

# Performing Arts Enquiry Form



## Client details

Client Name	<input type="text"/>
Trading Name	<input type="text"/>
Postal address	<input type="text"/>
Postcode	<input type="text"/>
Business description	<input type="text"/>
Year established	<input type="text"/>
Telephone Number	<input type="text"/>
Email address	<input type="text"/>
Website	<input type="text"/>

## Period of insurance

From:	<input type="text" value="DD/MM/YYYY"/>	To:	<input type="text" value="DD/MM/YYYY"/>
-------	---	-----	---

## General details

How long have you been in business:

i) in these premises?	<input type="text" value="MM"/>	<input type="text" value="YY"/>	ii) elsewhere?	<input type="text" value="MM"/>	<input type="text" value="YY"/>
-----------------------	---------------------------------	---------------------------------	----------------	---------------------------------	---------------------------------

Have you, your Directors, Partners or family members involved with the business or any other business ever:

had a proposal or insurance declined cancelled or refused?	<input type="checkbox"/>
had any renewal refused?	<input type="checkbox"/>
had any special terms or conditions imposed?	<input type="checkbox"/>
been convicted or charged (but not yet tried) or been given an Official Police Caution, in respect of any criminal offence?	<input type="checkbox"/>
been the subject of any County Court Judgements or Sheriff Court Decrees?	<input type="checkbox"/>
been declared bankrupt or insolvent or been disqualified from being a company director or been involved as owner Director or Partner with any company which went into receivership, administration or liquidation?	<input type="checkbox"/>
been involved in another company within 6 months before receivership/insolvency?	<input type="checkbox"/>
Any other material circumstances to disclose?	<input type="checkbox"/>

If yes to any of the above please provide full details

Please give details of previous insurers in the last five years

Have you had any claims in the past 5 Years?

 Yes No

Please give details of any claims in the last 5 years.

## Cover required

Please specify covers required and only complete the following relevant pages:

### Asset Protection

Property Damage – All Risks

Electronic Equipment

Money and Assault

Glass

Frozen Foods

---

### Revenue Protection

Business Interruption

Loss of Licence

---

### Asset & Revenue Protection

Terrorism

---

### Legal Liabilities

Employers' Liability

Public and Products Liability

Commercial Legal Protection

---

### Employee Benefits

Personal Accident

Business Travel

---

### Marine Cargo

Marine Cargo

# Asset Protection

## Property damage and theft

Premises address

Postcode

Are the premises in sole occupation?

If No, please give full details of all other occupants

## Construction Heating and Occupation

Are the buildings of standard construction (constructed of brick, stone or concrete and roofed with slates, tiles, concrete metal or asbestos). Heated by low pressure hot water or steam oil fired space heaters fed from a fuel tank in the open, overhead gas or electrical appliances. Occupied for the sole purpose of The Business and otherwise only as a private dwelling?

If No, please give full details

Number of storeys

Age of building

years

Electrical system inspected in the last 5 years and certified IEE (or equivalent) compliant?

## Fire precautions

Fire alarm

Fire extinguishers to LPC scale

Nearest Full-Time Fire Brigade

Sprinkler

If Yes, give details:

## Security precautions

Intruder Alarm

Alarm type

Is alarm under maintenance contract?

Police response

Other security, please tick:

CCTV

Grilles

Bars

Shutters

Other

Give details

## General

Are the premises in a good state of repair?  If No, give details

Are the premises in an area previously affected by flooding or at risk of flooding?

If Yes, give details

Is the building located:

Near a seafront or on a promenade

Near a cliff or other exposed area

Near a lake, reservoir or dam

Near a watercourse, canal or dam

If Yes to any of the above, give details

Any portion of the premises partly unused/unfurnished/unoccupied?  If Yes, give details

	Sum Insured
Buildings incl landlords fixtures & fittings, outbuildings, walls, gates and fences.	£
Tenants improvements and decorations	£
Fixtures Fittings/All Other Contents	£
Stock and materials in trade	£
Stock of Wines/Spirits	£
Artistes personal property being used in connection with the Business: @ Premises/UK/EU/Worldwide (please select)	£
Set, staging, props, wardrobe, musical instruments, tools and all other theatrical equipment excl Electronic Equipment at	
Your premises only	£
Anywhere in the UK	£
Anywhere in the EU	£
Anywhere in the World	£
Sound, lighting, video, photographic, projection and all other theatrical Electronic Equipment at	
Your premises only	£
Anywhere in the UK	£
Anywhere in the EU	£
Anywhere in the World	£
Computer & All other electronic Office equipment at	
Your premises only	£
Anywhere in the UK	£
Anywhere in the EU	£
Anywhere in the World	£
Iphones/Mobile Phones the property of the policyholder only @ Premises/UK/EU/Worldwide (please select)	£
(Other please specify) <input type="text"/>	£
(Other please specify) <input type="text"/>	£
(Other please specify) <input type="text"/>	£

Additional Contingencies:

Subsidence

Other  please specify

(If subsidence is selected, please answer the following questions. Please also note that a subsidence questionnaire may need to be completed)

Has the property or any adjacent property previously suffered damage from subsidence, heave or landslip?

Does the building have any visible signs of cracking?

Is Terrorism cover required:

### Computer Increased Cost of Working

Do you require cover for Increased Cost of Working?

If YES, please confirm the sum insured you require

### Computer Reinstatement of Data

Do you require cover for Reinstatement of Data?

If YES, please confirm the sum insured you require

Please give specific details of additional security measures in place to protect your computer equipment such as entrapment devices or security cabling

## Money and assault

### Money

Stamped national insurance cards, crossed cheques, crossed giro cheques, crossed money orders, crossed postal orders, crossed bankers drafts, crossed warrants, national savings certificates, premium savings bonds, franking machine impressions, credit company sales vouchers and VAT invoices:

Estimated own annual carryings

How often is money banked?

How many people accompany each transit?

### Carryings by a security company

Is cover required?

Estimated annual carryings by a security company

Limit any one loss

### Money at Home

Money at home of authorised persons

### Money in safe out of business hours

Type of safe	Limit of cash in safe
	£
	£
	£

Money at home of authorised persons

Money on the premises, during business hours

Money outside safe, out of business hours

### Any other loss of money/in Transit

## Assault

Standard amount cover £10,000 (for death, total and permanent loss of sight in one or both eyes, loss of one or more limbs, any other total and permanent disablement which, after 24 months of Bodily Injury, prevents the Insured Person from pursuing any occupation) /£100 per week (total disablement within 24 months)/£50 per week (partial disablement within 24 months)

## Glass

Is cover required for all fixed internal and external glass including sanitary fittings and window and door frames at the premises

## Frozen foods

Is maintenance agreement in force?

If No, do the units have airtight sealed motors and compressors?

Description of unit	Year of manufacture	Sum Insured
		£
		£
		£
		£
		£

## Revenue Protection

### Business interruption

Basis of cover:

Loss of Revenue Indemnity Period  months Sum Insured £

Increased Cost of Working Indemnity Period  months Sum Insured £

Additional Increased Cost of Working Indemnity Period  months Sum Insured £

### Loss of licence

Sum Insured £

Has there ever been any opposition to the grant, renewal or transfer of the licence?

If Yes, give details

Is there any intention to apply for the transfer of licence in the next 12 months?

If Yes, give details

Have you, the licence holder ever had an application refused?

If Yes, give details

# Legal Liabilities

## General

### Risk assessment

Have all the required risk assessments been carried out and recorded

When was the last risk assessment carried out

DD/MM/YYYY

### Training

Please give details of what the health and safety training is given to employees

Is training recorded

### Workplace inspections

Is there a system for the inspection of all parts of the workplace on a regular basis in order to identify defects and hazards and to ensure any corrective actions is taken

How often are inspections carried out?

### Employers' liability

Indemnity limit

£10,000,000

Employer Reference Number

If no ERN are you exempt?

### Employee wage breakdown

#### Description

#### Wageroll

#### No of Employees

Clerical and Non-Manual

£

Performers, technical and all other staff

£

Freelance staff

£

### Public and products liability

#### Public Liability/Products Liability

Indemnity limit

£

Estimated Turnover (next 12 months)

£

Excluding grants

Estimated Grants (next 12 months)

£

Do you use any hazardous acts, aerial work, hazardous substances, animals, explosives, firearms, toxic chemicals, gas, asbestos, radioactive substances, pyrotechnics T2 category or other materials giving rise to dust fumes or vapours?

If yes please give details:

# Employee Benefits

## Personal accident

Has any person now proposed suffered any accident (other than trivial) or any serious illness over the last five years?

If Yes, please give details

(Cover is only available to certain ages in good health, bodily and mentally, and free from physical defect or infirmity)

## Contingencies

1. Death
2. Total and permanent loss of sight in one or both eyes and/or total and permanent loss of hearing in one or both ears
3. Loss of one or more limbs
4. Any other total and permanent disablement which lasts without interruption for more than 12 months from the date of the accident and prevents the Insured Person from pursuing any occupation
5. Temporary total disablement which prevents the Insured Person from pursuing their normal occupation
6. Temporary partial disablement which prevents the Insured Person from pursuing a substantial part of their normal occupation.

## Unnamed Employees

Standard basis of cover:	Contingencies 1, 2, 3 and 4	1 x Annual wage
	Contingency 5	Weekly wage
	Contingency 6	50% of weekly wage

Cover restricted to accidents of occupation only

	Maximum Number	Est Annual Wages, Salaries and Other Earnings
Clerical Staff/Managerial (Non Manual Labour)	<input type="text"/>	£ <input type="text"/>
Manual Work	<input type="text"/>	£ <input type="text"/>

## Annual business travel

Please note that this section will not provide cover if a person is travelling against the advice of a medical practitioner.

Please confirm the number of trips to each of the following areas for the period of insurance. Note 5 persons travelling to Europe is 5 trips.

United Kingdom	<input type="text"/>
Europe	<input type="text"/>
United States of America and Canada	<input type="text"/>
Rest of the World	<input type="text"/>

Do you have any business trips planned to a disturbed area

(A disturbed area is that defined by the Home Office deemed unsafe to travel to)

If YES, please specify destination



## Marine cargo

Standard Limit for any one vessel/aircraft/road and or rail conveyance

£100,000

Is a higher limit required:  If yes please state limit required

£

Please confirm the number of trips per annum including cross voyages:

Note: This section is required when equipment is travelling separately to the insured ie by haulier or Freight Forwarded.

Definition of trips including Cross Voyages: A trip is defined as a movement of goods from one country to another for example UK to France then to Spain and back to UK is 3 trips.

Additional information

## Material Circumstances

IMPORTANT – This policy is a legal contract

Please remember that you must make a fair presentation of the risk to us. This means that you must:

- (1) disclose to us every material circumstance which you know or ought to know or, failing that, sufficient information to alert us that we need to make further enquiries; and
- (2) make such disclosure in a reasonably clear and accessible manner; and
- (3) ensure that, in such disclosure, any material representation as to a: (a) matter of fact is substantially correct; and (b) matter of expectation or belief is made in good faith.

A material circumstance is one that is likely to influence an insurer in the acceptance and assessment of the application. You must also make a fair presentation to us in connection with any variations, e.g. changes you wish to make to your policy. If you fail to make a fair presentation of the risk then this could affect the extent of cover provided or could invalidate your policy, so if you are in any doubt as to whether a circumstance is material then it should be disclosed to us.

Disclosures should be specific and made in a reasonably clear and accessible manner. We will not be deemed to have knowledge of any information generally referred to (for example the contents of company websites listed in the risk presentation) or any matter not expressly drawn to our attention.

Each renewal invitation is made on the basis of the information we have at the time it is issued. We may revise or withdraw it if, before the date your renewal takes effect, any event occurs that gives rise to a claim or alters the material circumstances under this insurance, even if we are notified after your renewal date.

A specimen copy of the policy wording is available on request. You should keep a record (including copies of letters) of all information supplied to us for the purposes of the renewal of this insurance. A copy of the completed application will be supplied on request within a period of three months after its completion.

## How and why we use your information

We (Aviva), and our third parties, collect and use information (including data about health and unspent offences or criminal convictions) about you and, if relevant, somebody else covered under your policy and your vehicle(s), business and property.

We do this so we can:

- verify your identity and help prevent fraud
- calculate our risk to insure you
- calculate your price
- set up, assess and maintain your insurance contract with us
- renew and make changes to your cover
- process claims
- carry out marketing, profiling and analytics

We share information within the Aviva Group, our reinsurers (our own insurers) and specific other organisations for these purposes.

The information comes from:

- what you've already told us
- data we already hold about you (including from other quotes and policies with us)
- publicly available sources
- other organisations we trust
- data about your device, general location and how you interact with our website

## We use automated processes to make decisions

This means our software decides whether we can insure you and on what terms, deal with claims and carry out fraud checks.

For more information, see the Privacy Notice for this policy.

## You have rights about your information

For more about your rights and how and why we use your data, see the Privacy Notice for this policy. There's more detail in our Privacy Policy at [www.aviva.co.uk/privacypolicy](http://www.aviva.co.uk/privacypolicy) or you can request a copy by writing to us at Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester, LE7 1PD.

### Declaration

I/we declare that the information given is, to the best of my/our knowledge and belief correct and complete. If the risk is accepted I/we undertake to pay the premium when called upon to do so. I/We understand that my/our information may also be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes.

Signature

Date

# Important Information

## Choice of Law

The appropriate law as set out below will apply unless you and the insurer agree otherwise:

- (1) The law applying in that part of the UK, the Channel Islands or the Isle of Man in which you normally live or (if applicable) the first named policyholder normally lives, or
- (2) In the case of a business, the law applying in that part of the UK, the Channel Islands or the Isle of Man where it has its principal place of business, or
- (3) Should neither of the above be applicable, the law of England and Wales will apply.

## If You Have a Complaint

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please contact your usual point of contact. We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may refer it to this independent body if you are eligible to do so (see [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) for further details). Following the complaints procedure does not affect your right to take legal action.

## Telephone Call Charges and Recording

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.

## Data Protection – Privacy Notice

### Personal Information

We collect and use personal information about you so that we can provide you with a policy that suits your insurance needs. This notice explains the most important aspects of how we use your information but you can get more information about the terms we use and view our full privacy policy at [www.aviva.co.uk/privacypolicy](http://www.aviva.co.uk/privacypolicy) or request a copy by writing to us at Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester LE7 1PD.

The data controller responsible for this personal information is Aviva Insurance Limited as the insurer of the product. Additional controllers include your intermediary, who is responsible for the sale and distribution of the product, and any applicable insurers, reinsurers or brokers we use.

### Personal information we collect and how we use it

We will use personal information collected from you and obtained from other sources:

- to provide you with insurance: we need this to decide if we can offer insurance to you and if so on what terms and also to administer your policy, handle any claims and manage any renewal,
- to support legitimate interests that we have as a business. We need this to:
  - manage arrangements we have with our insurers, reinsurers and brokers we use, and for the detection and prevention of fraud,
  - help us better understand our customers and improve our customer engagement. This includes profiling and customer analytics which allows us to make certain predictions and assumptions about your interests, make correlations about our customers to improve our products and to suggest other products which may be relevant or of interest to customers,
- to meet any applicable legal or regulatory obligations: we need this to meet compliance requirements with our regulators (e.g. Financial Conduct Authority), to comply with law enforcement and to manage legal claims, and
- to carry out other activities that are in the public interest: for example we may need to use personal information to carry out anti-money laundering checks.

We may also use personal information about other people, for example family members you wish to insure on a policy. If you are providing information about another person we expect you to ensure that they know you are doing so. You might find it helpful to show them this privacy notice.

The personal information we collect and use will include name, address and date of birth, financial information and details of your business and property. If a claim is made we will also collect personal information about the claim from you and any relevant third parties. We may also need to ask for details relating to the health or any unspent offences or criminal convictions of you or somebody else covered under your policy. We recognise that information about health and offences or criminal convictions is particularly sensitive information. We'll ensure that we only use that information where we need to for our insurance purposes (including assessing the terms of your insurance contract, dealing with changes to your policy and/or dealing with claims).

There may be times when we need consent to use personal information for a specific reason. If this happens we will make this clear to you at the time. If you give us consent to using personal information, you are free to withdraw this at any time by contacting us – refer to the “Contacting us” details below. Please note that if consent to use this information is withdrawn we will not be able to continue to process the information you gave us for this/these purposes(s). This would not affect our use of the information where consent is not required.

Of course, you don’t have to provide us with any personal information, but if you don’t provide the information we need we may not be able to proceed with your application or any claim you make.

Some of the information we use as part of this application may be provided to us by a third party. This may include information already held about you and your business and property within the Aviva group, including details from previous quotes and claims, information we obtain from publicly available records, our trusted third parties and from industry databases, including fraud prevention agencies and databases.

## **Credit Reference Agency Searches**

To ensure we have the necessary facts to assess your insurance risk, verify your identity, help prevent fraud and provide you with our best premium and payment options, we may need to obtain information relating to you at quotation, renewal and in certain circumstances where policy amendments are requested. We or our agents may undertake checks against publicly available information (such as electoral roll, county court judgments, bankruptcy orders or repossession(s)). Similar checks may be made when assessing claims.

The identity of our Credit Reference Agency and the ways in which they use and share personal information, are explained in more detail at [www.transunion.co.uk/crain](http://www.transunion.co.uk/crain).

## **Automated decision making**

We carry out automated decision making to decide whether we can provide insurance to you and on what terms, deal with claims or carry out fraud checks. In particular we use an automated underwriting engine to provide a quote for this product, using the information we have collected.

## **How we share your personal information with others**

We may share your personal information:

- with the Aviva group, our agents and third parties who provide services to us, and your intermediary and other insurers (either directly or via those acting for the insurer such as loss adjusters or investigators) to help us administer our products and services,
- with regulatory bodies and law enforcement bodies, including the police, e.g. if we are required to do so to comply with a relevant legal or regulatory obligation,
- with other organisations including insurers, public bodies and the police (either directly or using shared databases) for fraud prevention and detection purposes,
- with reinsurers who provide reinsurance services to Aviva and for each other in respect of risks underwritten by Aviva, with insurers who cover Aviva under its group insurance policies and with our brokers who arrange and manage such reinsurance and insurance arrangements. They will use your data to decide whether to provide reinsurance and insurance cover, arrange and manage such cover, assess and deal with reinsurance and insurance claims under such cover and to meet legal obligations. They will keep your data for the period necessary for these purposes and may need to disclose it to other companies within their group, their agents and third party service providers, law enforcement and regulatory bodies.

Some of the organisations we share information with may be located outside of the European Economic Area (“EEA”). We’ll always take steps to ensure that any transfer of information outside of Europe is carefully managed to protect your privacy rights. For more information on this please see our Privacy Policy or contact us.

## **How long we keep your personal information for**

We maintain a retention policy to ensure we only keep personal information for as long as we reasonably need it for the purposes explained in this notice. We need to keep information for the period necessary to administer your insurance and deal with claims and queries on your policy. We may also need to keep information after our relationship with you has ended, for example to ensure we have an accurate record in the event of any complaints or challenges, carry out relevant fraud checks, or where we are required to do so for legal, regulatory or tax purposes.

## **Your rights**

You have various rights in relation to your personal information, including the right to request access to your personal information, correct any mistakes on our records, erase or restrict records where they are no longer required, object to use of personal information based on legitimate business interests, including profiling and marketing, ask not to be subject to automated decision making if the decision produces legal or other significant effects on you, and data portability. For more details in relation to your rights, including how to exercise them, please see our full privacy policy or contact us – refer to the “Contacting us” details below.

## **Contacting us**

If you have any questions about how we use personal information, or if you want to exercise your rights stated above, please contact our Data Protection team by either emailing them at [dataprt@aviva.com](mailto:dataprt@aviva.com) or writing to the Data Protection Officer, Level 5, Pitheavlis, Perth PH2 0NH.

If you have a complaint or concern about how we use your personal information, please contact us in the first instance and we will attempt to resolve the issue as soon as possible. You also have the right to lodge a complaint with the Information Commissioners Office at any time.

## **Fraud Prevention and Detection**

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police;
- Undertake credit searches and additional fraud searches;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this to prevent fraud and money laundering.

We can supply on request further details of the agencies and databases we access or contribute to and how this information may be used. If you require further details please contact us at:

Policy Investigation Unit, Aviva, Cruan Business Centre, Westerhill Business Park, 123 Westerhill Road, Bishopbriggs, Glasgow G64 2QR. Telephone: 0345 300 0597. Email: [PIUUKDI@AVIVA.COM](mailto:PIUUKDI@AVIVA.COM)

We and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless you provide us with other satisfactory proof of identity;
- Check details of job applicants and employees.

## **Claims History**

We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

You should show these notices to anyone who has an interest in the insurance under the policy.

