

Property Insurance Fact Find

England Hockey

Insured / Business Name			
Contact Name and Position Held			
Correspondence Address			
Postcode			
Telephone Number			
Email address			
Inception Date		Deadline date	
Holding Broker		Last year's premium	
Holding Insurer		Target Premium	
Year established			
Sport/Activities:			
Other Activities (including catering, social events, fund-raising events, hiring of club/function room, skittles, birthday parties, wakes, etc. All held within the main clubhouse).			

1. Covers Required

Property	Yes/No	Commercial Legal Expenses	Yes/No
Business Interruption	Yes/No	Money	Yes/No
Goods in Transit	Yes/No	Other (please detail below)	Yes/No
Specified All Risks	Yes/No		

2. Claims Experience in Past 5 Years

Date	Details (including circumstances)	Amounts Paid
		£ Include any outstanding amounts not yet paid
		£ Include any outstanding amounts not yet paid
		£ Include any outstanding amounts not yet paid
		£ Include any outstanding amounts not yet paid
		£ Include any outstanding amounts not yet paid

3. Risk Locations

Risk Address	
Postcode	
Occupation/use	

4. Risk Details - Named Premises	
Description	Sum Insured (£)
Buildings (please specify if there are spectator stands included)	
Ancillary Buildings (i.e. portacabins)	
Tenants' Improvements	
Playing Surfaces	
Floodlights	
General Contents	
Computer Equipment	
Groundman's Plant & Machinery	
Perimeter Fencing / Railings	
Dug Outs	
Sight Screens	
Score Boards	
Posts / Nets (please specify if fixed or portable)	
Team Kit / Equipment	
Cups & Trophies (please specify if located away from the main premises)	
Stock (excluding Alcohol)	
Stock of Wines, Beers & Spirits	
Frozen / Refrigerated Stock	
Audio / Visual Equipment	
Members' Personal Effects	
All other property (please specify)	

NB: For cover away from the insured premises please complete the Specified All Risks - Section 9.

(If there is more than one location, please provide details of the items to be insured
for the additional locations on a separate sheet)

5. Risk Profile - Premises Construction & Security

Walls		
Roof		
Floors		
Internal Linings		
Approx year premises built		
Have you occupied your current premises for more than 2 years?	Yes/No	
If no, please state how long you have occupied your current premises		
Is the risk address to be insured occupied solely by you, or occupied by you with remaining parts occupied by others solely as offices or private dwellings?	Yes/No	
Is the risk address to be insured, heated by any form of portable heating?	Yes/No	
Are the portable heaters in office areas only?	Yes/No	
State type – Electric fan heater/electric/oil filled radiator/other:		
In respect of risk address to be insured:		
- Are final exit doors fitted with mortice deadlock conforming to British Standard 3621:1980 for thief resistant locks?	Yes/No	
- Are all other external or internal doors leading to common areas or other premises fitted with key operated security bolts at the top and bottom?	Yes/No	
- Are all windows on the ground floor and or which are accessible from roofs, fire escapes or downpipes fitted with key operated locks or bars or grilles?	Yes/No	
- If you have purpose-built shipping containers used for storage:		
1. both access doors fitted with at least one (1) closed shackle padlock conforming to a minimum CEN Grade 3 rating on each leaf, and	Yes/No	
2. the central closing point where both doors meet fitted with at least one (1) slide bolt lock conforming to a minimum CEN Grade 4 rating incorporating a metal covering box?	Yes/No	
- Is the risk address left unoccupied for more than 30 consecutive days?	Yes/No	
- Does it have an intruder alarm installed by a UKAS accredited installer? (eg NACOSS/SSAIB with remote signalling & Police response)	Yes/No	
- Perimeter Fencing?	Yes/No	
- Metal Shutters on all Access Points?	Yes/No	

5. Risk Profile - Premises Construction & Security (continued)

- Is there 24 hour security or overnight occupancy?	Yes/No
- Does it have CCTV?	Yes/No
- If yes, please indicate if CCTV is:	Internal ☐ External ☐ Fully monitored ☐ Recorded only ☐
Is all machinery subject to a planned and recorded maintenance programme?	Yes/No
Is all the waste removed from the premises daily and collected weekly?	Yes/No
What smoking policy is in force at the risk address?	Yes/No
- Smoking is prohibited	Yes/No
- Smoking is controlled and restricted to specified smoking areas with receptacles for disposing of used cigarettes	Yes/No
- No policy is in force	Yes/No
Does the risk address have a current IEE certificate?	Yes/No

(if there are more than one location, please provide the relevant details for all additional locations on a separate sheet)

6. Business Interruption

Revenue / Gross Profit (please specify which is required)	£
	Revenue Gross Profit
State indemnity period required (12/24/36 months)	months
Increased Cost of Working	£
State indemnity period required (12/24/36 months)	months

7. Money

Limit on premises at risk address during business hours/bank night safe/in transit	£
Limit on premises outside of business hours, not in a locked safe	£
Limit in the personal custody of an authorised club official	£
Limit for specified safe(s) (please provide make/model)	£

8. Own Goods in Transit

State the number of vehicles operated	
Sum insured per vehicle	£
Tools (sum insured per vehicle)	£
Own goods by carriers (estimated annual value/limit of any one consignment)	£ /£

9. Specified All Risks

Description of item(s)	State Location (Premises/UK/EU/Worldwide)	Sum Insured
		£
		£
		£
		£

10. Commercial Legal Expenses

Limit Required	£
----------------	---

11. Risk Management/Health & Safety/Housekeeping

Do you have a written Health & Safety Policy?	Yes/No
When was it last updated?	
When was it last communicated to employees?	
How was it last communicated to employees?	
Do you carry out & record Risk Assessments?	Yes/No
Name & position of Person/s responsible for Health & Safety	
If you own/operate any cooking equipment, is it cleaned/inspected frequently?	Yes/No
Have any Directors/Committee Members/Employees/Club Officials within the last 5 years, been prosecuted or served a prohibition or improvement order under Health and Safety Legislation?	Yes/No
Are the Directors/Committee Members/Employees/Club Officials aware of the requirements of the Health and Safety at Work Act?	Yes/No

12. Insurance History

Has any Director/Committee Member/Employee/Club Official ever been insured for the risks now proposed?
If Yes, please provide details:

13. Previous Insurance

For previous insurances has any Director/Committee Member/Club Official to be insured had;

a) Any proposal or insurance declined, cancelled or refused?	Yes/No
b) Any renewal refused?	Yes/No
c) Special terms or conditions imposed?	Yes/No

If Yes to a), b), or c) above, please provide details:

14. Financial Statement

Has any Director/Committee Member/Club Official connected to the club to be insured:

a) Been convicted or charged (but not yet tried) with a criminal offence?	Yes/No
b) Either personally or in any business capacity been declared bankrupt, insolvent or gone into liquidation?	Yes/No
c) Been a Director or a Partner in any business 6 months prior to or at the time of and/or after the appointment of a receiver or liquidator or dissolution through insolvency?	Yes/No

If Yes to a) b) or c) above, please provide details:

15. Other Material Facts (Also refer page 9, Appendix 1)	
Is there any other information material to the Underwriting of this proposal for insurance?	Yes/No
If you have answered Yes to this question, please provide details:	

Date Completed: _____

Completed by: _____

Appendix 1

NON-EXHAUSTIVE ILLUSTRATIVE EXAMPLES OF MATERIAL INFORMATION

Circumstances which may be considered material are:

- Special or unusual facts relating to the risk.
- Any particular concerns which led you to seek insurance cover for the risk.
- Anything which would generally be understood as being something that should be disclosed for the type of risk in question.

By way of example:

GENERAL INFORMATION ABOUT YOUR BUSINESS

- Business activity (or change to business activity), including processes, products, and geographic presence.
- New companies, markets, acquisitions, or disposals.
- Additional premises/insurable items.
- Changes to premises.
- Higher than ordinary degree of risk or liability (specific to your business or industry).
- Business financial status.
- Loss history/experience, including paid and outstanding claims and potential claims/circumstances/incidents/losses that were not reported as claims (whether insured or not).
- Details of criminal charges and convictions of your organisation, its directors or employees; regulatory investigations or enforcement/health and safety investigations and prosecutions.
- Any insurers' previous declinatures, refusals to renew, imposed terms/restrictions in cover, mid-term cancellations, etc.

MATERIAL DAMAGE POLICIES

- Changes in construction and/or purpose.
- New/amended processes.
- Changes to fire protections.
- Increased storage of hazardous materials/attractive stock.
- Any attempted break-in or arson attack.
- Use of temporary/third party premises.

LIABILITY POLICIES

- Changes to business activities (including disclosing historic activities that have ceased).
- The creation or acquisition of new companies for which cover is required.
- Products exported to, or work in, overseas territories (particularly the USA or Canada).
- Work in or on hazardous locations such as offshore installations.
- Health and safety investigations/prosecutions.

MOTOR FLEET POLICIES

- Driving convictions.
- Corporate investigations/prosecutions.
- Undisclosed accidents.
- Changes to vehicle performance.
- Change of use of vehicle.

BUSINESS PERSONAL ACCIDENT AND TRAVEL POLICIES

- Changes to business activities.
- Material differences in the travel pattern
- (different geographies, number of journeys, etc.).

THIS LIST PROVIDES EXAMPLES ONLY. IF IN DOUBT – DISCLOSE.

For more information about the duty of disclosure and fair presentation, visit [marsh.com](https://www.marsh.com),
or contact your local Marsh representative.