



CONTRACTORS - ALL RISKS

RISK CAPTURE FORM

geo

Broker:

1. Insured

Full Name(s) of the Proposer /
Partners /Limited Company:

Address of the Business:

Postcode	

Website Address:

2. Business

Business Description:

Date of Business Established: ___ / ___ / ____

Date of Previous Experience: ___ / ___ / ____

Name of Existing Insurer:

Renewal Date: ___ / ___ / ____

3. General Disclosure

Have the Proposer(s), Partner(s) or Director(s) involved in the business or any other business ever;

- a) Had any proposal or insurance declined, cancelled, refused, had any renewal refused, had any special terms or conditions imposed ☐ YES ☐ NO
- b) Been convicted or charged (but not yet tried) for any criminal offence or police caution (other than a motoring offence) ☐ YES ☐ NO
- c) Been subject of any County Court Judgement or the Scottish equivalent, declared bankrupt or insolvent or been disqualified from being a company director or been involved as Owner(s), Directors or Partner with any company which went into receivership, administration or liquidation ☐ YES ☐ NO
- d) Been prosecuted or received notice of intended prosecution under the Health and Safety at Work Act 1974, Consumer Protections Act or any other legislation or regulation? ☐ YES ☐ NO

If Yes, please provide full details

4. Claim History

Have you suffered a claim or loss or incident which would have given rise to a claim whether insured or not during the last 5 years relating to any Employers, Public/Products Liability insurance?

☐ YES ☐ NO

If Yes, provide details below:

Date	Type	Description of the Claim	Paid/Outstanding (£)

Describe what actions have been taken to prevent reoccurrence for each incident:

5. Trade Registrations/Memberships

Is the company accredited by or a full member of any trade association, federation or other qualification?

☐ YES ☐ NO

If Yes, state details:

6. Contract Works

Do you require cover for loss or damage to the Contract Works?

☐ YES ☐ NO

Estimated annual contracting turnover for next 12 months (including any free issue materials)

£

Maximum value of any one contract	£
Average contract value	£
Maximum period of any one contract (months)	months

Do you carry out work on structures where the load bearing frame is constructed from timber (other than normal roofing trusses supports or beams)?

☐ YES ☐ NO

Breakdown of Activities

Erection of and or alternations to timber framed buildings	%
Erection of and or alterations to private dwellings	%
Erection of and or alterations to commercial premises	%
Civil Engineering works	%
All other work-please describe below	%

7. Employees Tools

Do you require cover for loss or damage to Employees Personal Tools and Personal Effects whilst on contract sites only?

☐ YES ☐ NO

If Yes;

State total value of all employees tools to be insured
(Limit any one employee £500)

£

8. Own Plant

Do you require cover for loss or damage to Own Plant?

☐ YES ☐ NO

If Yes;

State Total Value of Own Plant	£
Maximum limit required for any one claim	£

NOTE – If any single item of plant is valued in excess of £50,000, please provide more information in the box on the next page.

9. Hired in Plant

Do you require legal liability cover for loss or damage to Plant Hired In?

☐ YES ☐ NO

If Yes;

Is Contractors Plant & Equipment hired in under the model conditions of hire approved by the Contractors Plant-Hire Association (CPA) or the Scottish Plant Owners Association (SPOA) or equivalent?

☐ YES ☐ NO

Maximum Any One Accident Limit – (compulsory question)	£
In addition to the above, please state maximum value any one item	£
Annual Hiring Charges Paid by the Business	£

10. Hired out Plant

Do you require legal liability cover for loss or damage to Plant Hired out/ loan to a third party?

☐ YES ☐ NO

If Yes;

State annual hiring charges received by the Business

☐ YES ☐ NO

NOTE – Cover is subject to the Contractors Plant & Equipment hired out under the model Conditions of hire approved by the Contractors Plant-Hire Association (CPA) or the Scottish Plant Owners Association (SPOA) or equivalent. If this is not the case, you must tell us.

Is indemnity to the first hirer required?

☐ YES ☐ NO

NOTE – This extension provides indemnity to the first hirer for accidental damage only and NOT legal liability for negligent breakdown or legal liability for increased hire charges.

11. Security

Please complete the following questions which will assist with the allowance of security discounts and rating:

Plant Depot Security

Is your premises secured with:

- | | |
|---|--|
| Security fencing | <input type="radio"/> YES <input type="radio"/> NO |
| Entrance locked and secured with close shackle padlocks | <input type="radio"/> YES <input type="radio"/> NO |
| Flood Lighting | <input type="radio"/> YES <input type="radio"/> NO |
| CCTV | <input type="radio"/> YES <input type="radio"/> NO |
| Intruder Alarm covering perimeter fencing and gates | <input type="radio"/> YES <input type="radio"/> NO |
| Security Guards 24 hours a day? | <input type="radio"/> YES <input type="radio"/> NO |

Site Security

Does each contract site have:

- | | |
|---|--|
| Secure perimeter fencing | <input type="radio"/> YES <input type="radio"/> NO |
| Temporary flood lighting | <input type="radio"/> YES <input type="radio"/> NO |
| Secure containers storing smaller items of plant overnight? | <input type="radio"/> YES <input type="radio"/> NO |

Item Security

Please also provide details of any individual items valued at £50,000 or above in the box below.

List the type of Own Plant valued over £50,000	Market Value (£)	Registered with CESAR (see below for more detail)	Category P2 – immobilisation device fitted	Category P5 – anti-theft tracking system fitted	Other Security – please provide details
		Yes/No	Yes/No	Yes/No	
		Yes/No	Yes/No	Yes/No	
		Yes/No	Yes/No	Yes/No	
		Yes/No	Yes/No	Yes/No	
		Yes/No	Yes/No	Yes/No	
		Yes/No	Yes/No	Yes/No	
		Yes/No	Yes/No	Yes/No	
		Yes/No	Yes/No	Yes/No	

(If more space required, please copy and complete another page)

Security Information

Thatcham has developed a security rating system for plant manufacturers. It awards 'security stars' for Thatcham tested security devices proven to resist theft. The security rating is based on 5 key security features.

Definitions - the 5 Star Thatcham Rating System

- | | |
|----------|---|
| 1st Star | Registration with CESAR (Construction Equipment Security & Registration) www.cesarscheme.org |
| 2nd Star | A unique key for each item (which may be the immobiliser key). |
| 3rd Star | A category P2 immobiliser installed. |
| 4th Star | Perimeter security including cabs which are equipped with lockable doors and windows where present |
| 5th Star | Category P5 anti-theft tracking system for vehicle recovery installed. |

Details of Thatcham approved devices can be found on the Thatcham website by carrying out a Plant Search at www.thatcham.org

12. Material Facts

Are there any material facts or any other information which needs to be disclosed to the Insurers which has not already been answered in the previous questions and statements?

☐ YES ☐ NO

If Yes, please provide full details below;

01702 713636 • info@geounderwriting.com



Geo Underwriting Services Limited. Registered in England No. 4070987. Authorised and regulated by the Financial Conduct Authority. FCA Register Number 308400. Registered Address: 2 Minster Court, Mincing Lane, London, EC3R 7PD. Geo Underwriting Services Limited is a coverholder for certain leading Insurers.