii. on the second closing leaf, a mortice deadlock conforming to BS3621 with matching boxed steel striking plate, or a substantial padlocking bar and good quality close shackle padlock
2. on all other external timber doors, and on internal timber doors giving access to any part of the premises not occupied solely by the insured or to any adjoining premises (excluding sliding and fire exit doors):
  - a. if single leaf, a mortice deadlock conforming to BS3621 with matching boxed steel striking plate or key operated mortice rack bolts fitted top and bottom
  - b. if double leaf
    - i. on the first closing leaf, flush or barrel bolts, the latter at least 200mm (8") long, or key operated locks or bolts, fitted top and bottom in every case
    - ii. on the second closing leaf, a mortice deadlock conforming to BS3621 with matching boxed steel striking plate, or a substantial padlocking bar and good quality close shackle padlock
3. on external aluminium or UPVC doors (excluding sliding and fire exit doors), cylinder operated mortice deadlock and, if double leaf, flush bolts on the first closing leaf
4. on steel final exit doors and all sliding final exit doors, substantial padlocking bar and good quality close shackle padlock
5. on all other steel doors and all other sliding doors (excluding sliding patio doors), substantial padlocking bar and good quality close shackle padlock fitted externally, or substantial padlocking bar and good quality open shackle padlock fitted internally
6. on sliding patio doors, a manufacturer's patent key operated locking system which engages boltwork into the doorframe either at the top and bottom of the opening section of each door, or into the side frame in at least three points (in the latter case all hook or shoot bolts must be mushroom headed)
7. on all fire exit doors, panic bar and other security devices which comply with fire safety requirements

### Windows and other openings

8. on opening basement and ground floor windows and fanlights, and on other opening windows, fanlights and skylights which are accessible from roofs, balconies, canopies, fire escapes or downpipes:
  - key operated window locks with the keys removed when in operation
  - or
  - solid steel bars not less than 16mm (5/8") diameter and not more than 125mm (5") apart, securely fixed to the brickwork or masonry surrounding the window
  - or
  - internal wire mesh grilles securely fixed to surrounding brickwork, masonry or woodwork.

Your local Crime Prevention Officer or locksmith will be able to advise you on suitable locks and devices when special fittings are needed.

Where a door is a designated fire exit the Fire Officer of your nearest brigade should be consulted before security devices are fitted.

## Customer service information

### 1 **Covea Insurance plc**

Covea Insurance plc is a public limited company, registered in England and Wales under number 613259. It underwrites general insurance business. It is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The Financial Conduct Authority and the Prudential Regulation Authority are independent watchdogs that regulate financial services.

Our Financial Services Register number is 202277. You can check this on the Financial Services register by visiting the Financial Conduct Authority website [www.fca.org.uk](http://www.fca.org.uk) or by contacting the Financial Conduct Authority on 0800 111 6768.

Registered Office:- Norman Place  
Reading  
Berkshire  
RG1 8DA

Branch Office:- 50 Kings Hill Avenue  
Kings Hill  
West Malling  
Kent  
ME19 4JX

### 2 **Disability Discrimination Act 1995**

In accordance with the Disability Discrimination Act 1995 we are able to provide upon request a textphone facility, audio tapes, large print documentation and Braille documentation. Please advise us if you require any of these services to be provided so that we can communicate in an appropriate manner.

### 3 **Law applicable to the contract**

We propose to choose English law as the law applicable to the contract unless we agree another choice of law with you prior to the start date.

### 4 **Premiums**

Premiums are payable annually to Balens Ltd.  
Insurance premium tax, as imposed by current legislation, is incorporated into all premiums.

### 5 **Promise of satisfaction and service**

We are confident that your "Bridge Babtac" Business Protection policy will bring you complete satisfaction. We undertake to refund the premium in full if you are not satisfied with the cover provided by your policy if it is returned within 14 days of issue, but if there has been an incident which has resulted or could result in a claim you must reimburse the Company for any amounts we have paid or may be required to pay, in respect of that incident.

### 6 **Duration of contract**

The first period of insurance under your "Bridge Babtac" Business Protection policy will be 12 months unless otherwise requested by you and agreed by the Company.

### 7 **Financial Services Compensation Scheme**

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we cannot meet our obligations.

This depends on the type of business and the circumstances of the claim.

Further information is available from the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St. Botolph Street, London EC3A 7QU or at [www.fscs.org.uk](http://www.fscs.org.uk)

**8 Notification of a claim**

If you have a claim, or aware of any accident that could result in a claim, please contact Balens Ltd on 01684 893006 or Covea Insurance plc on 0330 134 8300.

**9 Enquiries or complaints**

If you have a complaint under this policy you or your professional adviser should contact us at:  
The Customer Services Manager

Covea Insurance plc  
50 Kings Hill Avenue  
Kings Hill  
West Malling  
Kent ME19 4JX

or telephone us on: **0330 134 8194**

or e-mail us on: [information@coveainsurance.co.uk](mailto:information@coveainsurance.co.uk)

If you remain dissatisfied you may, under certain circumstances, refer your complaint to:

Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR

Telephone: **0800 023 4 567** or **0300 123 9 123**

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Please note the Financial Ombudsman Service will only normally consider a complaint once we have issued a final response.

Following this procedure will not affect your legal rights.

## PROPOSAL FORM

Before completing the Proposal Form please refer to the Summary of Cover as this will assist you to select the sections and amounts which you require. Please answer the questions fully and do not withhold or misrepresent any facts which are likely to influence the Company's assessment and acceptance of this proposal. You have a duty to disclose all material facts and failure to do so could invalidate the insurance. Copies of all information including letters supplied to us for the purposes of effecting this insurance should be retained.

The Legal Expenses insurance will be provided under a DAS Legal Expenses Policy. The remainder of the insurance will be provided under a Bridge Babtac Salon Policy. Any special terms or conditions will be advised to you in writing.

Please use BLOCK CAPITALS or TICK THE BOXES as appropriate.

Insurance to commence from:  Tel:

Title:  Full Name:

Trading Title or Company Name:

Risk Address(es):

Postcode:

Postal Address if different:

Postcode:

BABTAC Membership No.

*NB. You must be a member of BABTAC to be eligible for this insurance package.*

Are you:-

A Salon Owner?  Renting premises?  Own premises?

- |   | Yes                      | No                       |
|---|--------------------------|--------------------------|
| 1. Do you sell any products?  | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. If YES, are they proprietary products only which are pre-prepared, pre-packed, and pre-labelled?<br>If NO, to Question 2, please provide full details in the supplementary information box on the next page. | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Is your turnover from products (that are not sold or supplied in connection with a treatment or procedure) over £30,000?<br>If so, please give amount: <input style="width: 150px;" type="text"/>            | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Number of full-time & part-time employees (paid or unpaid)? <input style="width: 40px;" type="text"/>  |                          |                          |
| 5. Are the buildings where the Contents and Stock are normally kept   |                          |                          |
| a. self-contained?  | <input type="checkbox"/> | <input type="checkbox"/> |
| b. built of brick, stone, or concrete and roofed with slate, tile, metal, concrete or asbestos?   | <input type="checkbox"/> | <input type="checkbox"/> |
| c. in an area exposed to storm or impact damage?  | <input type="checkbox"/> | <input type="checkbox"/> |

- |  | Yes                      | No                       |
|--|--------------------------|--------------------------|
| 6. Have the buildings where the Contents and Stock are normally kept ever been flooded, are they in an area liable to flooding or within 1/4 mile from any river, watercourse or the sea, or have you been informed that the buildings are in a potential flood risk area? | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. a. Are all external doors to the buildings where the Contents and Stock are normally kept protected by 5 lever mortice deadlocks?   | <input type="checkbox"/> | <input type="checkbox"/> |
| b. Are all opening windows of the buildings where the Contents and Stock are normally kept protected by key operated window locks?   | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. Have you, or any principal, director or partner under a current or any previous trading titles  |                          |                          |
| a. been declared bankrupt or insolvent or been subject to a County Court Judgement or are any proceedings pending?   | <input type="checkbox"/> | <input type="checkbox"/> |
| b. been convicted of arson or other criminal offence (other than motoring offences) or is any prosecution pending?   | <input type="checkbox"/> | <input type="checkbox"/> |
| c. been prosecuted under the Health and Safety at Work etc Act 1974, the Consumer Protection Act 1987 or Food Safety Act 1990?   | <input type="checkbox"/> | <input type="checkbox"/> |
| d. been served with a Prohibition Notice under the Health and Safety at Work etc Act 1974 or the Food Safety Act 1990?   | <input type="checkbox"/> | <input type="checkbox"/> |
| 9. Has any insurer ever  |                          |                          |
| a. declined your proposal?   | <input type="checkbox"/> | <input type="checkbox"/> |
| b. refused to renew or cancelled your policy?  | <input type="checkbox"/> | <input type="checkbox"/> |
| c. imposed special terms or conditions for any of the risks proposed?  | <input type="checkbox"/> | <input type="checkbox"/> |
| If YES to any of the above, please give full details   |                          |                          |
| 10. Have you suffered any loss or damage or had any claims made against you in the last 5 years?   | <input type="checkbox"/> | <input type="checkbox"/> |
| If YES, please give full details (continue on a separate sheet if necessary)   |                          |                          |

Date	Type of Claim	Amount settled or outstanding

**Supplementary information**

If you have ticked ANY of the shaded boxes to the above questions - please give full details. Please also state any other material facts (see Important Note).

## PACKAGE OPTIONS

Please choose from one of the following packages depending upon your cover requirements, complete the declaration page and return, together with your payment.

The Balens 'Bridge Babcac' Salon Packages described below have been uniquely designed for Babcac members who own a Salon or use a Salon premises.

### OPTION ONE: "BABCAC" SALON STD COVER - £252.00 (inc IPT) YES

This covers: - £2,000,000 Public Liability (Excluding Treatment/Therapy Risk)	)	
£10,000,000 Employers Liability	)	
Up to £25,000 Property Damage	)	See Summaries of Cover for details
£100,000 Business Interruption	)	
£2,000 Personal Effects	)	
Up to £5,000 All Risks	)	
Money Cover, Personal Accident & DAS Legal Expenses	)	

### OPTION TWO: "BABCAC" SALON STD PLUS COVER - £356.00 (inc IPT) YES

This covers: - £2,000,000 Public Liability (Excluding Treatment/Therapy Risk)	)	
£10,000,000 Employers Liability	)	
Up to £50,000 Property Damage	)	See Summaries of Cover for details
£250,000 Business Interruption	)	
£5,000 Personal Effects	)	
Up to £7,500 All Risks	)	
Money Cover, Personal Accident & DAS Legal Expenses	)	

### OPTIONAL EXTRAS – CHARGEABLE

Do you require any additional Business Interruption cover? £  
*(If Yes, please enter the total value required. We will need to provide you with a quotation. Therefore, please **DO NOT** send any money with this form)*

Do you require any additional Business Contents/Stock cover? £  
*(If Yes, please enter the total value of contents and stock required. We will need to provide you with a quotation. Therefore, please **DO NOT** send any money with this form)*

Do you wish to increase the All Risks limit? £  
*(If Yes, please enter the total value required. We will need to provide you with a quotation. Therefore, please **DO NOT** send any money with this form)*

	YES	NO
Do you wish to increase the Public Liability limit to £5,000,000? <i>(If YES, please <b>add</b> £50 to your premium)</i>	<input type="checkbox"/>	<input type="checkbox"/>

Do you require Buildings cover? £  
 Amount of cover required? *(The re-build cost, not the value)*

Package Breakdowns						
	Premium	DAS Premium	IPT	Babcac Fee	Balens Service Charge	Total
<b>STANDARD</b>	£185.00	£20.00	£17.58	£6.00	£21.52	<b>£252.00</b>
<b>STANDARD PLUS</b>	£275.00	£20.00	£26.13	£7.00	£25.97	<b>£356.00</b>

## DECLARATION SECTION

### Declaration

Please read the declaration carefully and check the answers you have given before signing the proposal form.

I/We (or, in the case of a partnership or a limited company, any one of the partners or directors) hereby apply to Covea Insurance plc for Bridge Babtac insurance and

- a) declare that to the best of my/our knowledge and belief the answers given are true and complete in every respect and all material particulars which may affect the assessment of the risk have been disclosed. If any written answer has been made by another person, such person shall for that purpose be deemed to be my/our agent and not the agent of Covea Insurance plc
- b) understand that Covéa Insurance reserves the right to contact previous insurers to verify the information contained in this form
- c) agree that this proposal and declaration shall be the basis of the contract between me/us and Covea Insurance plc and shall be deemed incorporated into such contract
- d) I/We can confirm I/we have read and understood all of the terms and conditions of this insurance policy.

### Data Protection Act

I/we understand and agree that the personal information I/we provide (including sensitive personal details) may be used for insurance purposes by Covea Insurance plc, its connected companies, reinsurers, agents and subcontractors; and also shared with other insurance companies as required for the purposes of my/our insurance. Where we have provided information about my/our spouse(s), partner(s) or another person/other persons (including their sensitive personal details) I/we confirm that I/we have their permission to provide this information for insurance purposes. I/we understand that I am/we are entitled to a copy of my/our personal information on payment of a fee.

**Signed:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Position (if on behalf of a Company):** \_\_\_\_\_

### IMPORTANT NOTE

Material facts are those facts which are likely to influence us in the acceptance or assessment of this proposal and it is essential that you disclose them. If you are in doubt about whether a fact is material then, for your own protection, you should disclose it, since failure to do so could invalidate your Policy.