



Proposal Form

## Soft Play Centres

### Important Information

Your insurance contract will be prepared based on the information supplied by you, which is shown on this Proposal. To the best of your knowledge and belief, you must be satisfied the information is correct. It is important that you let us know about anything that could influence the insurers attitude to your proposal.

### Your Personal Details

Please complete clearly in BLOCK CAPITALS

**Proposer's full name: (including any subsidiary companies to be covered)**

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**Address of premises**

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**Postcode**

**Telephone no**

**Fax no**

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**Address for correspondence (if different)**

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**Telephone no**

**Fax no**

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**Email address**

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**Business (please describe fully and provide full product information)**

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**Year business established**

**Directors/Partners full names (where not shown)**

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**Date on which insurance is to commence**

**Renewal date (if not 12 months from commencement date)**

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### Cover Required

Please complete all sections under which coverage is required

#### Section A: Property Damage

Accidental loss, damage or destruction to the Property Insured by fire, defined perils and theft or attempted

**1. Please insert Sums insured (remembering that these should represent the full replacement value of the property at risk)**

PROPERTY INSURED

a) Buildings at the Premises the property of the Insured or for which the Insured is responsible £ \_\_\_\_\_

b) Fixtures, Fittings and All Other Contents the property of the Insured or for which the Insured is responsible £ \_\_\_\_\_

c) Stock of Wines, Spirits, Tobacco and Cigarettes the property of the Insured or for which the Insured is responsible £ \_\_\_\_\_

d) Other Stock in Trade including Food and Beer the property of the Insured or for which the Insured is responsible £ \_\_\_\_\_

e) Gaming Machines and other Entertainment Equipment the property of the Insured or for which the Insured is responsible £ \_\_\_\_\_

f) Other items (please describe in full) £ \_\_\_\_\_

**TOTAL** £ \_\_\_\_\_

**2. Is any Property kept in outbuildings or away from the premises?** Yes  No

If YES state type of Property, Sum Insured, location and construction.

\_\_\_\_\_

**3. Is cover to include accidental loss, damage or destruction?** Yes  No

**4. Is cover to include Subsidence?** Yes  No

## Section B: Business Interruption

Interruption to the Business as a result of loss, damage or destruction by any of the Perils Insured

**5. Please insert Sums Insured for the chosen Period during which compensation is to apply to enable the Business to fully recover from serious loss or damage Coverage is limited to the Premises**

a) Estimated Gross Profit, or £ \_\_\_\_\_

b) Increased Cost of Working Expenses £ \_\_\_\_\_

c) Outstanding Debit Balances (Standard coverage £20,000) £ \_\_\_\_\_

d) 12/24/36 months Rent Payable/Receivable (please delete as necessary) £ \_\_\_\_\_

**6. Maximum Indemnity Period required. 12/24/36 months (please specify)** \_\_\_\_\_ months

**7. Is cover to include accidental loss, destruction or damage?** Yes  No

**8. Is cover to include Subsidence?** Yes  No

**9. Please state name and address of your accountants and your financial year end**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## Section C: Glass

Accidental loss, damage or destruction to Property Insured

PROPERTY INSURED

**10. Internal/External Glass, Signs and Canopies the property of the Insured of for which the Insured is responsible (Standard coverage £10,000 per location or can be increased if required) (SUMS INSURED)** £ \_\_\_\_\_

## Section D: Money

Loss, damage or destruction to Money arising in the course of the Business

### 11. Please insert Limits of Liability required, the standard coverage being shown

- a) In transit to or from Bank or Post Office and/or in Bank Night Safes £ \_\_\_\_\_
- b) In the Insured's Premises when open for Business and not left unattended £ \_\_\_\_\_
- c) In Insured's Premises when closed for Business not in a locked safe (Max limit £500) £ \_\_\_\_\_
- d) In a locked safe in the Insured's Premises when closed for Business £ \_\_\_\_\_
- e) In the private residence of the Insured (Max limit £500) £ \_\_\_\_\_
- f) In Gaming Machines and Entertainment Equipment including Change Machines and ATM's £ \_\_\_\_\_
- g) Non-negotiable documents £ \_\_\_\_\_
12. Estimated annual carryings £ \_\_\_\_\_
13. Safe Limit Required £ \_\_\_\_\_

### 14. Please provide details of any safe or strongroom at the Premises

#### Safe / Strongroom 1

Make and model \_\_\_\_\_ Year of Manufacture \_\_\_\_\_ Serial Number \_\_\_\_\_

Dimensions \_\_\_\_\_ Anchored or free standing \_\_\_\_\_

#### Safe / Strongroom 2

Make and model \_\_\_\_\_ Year of Manufacture \_\_\_\_\_ Serial Number \_\_\_\_\_

Dimensions \_\_\_\_\_ Anchored or free standing \_\_\_\_\_

#### Safe / Strongroom 3

Make and model \_\_\_\_\_ Year of Manufacture \_\_\_\_\_ Serial Number \_\_\_\_\_

Dimensions \_\_\_\_\_ Anchored or free standing \_\_\_\_\_

## Section E: Loss of Licence

Depreciation in value of the interest of the Insured in the Premises by the forfeiture, revocation or refusal to renew the licence.

15. Please insert Limit of Liability required £ \_\_\_\_\_

## Section F: Frozen Food

Loss, damage or destruction to foodstuff by deterioration, contamination or putrefaction.

16. Please insert Sum Insured required (Standard coverage £1,000) £ \_\_\_\_\_

## Section G: Employers Liability

Bodily injury, death, disease, illness or nervous shock to any employee arising in the course of the Business.

Limit of Indemnity £10,000,000 any one claim.

### 17. Estimated annual wages, salaries and all other payments for the next twelve months:

DESCRIPTION OF EMPLOYEE, including any persons supplied to or borrowed

a) Clerical and Managerial employees not engaged in manual labour £ \_\_\_\_\_

b) Doormen £ \_\_\_\_\_

c) All other employees (please describe activities) £ \_\_\_\_\_

Please provide your Employers Reference Number \_\_\_\_\_

## Section H: Public and Products Liability

Bodily injury, death, illness, disease or shock causing bodily injury to any person and physical loss of or damage to material property occurring in connection with the Business.

18. Limit of Indemnity required any one occurrence? (Please tick) Other amount? Please specify

£1,000,000  £2,000,000  £5,000,000  £ \_\_\_\_\_

19. Estimated annual turnover in the next 12 months £ \_\_\_\_\_

## Section I: Terrorism

Loss, damage or destruction from an Act of Terrorism

PROPERTY INSURED

a) Property and Money in Great Britain as insured by the Property and Money Sections of this Policy Yes  No

b) Interruption and interference as insured by the Business Interruption Section of this Policy Yes  No

## Section J: General Questions

THE PREMISES

20. Are your buildings all of standard construction i.e. do all your buildings have walls of brick, stone, or concrete and roofs of slate, tile, concrete, metal or asbestos? Yes  No

If NO, please provide details

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21. Are your premises heated in whole or in part by a paraffin waste oil or LPG (Liquefied Petroleum Gas) appliance or system? Yes  No

If YES, please provide details.

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22 a) Are you the sole occupier of the premises? Yes  No

**21. Are your premises heated in whole or in part by a paraffin waste oil or LPG (Liquefied Petroleum Gas) appliance or system?** Yes  No

If YES, please provide details.

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**22. a) Are you the sole occupier of the premises?** Yes  No

**b) Are the premises occupied at night by the Proposer, Director or Partner of their families or an Employee of the Business?** Yes  No

If NO, please provide details

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**23. Are records of stock, purchases and sales kept?** Yes  No

**24. Are your premises in good repair, your plant and equipment properly guarded and maintained and your walls, gates and fences in good order?** Yes  No

If NO, please provide details

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**25. In what type of area are the premises situated?**

a) Residential Yes  No

b) Industrial Yes  No

c) Commercial Yes  No

d) Rural Yes  No

**26. Is there a cellar or basement?** Yes  No

**27. Has there been any history of flooding in the area?** Yes  No

**28. Please advise:**

a) Age of Premises \_\_\_\_\_

b) Number of Storeys \_\_\_\_\_

c) How far are the premises from a full time Police Station? \_\_\_\_\_

d) How far are the Premises from a full time Fire Station? \_\_\_\_\_

e) When the wiring was last checked by a qualified electrician? \_\_\_\_\_

**29. What is the maximum number of children permitted on the premises at any one time?** \_\_\_\_\_

How is this monitored?

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**30. What are the age ranges of the children (in years)?** From \_\_\_\_\_ To \_\_\_\_\_

Are the premises segregated for age groups, for example specific play areas for children between ages of 2 -5 years, 5 -7 years and over 7 years ? Yes  No

Do the premises cater for children with special needs or disabilities? **Yes**  **No**

**31. Who is responsible for the children at all times?**

\_\_\_\_\_

If children are left unattended by parents, do you operate as a Creche? **Yes**  **No**

If yes, are you registered under the Children's Act 1989 & the premises inspected by the Local Authority? **Yes**  **No**

**Do you have a safe recruitment practice which includes**

Checks with previous employers **Yes**  **No**

Obtaining references **Yes**  **No**

Criminal Record Checks or similar statutory disclosure checks on all new, existing and temporary staff and re-checked every 3 years **Yes**  **No**

What supervision arrangements are in place?  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

What procedures are in place for identifying children and parents to ensure that the children are collected by the correct person ?  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

What facilities are in place for contacting carers in an emergency ?  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**32. Is any food or drink supplied ?** **Yes**  **No**

If yes, please provide details including cooking facilities available.  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Is the restaurant/eating area seperated from the play area? **Yes**  **No**

- Rules of Play **Yes**  **No**

- Supervision Rules **Yes**  **No**

- Food/Drink Consumption **Yes**  **No**

**34. How many staff do you employ?**

- Play Area \_\_\_\_\_

- Food Area \_\_\_\_\_

**35. What qualifications do management and staff hold?**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

What instruction and training do your staff receive and are detailed records maintained?

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Do you have a qualified first aider on the premises at all times ? **Yes**  **No**

**36. Are childproof locks fitted to all doors, windows, gates, medicine cabinets and cleaning material cupboards ?** **Yes**  **No**

Do you have a controlled system of entry/exit to the premises? **Yes**  **No**

If yes, please provide details

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**37. Have the premises been inspected by the person legally responsible under the current fire legislation ?** **Yes**  **No**

**38. Please advise depth limits of any ball pools**

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**39. How often are inspection checks carried out on the equipment ?**

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Please provide details of the checks carried.

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Who is responsible for carrying out these checks ?

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**40. Are independent annual safety inspections carried out by for example ROSPA?** **Yes**  **No**

Do you comply with BS 8409 – British Standards Soft Indoor Play Areas of Practice? **Yes**  **No**

**41. How often are cleaning and sterilisation of play equipment carried out ?**

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**42. Do the premises have an outside play area?** **Yes**  **No**

If yes, provide details of equipment

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Is the play area fenced with controlled entry either from the internal of the building or is access from outside the building? Yes  No

43. Are the premises situated by the main road? Yes  No

If yes, are the premises adequately fenced? Yes  No

44. Are the premises available for hire for children's parties? Yes  No

If yes, please provide details including supervision.  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Are the premises available to hire to adults for private parties/functions? Yes  No

If yes, please provide details.  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## Section K: Security

45. Is an intruder alarm fitted at the Premises? Yes  No

If YES, please provide

a) Name of installers \_\_\_\_\_

b) NACOSS approved? Yes  No

c) Type of signalling

- Bells only Yes  No

- Central Station Connection? Yes  No

- Digital Communicator? Yes  No

- BT Redcare? Yes  No

- Paknet? Yes  No

Other? Please specify Yes  No

\_\_\_\_\_  
\_\_\_\_\_

46. Are the access doors to your premises secured with 5 lever mortice deadlocks and all Yes  No

If NO, please provide details  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

47. Are all keys to final exit doors, safes and alarms removed from the Premises when closed for Business? Yes  No

48. Have the Premises any additional security measures, i.e. security cameras? Yes  No

If YES, please provide details.  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



**49. Is a fire alarm fitted at the premises?** Yes  No

If YES, does it include

a) Break glass boxes in all parts of the Premises? Yes  No

b) Automatic Fire Detection, e.g. smoke detectors? Yes  No

c) Connection to Alarm Receiving Centre? Yes  No

**50. Is there a sprinkler system at the Premises?** Yes  No

If YES, please provide details

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INSURANCE HISTORY

**51. Have you or has any Director or Partner ever been prosecuted under the Factories Act, Health and Safety at Work Act, the Consumer Protection Act or any other Statutory Regulations?** Yes  No

**52. Do you have a formal written Health and Safety Policy?** Yes  No

**53. Have you or has any Director or Partner or employee**

a) been convicted of arson or any offence involving violence or dishonesty of any kind, e.g. fraud, robbery theft or handling stolen goods? Yes  No

b) been the subject of any action in bankruptcy or involuntary liquidation? Yes  No

c) during the past 5 years traded in another name? Yes  No

If YES, please provide details

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**54. Have you or has any Director or Partner (whether under a current or any previous trading name or interest) held insurance in the last 5 years for any risks against which you wish to insure?** Yes  No

If YES, please state your current Insurer, Policy Number(s) and expiry date.

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**55. Has any such previous Insurer declined a proposal, refused to renew a policy or imposed special terms or conditions for any of the risks against which you wish to insure?** Yes  No

If YES, please provide details

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LOSS/CLAIMS HISTORY

**56. In respect of any of the risks against which you wish to insure have you or has any Director or Partner**

a) Incurred any loss, destruction or damage or made a claim Yes  No

b) Had any claim made against you by employees or other parties. (whether under a current or any previous trading name or interest during the last 5 years) Yes  No

If YES please provide details

**Claim 1**

**Date** \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_      **Amount paid** £ \_\_\_\_\_      **Amount Outstanding** £ \_\_\_\_\_

**Brief description of claim(s)**

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**Claim 2**

**Date** \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_      **Amount paid** £ \_\_\_\_\_      **Amount Outstanding** £ \_\_\_\_\_

**Brief description of claim(s)**

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**Claim 3**

**Date** \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_      **Amount paid** £ \_\_\_\_\_      **Amount Outstanding** £ \_\_\_\_\_

**Brief description of claim(s)**

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**Section L: Payments**

**Do you wish to pay the premium by monthly instalments**      Yes       No

If YES an application form will be sent to you

NO INSURANCE IS IN FORCE UNTIL YOUR APPLICATION HAS BEEN ACCEPTED AND FULL PREMIUM HAS BEEN RECEIVED

**Personal Data**

You have the right to access any records about you, which we hold on computer files under the Data Protection Act 1984. Insurers and their agents share information with each other to prevent fraudulent claims and to assess whether to offer the insurance including the terms via the Claims and Underwriting Exchange Register, operated by Insurance Database Services Ltd. A list of participants is available on request. In dealing with your application this register may be searched. In the event of a claim, the information you supply on this form, together with other information relating to the claim will be put on the register and made available to participants.

To set up and administer your policy Riva Insurance Brokers Limited will hold and use information about you supplied by you. They may send it in confidence for processing to other companies acting on their instructions including those located outside the European Economic Area. Riva Insurance Brokers Limited may also send you details of their other products and services.

**Please tick this box if you do not wish to receive such details**     

**Insurance Premium Tax**

The Finance Act 1994 required us to levy Insurance Premium Tax at the prevailing rate on insurance business. For further information, please ask your adviser.

**Section M: Declaration**

To the best of my knowledge and belief the information and statements provided in connection with this proposal, whether in my own hand or not, are true and complete and no material facts or information have been withheld or suppressed. I understand that non-disclosure or misrepresentation of a material fact may entitle insurers to void the insurance. (N.B. a material fact is one likely to influence acceptance or assessment of the risk by insurers. If you are in any doubt as to whether a fact is material or not, please disclose it). I understand that signing this declaration does not bind me to complete, or insurers to accept, this insurance. I understand and agree that insurers may seek information from credit and other agencies in connection with this proposal.

**Signature(s):** \_\_\_\_\_      **Date** \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Please note: If you are returning this form to Riva ib by electronic means (email or upload), please either enter your electronic signature in the space provided or type in your full name. In both cases this legally binds you to the information supplied.



**Riva Insurance Brokers Ltd.**

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