

Contents Insurance

If your Youth Club owns Contents / Equipment that needs insurance cover then **BJK Insurance Brokers** has the answer. We have developed a 'Small Package' policy that is **EXCLUSIVE** to our Youth Club clients.

Below is a summary of the items covered and the sums insured available. There are **TWO OPTIONS** to choose from depending upon the level of cover that you require*. (The sum insured should represent the total **REPLACEMENT** cost of the item(s) in question).

A key facts document providing a summary of the policy cover and major exclusions is attached. A full policy wording is available upon request.

OPTION ONE:

Summary of Items Covered	Sum Insured
• All contents belonging to the Youth Club or property that the Club is responsible for at the Youth Club premises	£5,000
• All Risks cover for property whilst away from the Youth Club premises	£1,000
• Stock	£250
• Loss of Money	£250
• Additional Expenses incurred following a claim i.e. moving premises (12 Month Indemnity Period)	£2,500
• A £100 policy excess is applicable to each and every claim; increased to £200 for Theft losses. There is no excess applicable to Money claims.	

OPTION TWO:

Summary of Items Covered	Sum Insured
• All contents belonging to the Youth Club or property that the Club is responsible for at the Youth Club premises	£10,000
• All Risks cover for property whilst away from the Youth Club premises	£2,000
• Stock	£500
• Loss of Money	£500
• Additional Expenses incurred following a claim i.e. moving premises (12 Month Indemnity Period)	£5,000
• A £100 policy excess is applicable to each and every claim; increased to £200 for Theft losses. There is no excess applicable to Money claims.	

	<u>Option One</u>	<u>Option Two</u>
PREMIUM inclusive of IPT**	£160.00	£ 240.00
Broker Fee	£ 15.00	£ 15.00
Total Premium due	£ 175.00	£ 255.00

** IPT – Insurance Premium Tax which is the Government levy calculated at 5% of the premium charged

*** IF YOU REQUIRE COVER FOR MORE THAN THE SUMS INSURED STATED IN THE OPTIONS ABOVE OR WISH TO DISCUSS OTHER ASPECTS OF YOUR INSURANCE REQUIREMENTS THEN PLEASE TELEPHONE BJK INSURANCE BROKERS ON 01271 349096.**

Should you wish to take advantage of this facility **PLEASE COMPLETE AND RETURN THE FORM BELOW** together with your cheque made payable to '**BJK INSURANCE BROKERS**'.

Client Ref: _____

Youth Club Name: _____

Does your club qualify for this policy?

Please put a tick in the boxes below if the statement is true to your organisation.

- The building is built of brick/stone/concrete and roofed with slates/tiles/metal/concrete Yes / No

- The building is occupied solely by your business Yes / No
OR
You are able to secure the area that you occupy independently from the rest of the building

- A 5 lever mortise deadlock (BS3621) is fitted to entry/exit doors and key operated window locks are fitted to all ground floor or accessible windows Yes / No
OR
Contents / Equipment is in a locked cupboard / storeroom secured by a 5 lever mortise deadlock

- The club has not made a claim in the last 3 years Yes / No

Policy Conditions

Please put a tick in the boxes below to confirm that you have read the statement

- Theft cover is subject to forcible and or violent entry to or exit from the building

- Cover excludes items left unattended out in the open or in unattended vehicles

- I/We have read the attached 'Key Facts' document

IMPORTANT – MUST BE COMPLETED

Please confirm the address of your Youth Club

Postcode: _____

Dates cover required

From _____ To _____

*Please make cheques payable to **BJK INSURANCE BROKERS***

IMPORTANT

Please read the following carefully before you sign and date the Declaration

- The questions on this proposal form and any other details we specifically request, relate to facts which we consider material to underwriting this insurance. However, because no list of questions can be exhaustive please consider whether there is any other material information which is known to you which could influence our assessment and acceptance of the risk. **FAILURE TO DISCLOSE ALL MATERIAL FACTS WHETHER OR NOT THE SUBJECT OF A SPECIFIC QUESTION MAY INVALIDATE YOUR INSURANCE.**
- We recommend you should keep a record, including copies of letters and this Proposal Form, of all information supplied to us for the purpose of entering into this insurance.

DECLARATION

Before signing the Declaration please check your answers carefully particularly if this Proposal Form is not completed in your own hand.

- I/we declare that: the premises are not specifically exposed to any of the covers for which insurance is required are and will be maintained in a good state of repair
- Stock and material in trade and goods for which I have accepted responsibility will not be kept in any basement area(s)
- The ways, works, machinery and plant will be properly fenced and guarded and otherwise maintained in good order and condition, and all
- inspections of lifting apparatus, boilers and steam pressure vessels will be carried out in compliance with statutory requirements
- No radioactive substances or other sources of ionizing radiations, explosives or other dangerous substances will be used

NB. If any of the above clauses are not applicable please delete as appropriate and give details in the Additional Information section

- I/we declare that to the best of our knowledge and belief the answers given are true and complete
- I/we agree that if any answers have been completed by any other person shall for that purpose be regarded as my/our agent and acting on my/our behalf, and not the agent of Royal & SunAlliance Insurance plc
- I/we declare that the information provided on this Proposal Form and any other information supplied by me/us shall be incorporated in and form part of the insurance contract
- I/we declare that I/we have received a copy of the Royal & SunAlliance Customer Service leaflet

Name: _____

Signature: _____

Company Name: _____

Position: _____

BJK Insurance Brokers is a trading name of Giles Insurance Brokers Ltd.
Giles Insurance Brokers Ltd is authorised and regulated by the Financial Services Authority.
The Financial Services Authority does not regulate all forms of the products and services we provide.