

# Site Operators Insurance Proposal Form



# Site Operators Insurance – Policy Features

This is an overview of the insurance cover available for General Insurances of Site Operators provided by Towergate Underwriting Holiday Caravans and Underwritten by AXA Insurance UK plc or certain Underwriters at Lloyds of London.

These descriptions are brief and are not intended to convey the full terms and conditions.

A full copy of the wording can be provided on request.

## You are covered for: -

- a) Buildings (including permanent Fixtures and fittings forming an integral part of the Parks infrastructure as specified in the proposal). Cover is provided on an 'All Risks' (any accidental physical loss or damage) basis.
- b) Contents of Buildings including other moveable business belongings on the park (e.g. Maintenance tools, equipment and unlicensed self-propelled plant such as grass, mowers and diggers) cover basis is identical to that provided for Buildings as described above.
- c) Loss of Rent Payable or Receivable – same perils as Buildings.
- d) Loss of Revenue Cover is provided on an 'All Risks' basis following insured loss/damage to Buildings and Contents and extends to include loss due to or caused by vermin, human contagious and/or infectious illness, food or drink poisoning, pollution, failure of public supplies (mains services) and denial of access.
- e) Loss of Licence – Compensation/Indemnity provided in the event of Loss of Licence to sell excisable liquors at the insured premises, based on reduction in turnover.
- f) Cash - Covers all likely eventualities of loss of business cash, including dishonesty by staff, Credit Card vouchers and the like are included.
- g) Personal Accident Assault Risks – provided a capital sum of £10,000 and commensurate scale of benefits for Criminal Unprovoked Assault to the park owners or their staff in the course of their duties.
- h) Goods in Transit – provided 'All Risks' cover for goods whilst being transported in any vehicle of the Park Owners or their staff in connection with the business.
- i) Deterioration of stock – provides for replacement of stock lost as a result of breakdown of freezers, refrigerators and cold rooms.
- j) Employers Liability insurance in accordance with current statutory requirements, with an Indemnity Limit of £10,000,000.
- k) Public & Products Liability Insurance with selected Indemnity Limit (e.g.£1,000,000, £2,000,000, or £5,000,000).

## You are not covered for: -

1. Buildings and Contents.

## Exclusions

Unless caused as a direct result of fire, Lightning, Explosion, Earthquake, Thunderbolt, Storm, including Snowstorm, Flood, Aircraft or Aerial Devices dropped therefrom, Riot, Civil Commotion, Malicious Persons, Impact by any vehicle or animal, Theft, Bursting, Leakage or Overflowing of Water Tanks, Apparatus or Pipes, these Sections do not cover: -

- a) Loss or damage caused by or resulting from collapse, normal settling, subsidence, landslip, or heave;
- b) Loss or damage to property whilst being worked upon, processed, in the process of cleaning, restoring, or repairing, direct application of tools or entry of foreign bodies;
- c) Loss or damage caused by or resulting from wear, tear, gradual deterioration, insects including moths, vermin, dampness, or dryness of atmosphere, contamination, extremes or changes of temperature, smog, shrinkage, expansion, evaporation, loss of weight, rust, chipping or scratching of painted or polished surfaces, wet or dry rot, corrosion, change in flavour or colour or texture or finish, faulty or defective design, materials or workmanship, inherent vice and latent defect;
- d) Loss or damage as a result of electrical and mechanical breakdown, failure or derangement, damage or destruction by self – heating, short circuiting, or excessive pressure;
- e) Loss or damage to jewellery, furs, personal gold, and silver articles, articles of a brittle nature and personal effects of the Assured, or any member of the Assureds household as described in Section 2 residing at the insured premises.

## These Sections do not cover: -

- f) Consequential loss of any type whatsoever;
  - g) The first £250 of each and every loss unless caused by Fire, Lightning, Explosion, or Earthquake;
  - h) Inventory shortages, stocktaking losses or mysterious disappearance of contents;
  - i) Damage to buildings and/or contents of buildings, other than as described hereon or endorsed hereon, or timber fences, hedges and timber gates, as a result of Rainfall, Storm, including Snowstorm and Flood;
  - j) Loss or damage caused by Rainfall, Storm including Snowstorm, Flood, Bursting or Overflowing of Water Tanks apparatus or pipes, Theft or Accidental Damage to any insured property whilst any Buildings are of incomplete construction;
  - k) Loss of or damage to items more specifically insured by Section 11 (Personal property/All Risks);
  - l) Loss of or damage to property in the open other than recreational equipment associated with the business and normally left in the open and only whilst on the premises insured subject to a maximum sum insured of £1000;
  - m) Loss or destruction or damage caused by pollution or contamination except (unless otherwise excluded) destruction of or damage to the property insured caused by:-
    - a) Pollution or contamination which itself results from fire, lightning, explosion, aircraft or other aerial devices or articles dropped therefrom, riot, civil commotion, strikers, locked – out workers, persons taking part in labour disturbances, malicious persons, earthquake, storm, flood, bursting overflowing discharging or leaking of watertanks apparatus or pipes, sprinkler leakage or impact by any road vehicle or animal
    - b) Any of the perils listed in (a) above which itself results from pollution or contamination.
  - n) Loss or damage more specifically insured by section 15 – Engineering.
  - o) Theft from outbuildings unless entry to or exit from the outbuildings shall have been obtained by breaking in or breaking out, actual or constructive.
2. Public and Products Liability (Section 13) £500 excess for Third Party Property

**PLEASE ANSWER ALL QUESTIONS FULLY**

Name of Proposer(s)

Trading as

Full Address of Park  Postcode

Telephone Number  Email

Member of BH&HPA? Yes  No

**1. General Information – please tick where appropriate**

**Type of park:**

Static Holiday Caravans  Mobile Homes  Holiday Lodges/Chalets  Residential Dwelling Houses

Camping & Touring  Flats  Holiday

**No. of licensed pitches:**

Holiday Homes  Camping/Touring  Residential

Open period for Park From  /  /  To  /  /

**Location**

Coastal – Sea Front  Inland  Riverside

Coastal – Cliff Top  Woodland  Lakeside

**Services**

Gas/LPG – Bottle  or Tank  or Mains

Water  Electricity  Sewage

**Other features**

Fenced site  Access Control  Alarm protection

Static Caravans storm anchored  Mobile Homes skirted

**Fire Protections**

FEA/Fire Points  Smoke Detectors

**Brief Details**

Distance from nearest Fire Station/Brigade

Will the park be left unoccupied at any time during day or night or for any closed period during the year? Yes  No

**If Yes, please provide details**

**2. Facilities – Please tick as appropriate and insert answers fully with additional details**

i) Do you have a Clubhouse? Yes  No

If Yes, is the Clubhouse open to non-residents? Yes  No

Describe in full all activities e.g. Live Entertainment, Disco, Dancing, Karaoke, Bar, Restaurant, Snacks etc.

For what period during the year does the Club operate From  /  /  To  /  /

What is the amount of Turnover derived from the Club? £

If Licenced, do you have a late Licence? Yes  No

ii) Do you have a Swimming Pool/s? Yes  No

If Yes, how many?  Please state size and dimensions of pool

If Yes, are they manned by lifeguards? Yes  No

Are they indoor  or outdoor

Are they approved by your Local Authority?

Yes  No

What protections exist to safeguard users?

Are children allowed to use pool/s unsupervised by parents?

Yes  No

Do any of the pools have water flumes, shoots or rides or the like?

Yes  No

**If Yes, please give full details:**

iii) Do you have children's play areas/grounds?

Yes  No

**If Yes, please give full details (including equipment and size)**

How frequently is all equipment inspected?

iv) Please describe in full any other activities which exist, and for which you are responsible at the site for guests such as, but not limited to:

Pony Trekking  
Fishing  
Archery  
Hairdressing

Animal Attractions  
Health & Beauty  
Miniature Railways  
Gym

Bicycle Hire  
Sauna  
Go Karting  
Solarium

Quad Bikes  
Kids Club  
Amusement Arcade

In the case of any of these or other activities please list turnover amount from each

Activity

Turnover

£

£

£

£

What is the Park Operator's experience of each activity?

What supervision is provided for each activity?

v) What types of shop do you operate on site?

vi) Please provide:

a) Total Annual Wageroll

Clerical

£

All others

£

b) Total Annual Turnover N.B. (if a Mobile Home Park please sub-divide for sales)

£

**3.** a) Have any of your Insurances (or those of any of the Directors, Partners or Principals of the Proposer(s) ever been declined, had special terms required/imposed, been cancelled or had a renewal refused?

Yes  No

b) During the last 5 years have you or any Directors, Partners or Principals of the Proposer(s) been subject of a bankruptcy order or an individual voluntary arrangement with creditors or been a Director of any company which become insolvent?

Yes  No

c) Have you or any Directors, Partners or Principals of the Proposer(s) been charged with or convicted of any criminal offence?

Yes  No

**If Yes to questions 3 a) b) or c) please provide full details**

4. Period of Insurance

From [ / / ] To [ / / ]

5. Do you require cover for:

a) Buildings

Yes  No

Including Park Fencing & Gates/Lightning/Service Pitches/Roads/landscaping/Underground Services/Sewage Plant & Equipment/Play Area Fixed Equipment/Electricity hook-ups for Tourers.

\*Please delete those items for which cover is not required.

Sum Insured for Buildings

Constructed primarily of Brick, Stone, Concrete or Metal and roofed with Slate Tiles or other incombustible materials

£ [ ]

Constructed primarily of or roofed with combustible materials

£ [ ]

b) i) Contents of Buildings & other moveable Park belongings (e.g. Bottled gas stock and or Park maintenance tools and equipment including unlicensed self propelled grass mowers and diggers)

Yes  No

Sum Insured

£ [ ]

ii) Wines/Spirits and Tobacco

£ [ ]

c) Rent

Yes  No

Rent Payable 12 months

Sum Insured

£ [ ]

Rent Receivable 12 months

Sum Insured

£ [ ]

d) Loss of Revenue – including Auditors Fees

Yes  No

Indemnity Period 12 months  18 months  24 months  36 months

Sum Insured for Indemnity Period required

£ [ ]

e) Loss of Licence

Yes  No

Name of Licencee(s)

[ ]

If there are any circumstance which might prejudice renewal of Licence please advise

[ ]

Sum Insured (representing reduction in Turnover from liquor sales due to Loss of Licence)

£ [ ]

f) Cash Cover

Yes  No

Maximum value any one time

i) in transit

£ [ ]

ii) in premises

£ [ ]

iii) in safe

£ [ ]

Please advise full details of safe(s) used (i.e. make, model, whether secured to floor and where located)

[ ]

Are references obtained for all employees handling cash?

Yes  No

g) Personal Accident Assault Risks

Yes  No

If Yes, please insert Capital Sum required if different from the standard benefits of £10,000

£ [ ]

Number of Employees/Working Directors Partners or Owners

[ ]

h) Goods in Transit

Yes  No

Sum Insured (maximum value any one consignment)

£ [ ]

i) Deterioration of stock

Yes  No

Sum Insured (required in respect of any one occurrence)

£ [ ]

Do you have an annual Maintenance Contract for plant in excess of 10 years old?

Yes  No

j) Employers Liability

Yes  No

Estimated Total Annual Wages for current year

£ [ ]

k) **Public & Products Liability**

Yes  No

Indemnity Limit required is: £1,000,000  £2,000,000  £5,000,000

Estimated Revenue/Gross Annual takings for current year

£

6. a) Has any of your Property been destroyed or damaged during the last three years by any of the risks which you now wish to insure?

Yes  No

b) Has any claim been made against you during the last three years by any person for damage to their property or personal injuries or illness?

Yes  No

c) Is there any history of flooding in the area of your Park?

Yes  No

**If Yes to questions 6 a) b) or c), please give details**

7. **Subsidence Extension**

Please answer these questions only if you require Insurers to consider insurance cover in respect of Subsidence, Landslip or Heave.

i) What is the nature of the sub-soil on the premises?

ii) Are all parts of the premises in a good state of repair and free from any signs of weakness?

Yes  No

**If No, please provide details**

iii) On any part of the Park (or surrounding area) are there:

a) any excavations or similar works taking place or contemplated

Yes  No

b) any underground workings in place or is their installation contemplated?

Yes  No

c) Is any part of the Park in close proximity to a railway or hill?

Yes  No

d) On any part of the park (or surrounding area) has there been any occurrence of Subsidence, Landslip or Heave?

Yes  No

**If Yes, please provide full details describing the nature and extent of any damage occasioned to any part of the Park**

8. Are there any circumstances not otherwise declared in answers to questions on this proposal which would be material to the risks sought to be insured under this proposed insurance? If Yes, please provide full details.

Yes  No

**Special Notice**

Please read carefully. These advices relate to this proposal as a whole and in particular to question 8. This wording should be read carefully before the proposal form is signed.

A. All questions in the above proposal form should be answered to the best of your knowledge and belief.

B. You must disclose all material facts. Failure to do so may nullify any policy or certificate issued. (A material fact is one which is likely to influence the acceptance or assessment of this proposal form by Insurers). If you are in any doubt as to what constitutes a material fact, please consult your Broker.

C. If you are unable to answer any question because it requires expert knowledge which you are unable to provide, please state so in your answer.

D. Please note that where a sum insured is less than the full amount at risk, Insurers liability will be limited to a proportional part of any loss.

E. Please enclose/send your Park Brochure, if available, with this proposal.

**Declaration by Proposer(s)**

I/We declare that the above statements are true and full and that to the best of my/our knowledge and belief nothing materially affecting the risk has been concealed and that the amount proposed for insurance represents the full value of the property to be insured and I/we agree that this proposal shall be the basis of the contract between me/us and the Insurers.

Date

Your Signature(s)

Position

<input type="text"/>	<input type="text"/>	<input type="text"/>
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