

Business Insurance

Fact Finder – Adviser Use Only*

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*The purpose of this fact finder is to gather information to provide a quotation.
If you want to proceed with the quote, a declaration must be completed and signed by the customer.

General

Today's date	/	Adviser's name	
Phone no		Fax no	
Client's name		Business name	
Risk address			
Exact nature of business activity		Years in business	
List other businesses in the same building			

Insurance Details

Current insurer		Renewal date		Target premium	
Claims or losses in the last five years (and action taken to prevent reoccurrence). Full details required (date, type of loss, \$\$ paid etc)					

Construction / Fire Protection Details

Walls	concrete / conc block / brick / iron / timber / other			Age of building	
Floors	concrete / timber / other			Warrant of fitness under Building Act 2004	Yes ☐ No ☐
Sprinklered	Yes ☐ No ☐	Serviced fire extinguishers	Yes ☐ No ☐	No. of hose reels	
Wok cooking	Yes ☐ No ☐	Dangerous goods store	Yes ☐ No ☐		
Deep fat frying	Yes ☐ No ☐	What is the cumulative capacity of all deep fat fryers on the premises?	0 - 8 litres ☐ 8.1 - 15 litres ☐ More than 15 litres ☐		

(Cumulative capacity is the total capacity of all deep fat fryers on the premises. For example if you have two deep fat fryers, each with 5 litre capacity, the total cumulative capacity of all fryers will be 10 litres i.e. 5 litres + 5 litres)

Security Details

Alarmed	Yes ☐ No ☐	Monitored	Yes ☐ No ☐	Bars on windows	Yes ☐ No ☐
No. of external doors		All deadlocked	Yes ☐ No ☐	Any roller doors	Yes ☐ No ☐
How locked					

Business Assets Cover (including Burglary cover)

Building	\$	Note: If replacement required and value more than \$250,000, supply a valuation			
Stock	\$	All other contents	\$	Specified items	\$
Is cover required for natural disaster?	Yes ☐ No ☐	AINZ	\$		

Note: Double check that Sums Insured are all up-to-date and accurate.

Money

Automatic / maximum any one loss : \$5,000 Section A, \$1,000 Section B.

Is a higher limit required during business hours, or whilst being taken to the bank?

Note: If client requires the same level of cover outside normal business hours, then the client will need an approved safe, and it will need to be protected by a burglar alarm.

Glass

Cover included under business assets contents for property owners *if you are responsible for insuring the glass*.
Signwriting is included for full value, but suggest this be itemised if over \$1,000. Is this sufficient? (Temporary shuttering and protection costs are included up to \$100,000).

Transit

Does the client require cover for goods in transit in own vehicle for more than the automatic policy limit of \$5,000?

Yes ☐

No ☐

Business Interruption

Gross profit / fees

\$

Loss of rents

\$

Additional cost of working

\$

Claim preparation costs

\$

Indemnity period (in months)

12 ☐ 18 ☐ 24 ☐

Is cover required for natural disaster?

Yes ☐

No ☐

Broadform Liability

Limit of indemnity

\$1,000,000 ☐

\$2,000,000 ☐

\$5,000,000 ☐

\$ 10,000,000 ☐

Estimated total / annual turnover for next year (include goods products below)

\$

Of your total estimated turnover, how much turnover do you estimate will relate to the annual value of goods / products exported overseas

\$

Full details of goods / products exported & to which country(s)

Work done away from the premises

Yes ☐

No ☐

Nature of work

Percentage of work done away from the premises (as % of turnover) %

Extensions required

Service repair

Yes ☐

No ☐

(cover for the item they are working on - available to the motor trade only)

Bailees liability

Yes ☐

No ☐

(ie: "Bailee for reward" cover)

Employer's Liability

Limit of indemnity

\$250,000 ☐

\$500,000 ☐

\$1,000,000 ☐

Number of employees

Statutory Liability

Limit of indemnity

\$250,000 ☐

\$500,000 ☐

\$1,000,000 ☐

Annual turnover

\$

Machinery Breakdown/Spoilage

Does the client require cover, beyond what is available under business assets, for fusion to electric motors (3.75KW/5HP)?

Yes ☐

No ☐

If Yes, how many motors?

Does the client require deterioration of frozen / chilled foods as a result of a breakdown claim?

Yes ☐

No ☐

If Yes, what is the limit required per cabinet?

Commercial Motor

List of vehicles

Year

Make

Model

Reg no

Sum insured

\$

\$

\$

\$

Loss of use required

Yes

☐

No

☐

Total sum insured

\$

Voluntary excess

Yes

☐

No

☐

\$

Are any vehicles modified?

Yes

☐

No

☐

If Yes, advise details and which vehicle to apply to

Other

Further covers available include: electronic equipment, employee dishonesty, professional indemnity, directors & officer's liability, personal income.

Are there any subsidiary company's?

Yes

☐

No

☐

If Yes, please specify below