

Rowlands & Hames Proposal Form for Golf Club Insurance

for Golf Clubs & their Members

PLEASE ANSWER ALL QUESTIONS – LEAVE NO BLANKS

1. Name of Club (proposer):

2. Address of Club
 (the premises):

Postcode:

3. Telephone Number:

4. Name of Club Secretary:

5. Period of Insurance 12 months commencing:

and/or renewal date:

6. Current Insurers:

Current Gross Premium: £

Expiry date of existing Long Term Agreement
 (if applicable)

7. BUILDINGS

- | | | |
|----------------------|------------------------|---|
| a. Main Clubhouse | <input type="text"/> £ | (Standard Construction – see Question 12) |
| b. Outbuildings | <input type="text"/> £ | (Standard Construction) |
| c. Outbuildings | <input type="text"/> £ | (Non Standard Construction) |
| d. Private Dwellings | <input type="text"/> £ | |

The sum insured for Buildings should include: The building situate within the premises, glass, landlords fixtures and fittings, outbuildings, fixed fuel oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences.

The sum insured should reflect: The full cost of rebuilding in the same materials and style, all the buildings to be insured, including architect's and surveyors' fees, legal fees, costs of removing debris and any additional building costs incurred as a result of local or other authority requirements.

8. CONTENTS

The sum insured should reflect the value, as new, of all the Club contents as follows: -

a. Bar and Cellar Stock £

b. Professional shop stock

c. Frozen/Refrigerated stock

d. All other stock

e. All clubhouse contents/fixtures and fittings (including furniture, lifts, utensils, office machines, telephones, radio/audio/TV/video equipment, gaming machines and any other sporting or leisure equipment)

f. Greens, fairways, etc

g. Computer hardware and software

h. Trophies, cups, pictures and objects d'art the property of the Club and normally within the premises:

Do you require cover extended to members' home? Yes No

i. Green keeping, Plant and Machinery

(Such as tractors not licensed for road use, buggies etc all pertaining to external use about the premises)

j. Irrigation Equipment

k. Do you require a quotation for Third Party Liability Motor Insurance to comply with the Road Traffic Act in respect of any green keeping machinery and plant items or Golf Buggies owned by the proposer?

Yes No

If 'Yes' please give details below of the vehicles to be covered and to what extent each vehicle use public roads.

(i) Do you require a quotation for Engineering Inspection or Breakdown? Yes No
(If 'Yes', please give details of items of plant to be covered).

(ii) Do you require a quotation for Club Officials indemnity? Yes No

9. BUSINESS INTERRUPTION

Gross Revenue: Annual Sum Insured

Indemnity period: 12/18/24 months (indicate as applicable or if other)

10. a. Are records kept in fireproof or fire resisting cabinets? Yes No

If not state how stored:

b. Are duplicate records kept on the premises or elsewhere? Yes No

11. a. Total Membership:

12. a. Are all the buildings and outbuildings built of brick, stone or concrete and roofed with slate, tile, concrete or metal? Yes No

b. i. If any flat roof advise % of total roof area:

ii. Age of flat roof (years):

iii. Is it in good condition and inspected and maintained annually? Yes No

c. If any building(s) is/are listed, please describe fully in question 21.

d. Are the buildings in a good state of repair? Yes No

If the answer to 12a or 12d is 'No', please describe fully below.

13. Please give details of all fire protections and their location about the premises

14. Are the premises protected by a NACOSS/NSI approved Intruder Alarm? Yes No

If 'Yes' please: a. Is it maintained under a maintenance agreement? Yes No

b. Advise method of signaling i.e. Audible Only/Central Station/Digicom Overground or Underground/RedCARE/Paknet/Other (delete as applicable)

c. Please state Police response level:

15. Are all final exit doors fitted with a 5 lever mortise deadlock? Yes No

If 'No' please describe fully

16. Are all windows, fanlights and skylights fitted with key operated locks Yes No

17. Are all Greenkeeper's Plant and Machinery Storage buildings protected by a NACOSS/NSI approved Intruder Alarm? Yes No

18. Where are Golf Buggies kept when not in use?

19. Is your property protected by another means? Yes No

If 'Yes' please provide full details:

20. State where grilles, shutters and bars are fitted?

21. Age of buildings? (Are any of the buildings listed? If so please detail in the box)

22. Age of electrical wiring and plumbing?

Date of last inspection of fixed electrical installation?
(Recommended minimum of five years)

23. Type of heating if other than low pressure hot water radiators

24. Are premises situated:

a) By a seafront or a promenade? Yes No

b) On a cliff top or other exposed position? Yes No

c) Within 800 yards of any river or watercourse? Yes No

If 'Yes' to a) or c) has there been any history of flooding in the area? Yes No

If 'Yes', Please give details:

25. Are premises in permanent occupation? i.e. does someone reside on the premises?

Yes No

If 'Yes' by whom?

26. a. Do other activities take place at the premises? e.g. Hotel, Gym, Swimming Pool, Squash, Tennis etc. Please provide full details.

b. Please provide details of any facilities such as dances, discotheques, firework displays or any other form of entertainment provided and their frequency.

c. Please provide details of any special facilities i.e. Health Club, Hairdressing, Beauty Treatment, sports such as shooting, fishing, martial arts etc?

d. Are the above open to members of the public i.e. not members and guests only?

Yes No

27 Are the premises free from external cracks or other signs of damage due to subsidence, land slip or heave and not in an area where there has been or is evidence of damage by these causes?

Yes No

If you have answered 'No' to any part of question 27, please provide full details in box below:

28. MONEY:

a. State estimated annual cash carryings, while in transit and on the insured premises during business hours?

£

b. i. Number of gaming machines?

ii. Limit per gaming machine?

£

c. How much is kept in a locked safe(s) out of business hours?

£

Please note safe limit £1000 until safe make/model details approved.

d. Make and model of Safe(s):

29. EMPLOYERS' LIABILITY FOR ALL EMPLOYEES:

Please indicate Wage Roll:

Clerical £

All £

a. Have you completed and documented risk assessments (as required by law) including subjects such as hazardous substances, fire, slips/trips/falls (housekeeping) manual handling, repetitive upper limb-using tasks, vibration, machinery etc as relevant to your activities? Yes No

If 'Yes'

i. Give details of the subjects assessed and recorded

ii. Have the results of the risk assessments listed been communicated to your employees and their signatures gained to acknowledge this and their understanding of them? Yes No

b. Have you or your directors or employees been:

i. Prosecuted under any of the Factories or Health & Safety associated Regulations? Yes No

ii. Served with any Improvement Notice or Prohibition Notice under Health & Safety Regulations? Yes No

If 'Yes' (to either i. or ii.), Please give details

30. PUBLIC/PRODUCTS LIABILITY

£

Standard cover is £2 million. (Please enter £5 million if required)

31. GOODS IN TRANSIT (IF REQUIRED)

£

Please indicate total sum insured if higher limit required (£500 min)

32. LOSS OF LICENCE (IF REQUIRED)

£

Please indicate total sum insured if higher limit required (£25,000 min)

- a. Has the grant, renewal or transfer of the licence of the Premises been opposed within the last 5 years? Yes No
- b. Have you or the licence holder ever had an application for the grant, renewal or transfer of the licence refused? Yes No
- c. Have you or the licence holder ever been charged with, convicted of or fined for any offence involving dishonesty? Yes No

If 'Yes' to a, b or c, Please give details:

33. Has the club committee, past or present, or any director (if a limited company):

- a. Had any proposal or Insurance declined, cancelled, refused or made subject to increased rates or special terms? Yes No
- b. Been convicted of arson or any offence involving dishonesty of any kind e.g. Fraud, theft, etc? (There is no need to declare any convictions regarded as spent by the Rehabilitation of Offenders Act 1974) Yes No
- c. Been prosecuted under any safety legislation? Yes No
- d. Been declared bankrupt or insolvent? Yes No
- e. Been aware of any disqualification, or any circumstance or incident which might prejudicially affect the Licence, or be likely to prevent a renewal thereof being obtained or any reason why the Insurance should be especially hazardous? Yes No

If you have answered 'Yes' to any part of question 33, please provide full details below:

34. Fidelity Guarantee Yes No

a. Is cover required under this section? Yes No

If cover required are written references obtained for the whole of the preceding two years of employment in confirmation of the honesty of each employee to be covered under this section.

b. Before engaging any employee do you obtain satisfactory written references? Yes No

NB cover can only be granted if written references (as described above) are obtained for each employee to be covered under this section.

35. How often are physical checks made independently of the employees who respectively are responsible for:

a. i. Employees' receipt book counterfoils or copy receipts against their reported collection or sales.

ii. Cash book entries against bank statements, paying-in-book counterfoils, receipt counterfoils and vouchers, and the balance tested with cash and un-presented cheques.

iii. Petty cash account against vouchers, receipts and the cash balance

iv. All other stock against verified stock records (state nature and total value):

b. How often and by whom is your professional audit conducted?

c. State the maximum interval between closing of your books of account at the end of your financial year and submission of accounts for audit.

31. CLAIMS (All sections)

Please give brief details of any claims paid or outstanding in the last three years stating the cause, date, and the amount settled or outstanding and remedial action taken:

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IMPORTANT NOTICE

IN COMPLETING THIS PROPOSAL YOU MUST DISCLOSE ALL MATERIAL FACTS I.E.THOSE WHICH AN INSURER WOULD REGARD AS LIKELY TO INFLUENCE THEIR ASSESSMENT OR ACCEPTANCE OF THE RISK. FAILURE TO DO SO COULD INVALIDATE THE INSURANCE. IF YOU ARE IN ANY DOUBT AS TO WHAT FACTS ARE MATERIAL YOU SHOULD FOR YOU OWN PROTECTION DISCLOSE THEM.

Proposers' Signature

Date

Authority to Sign e.g. Director, Partner,
Owner etc

**COVER DOES NOT COMMENCE UNTIL THIS PROPOSAL
HAS BEEN ACCEPTED BY UNDERWRITERS**