

**FINE ART  
DEALERS**

**PROPOSAL**

Before any question is answered read carefully the declaration at the end of this proposal which you are required to sign. Answer all questions in full. Tick Yes/No boxes.

**1. PROPOSER**

Trading name

Period for which the proposer has traded under the current name

 Years

**2. PREMISES**

Address of the main location

Is the main location:

(a) Built of brick, stone or concrete and roofed with slate, tile, asphalt, metal or concrete and in good condition and repair?

Yes

No

If No, give details

(b) Do you keep stock in the basement?

Yes

No

(c) Do you share your main locations?

Yes

No

If yes, with whom and for what purposes?

(d) Do you occupy any other location for the purpose of the business?

Yes

No

If Yes, complete an additional location sheet for each

**3. PROTECTIONS**

(a) Is a burglar alarm fitted?

Yes

No

If Yes:

(i) is it connected to the police and/or central station?

Yes

No

(ii) are movement detectors installed?

Yes

No

(iii) are panic buttons installed?

Yes

No

(iv) is there a maintenance contract?

Yes

No

(v) does it protect all areas containing the insured item?

Yes

No

(b) State types of locks on all external doors:  
(e.g.: five lever mortice deadlock, etc)

(c) State types of locks on all windows and skylights:  
(e.g.: screw or key operated)

(d) Give details of all other security protection:

(i) closed circuit television

Yes

No

(ii) safe

Yes

No

(iii) strong room

Yes

No

(iv) access control

Yes

No

(v) buzzer entry

Yes

No

(vi) other

(e) Are there:

(i) fire extinguishers

Yes

No

(ii) fire alarms

Yes

No

(iii) smoke detectors

Yes

No

(iv) other fire protections

#### 4. STOCK

Give the approximate split of your stock values:

(a) Paintings pre 1960, drawings and prints

%

(b) Paintings post 1960

%

(c) Books

%

(d) Statues and sculptures of a non-fragile nature,  
items of non-precious metals or wood

%

(e) Porcelain, pottery, ceramics, glass, jade, and other  
items of a brittle or fragile nature

%

(f) Furniture

%

(g) Clocks, barometers, mobiles, and other  
mechanical art

%

(h) Silver

%

(i) Jewellery, watches and gold

%

(j) Any other stock (give full details)

**5. BASIS OF SETTLEMENT**

On what basis do you require claims in respect of your own stock to be settled?

(a) Cost price only Yes  No

(b) Cost price plus an uplift Yes  No

If yes, state a percentage  %

(c) Other

**6. POLICY LIMITS**

(a) State the Sum Insured for:  
 (i) Stock, including all entrustments

(ii) Trade and office equipment, furnishing, fixtures, and fittings

(iii) Reference library

Do the above sums insured represent the total value of stock that will be at risk? Yes  No

If No, give details

(b) State the transit limit required

(c) State the average value of monthly:  
 (i) domestic transits

(ii) international transits

(d) Which trade fairs and exhibitions will you attend?

Name of Trade fair/Exhibition	Limit required

(e) State which transit companies you normally use

**7. PREVIOUS INSURANCE**

Name of previous insurers and brokers (if any)

Expiry date of previous policy

Has any insurer declined to accept, cancelled, refused to continue or agreed to continue only on special terms any insurance for you or any other person to whom this insurance will apply?

Yes

No

If Yes, give details

(Continue on a separate sheet if necessary)

**8. LOSSES**

Have you or any principals, partners and directors sustained any loss or damage during the last six years which would have been covered by this type of insurance had it been in force?

Yes

No

If Yes, for each incident give the approximate date, brief circumstances and amount

Date	Circumstances	Amount

**9. OTHER INFORMATION**

Have you or any principals, partners or directors ever been convicted of arson or any offence involving dishonesty, e.g. fraud, theft or handling stolen goods?

Yes  No

If Yes, give details

(Continue on a separate sheet if necessary)

Are there any other factors affecting this insurance of which you are aware?

Yes  No

If Yes, give details

(Continue on a separate sheet if necessary)

**10. REFERENCES**

Give names and addresses of two referees from your trade

**DECLARATION**

You must read this before signing below.

To the best of my knowledge and belief the information provided in connection with this proposal, whether in my own hand or not, is true and I have not withheld any material facts. I understand that non-disclosure or misrepresentation of a material fact will entitle underwriters to avoid this insurance.

(A material fact is one likely to influence acceptance or assessment of this proposal by underwriters. If you are in any doubt as to whether a fact is material or not you must disclose it.)

I understand that the signing of this proposal does not bind me to an insurance contract but agree that, should a contract of insurance be concluded, this proposal and the statements made therein shall form the basis of the contract.

Signature of proposer

Date

You should keep a record (including copies of any letters) of all information supplied to underwriters for the purpose of entering into this insurance. A copy of your completed proposal will be available (on request) provided the insurance is effected.

You must inform us of any change in circumstances which will materially affect this insurance.

**THIS PAGE DOES NOT FORM PART OF THE INSURANCE**

**1. To be completed by the retail producing broker or agent**

(a) How long have you known the proposer(s)

(b) Do you personally recommend the proposer(s) as suitable for insurance by underwriters?

Yes

No

(c) Have you discussed the contents of this proposal form thoroughly with the proposer(s)

Yes

No

(d) State approximate age(s) of the proposer(s)

Signature

Date

Print or type company name and address

Postcode

**2. To be completed by the wholesale broker or agent if not the direct producer**

(a) Do you recommend the producing agent/broker to underwriters as a producer of high quality business?

Yes

No

(b) For how long have they produced business to you?

Signature

Date

Print or type company name and address

Postcode