



SPECIALIST UNDERWRITING SERVICES



SAFEScheme
PROPOSAL FORM

Proposal



Please complete the following questions in block capitals.

Name of Proposer:		
Full Trading Title:		
VAT number:		
Postal address:	EIR Code:	
Telephone:	e-mail/web address:	
Situations of property to be insured:		
EIR Code:		
Full description of your Business/Trade:		
How long have you been in this business (a) at these premises		
(b) elsewhere:		
Do you solely occupy premises for Business	Yes	No
Are there any other occupants (detail):		
Does any financial institution or other interest need to be named on this policy?	Yes	No
What are your daily business trading hours:		
Who were your previous insurers?		
State Expiry Date of Current Policy?	State Expiring Premium:	

1. State construction of;			
Walls:			
Roof:			
Floors:			

2. Age of building	State number of storeys	Basement	Yes	No
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3. What form of heating is used:				
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Yes No

4. Have you a written Safety Statement as required by the Safety Health and Welfare at Work Act from 2005?				
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5. Has the Electrical Installation at the Premises/Building been tested by a certified Electrical Contractor within the last 5 years and all reported defects remedied				
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6. Is the building a heritage/listed/protected structure				
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7. Is any building timber framed				
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8. Is any part of roof flat				
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9. If so what % of roof area is flat? What is the construction of the flat roof				
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10. Are there any parts of the building constructed with Composite panels				
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11. Are your premises located in an area liable to Flooding or Subsidence				
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Yes No

12.	Are there rivers, streams, tidal waters or watercourses within a 250 metre radius of the premises
13.	Is a fully maintained Monitored fire alarm installed and in use
14.	a). Are all fire extinguishing appliances (Fire hoses/Fire alarms/Smoke detectors in use) b). If deep fat frying confirm that a Class F extinguisher, a fire blanket and an extinguisher suitable for use on electrical fires are fitted
15.	State level of security in use; a). Are five lever mortice deadlocks fitted to all entry/exit doors b). Are key operated window locks fitted to all accessible windows c). Give details of all bars, grilles or external metal shutters in use? d). Is an alarm system fitted to Irish Standard ISEN 50131 e). Is alarm system connected to a monitoring station

Please supply a copy of the alarm specification

16.	Is any Glass in the premises lettered, decorated, armoured, bent or cracked
17.	a) Do you serve food or drink for consumption on the premises b) What is the maximum seating capacity
18.	a) Do you have Deep Fat Frying Range/ Facilities at the premises? b) If a fire suppressant system is fitted please provide details c) Is an extraction system fitted d) Are filters, grease traps & other grease removal items cleaned weekly e) Is all cooking equipment and associated ducting serviced and deep cleaned annually by competent contractor in accordance with manufacturer's instructions f) Are deep fat fryers fitted with a separate high temperature cut off switch should the temperature of fat exceed 230 degrees centigrade g) Have all combustible surfaces within 1 metre of deep fat frying apparatus been covered in metal

SUMS INSURED

Property

Yes No

Is Cover Required?

19.	Building including all outbuildings (rebuilding costs plus fees & debris removal etc.)	€
20.	Machinery Plant Fixtures Fittings Trade Equipment and All other Contents	€
21.	Tenants Improvements and decorations	€
22.	Computer Equipment	€
23.	Contents in the Open (Restricted Cover)	€

24.	Stock consisting of;	
a)	In trade and goods in trust	€
b)	Wines/ Spirits/Cigarettes/Tobacco	€
c)	Frozen Foods	€
d)	Other (Specify)	€
25.	Miscellaneous (Specify)	€

Business Interruption		Yes	No
Is Cover Required?			
26.	Gross Profit	€	
27.	Gross revenue	€	
28.	Increase in Cost of working	€	
29.	Additional Increase in Cost of Working	€	
30.	Rent Receivable	€	
31.	Indemnity Period	Months	

Money		Yes	No
Is Cover Required?			
32.	a). In the premises during working hours, in transit or in bank night safe	€	
	b). in premises out of business hours		
	i) in locked safe or strong room	€	
	ii) not in locked safe or strong room	€	
	c). State annual cash Carrying	€	
	d). In ATM out of business hours (max €5000)	€	

Liability		Yes	No
Is Cover Required?			
33.	State estimated annual wages/salaries and other earnings for		
	i) Clerical & non manual employees	€	
	ii) Employees engaged in work away from your premises (Detail)	€	
	iii) All others (Describe exactly)	€	
		€	
	iii) Working director's remuneration	€	
34.	State estimated annual turnover (breakdown required for multiple Trades)	€	

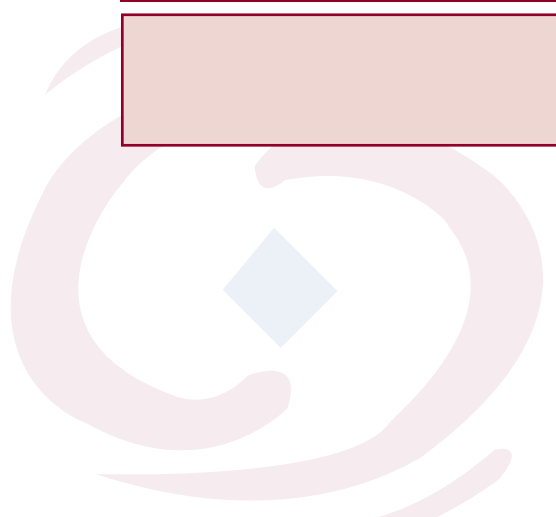
35. What is number of: Full time employees	/ Part time employees:	/
36. If you export state Countries concerned		
37. If you import, state from what countries		

Loss of Licence	Yes	No
Is Cover Required?		
38. In whose name is Licence held		
39. Have you ever been refused a Licence?		
40. Have you ever had a Licence application refused or a Licence suspended (Details):		

General Questions	Yes	No
Has the proposer of any partner or director of the proposer ever been convicted of, or charged but not yet tried, with a criminal offence other than a motoring offence?		

	Yes	No
Has the proposer or any partner or director of the proposer suffered any losses whether insured or not, during the last 5 years? Please give details:		

	Yes	No
Has the insurer in respect of the proposer or any partner or director of the proposer ever declined a proposal, refused renewal, terminated insurance or imposed special terms.		



Important Notice

You must tell us any other facts which are likely to affect whether we agree to provide cover, or how we assess the risks proposed for insurance, including but not limited to:

- a) Previous insurance claims
- b) Any convictions, offences or prosecutions pending of any nature, fraud, theft etc.

If you are not sure whether you should tell us about something, please tell us anyway. This is for your own protection because, if you do not give us all the information we need, your policy may not provide you with the cover you need, a claim may not be paid, the policy may be declared invalid and void or may be cancelled, and you may encounter difficulty trying to purchase insurance elsewhere.

You should also be aware that failure to have property insurance in place could lead to a breach of the terms and conditions attaching to any loan secured on that property.

An individual is not required to disclose a spent conviction when supplying information on past convictions. To determine whether or not a conviction is a 'spent conviction' under the Criminal Justice (Spent Convictions and Certain Disclosures) Act 2016 please visit www.irishstatutebook.ie

Under the third EU Non-life Directive we must give you the following information before you buy your policy. **The law that applies to the contract** – Under the relevant European and Irish laws, we Specialist Underwriting Services Ltd. and you, the proposer, are free to choose the law that will apply to the contract. We propose that Irish law will apply to the contract.

Declaration

I/We the undersigned, declare that-

I/We confirm that, all the details, answers and information given in this proposal are true, accurate and complete. I acknowledge that this proposal will form the basis of my/our contract. I/We confirm that I/we am/are giving my/our permission to you to use the information that I/we have given on this form for the purposes set out in the Data Protection customer summary.

All the material facts relevant to this proposal have been declared and the proposal shall form the basis of the contract between me/us and the Company. All details and answers provided by me/us in this proposal are to the best of my/our knowledge and belief true and complete.

The buildings and contents shall be maintained in a good state of repair.

All security devices will be maintained and put in operation at the premises outside of business hours.

The warranties/Conditions applying to this cover will be adhered to.

ONLY SIGN THE FOLLOWING DECLARATION IF YOU FULLY UNDERSTAND, AND AGREE ALL REQUIREMENTS.

Proposer's Signature

Date:

N.B. Underwriters reserve the right to amend or restrict the cover provided. Please provide certified claims experience. In case of any doubt your Broker should be consulted

GDPR

Specialist Underwriting Services Ltd. takes your privacy and confidentiality seriously. You provide us with personal and financial information and we want you to understand why we collect your data, what we do with it, who we share it with, why we share data, and understand your legal obligations.

This document is being provided to you in line with our obligations under the General Data Protection Regulation (GDPR), which came into force on 25 May 2018. From that date, the GDPR, together with applicable Irish requirements, amended existing data protection law and placed enhanced accountability and transparency obligations on organisations when using your information. The GDPR will also introduce changes which will give you greater control over your personal information, including a right to object to processing of your personal information where that processing is carried out for our business purposes.

Please take time to read this notice carefully. If you are under 16 years of age, please read this summary with a parent or guardian and ensure you understand it. If you have any questions about how we use your information, please contact us as shown below.

This summary explains the most important aspects of how we use your information and what rights you have in relation to your personal information.

If you would like clarification on any points in this summary document please contact us.

1. Who we are

Specialist Underwriting Services Ltd. is a firm of financial advisors which provides advice on financial matters and arranges transactions or products suited to your needs.

2. The information we collect about you

We will hold:

- data to identify you, including your contact information i.e. name, address, telephone number(s), email address, gender, date of birth, occupation, PPS number, photographic identification, nationality;
- your financial details/financial circumstances as necessary i.e., employment, income, assets, liabilities, bank account details (where applicable);
- your marital or civil status;
- other sensitive information e.g. medical information which you provide to us, where necessary for the service to be provided;
- information about you provided by others e.g. your spouse/partner, professional advisors, etc.;
- information which you have consented to us using;
- other personal information, if applicable e.g. criminal conviction data, driving penalty points;
- telephone recordings of conversations; and
- information provided when exercising your rights.

Sometimes we may use your information even though you are not our customer. For example, you may be a beneficiary under a trust, a director of a client company, an employee of a client, a member of your employer's pension scheme, or be a potential customer applying for one of our products or services.

3. When we collect your information

We collate information at the initial point of contact with you and aim to update this whenever you require a further service or product.

4. How and why we use your information

We collate, use and share information only where there is a legal basis for doing so. This includes where you have given us information in order to provide you with a service, product, or arrange a transaction for you.

Typically, the legal basis for using your data is to provide a service or arrange a transaction which you have requested. The legal basis will also include complying with our legal and regulatory obligations, e.g. under our Central Bank authorisations, interaction with the Data Protection Commission, Financial Services and Pensions Ombudsman, Revenue, Pensions Authority, when conducting Anti-Money Laundering checks, law enforcement agencies.

Where you have agreed or explicitly consented to the using of your data in a specific way, you may withdraw your consent at any time.

We may use your data if necessary to protect your "vital interests" in exceptional circumstances e.g. where we suspect a fraud may be in the course of perpetration.

Data may also be used for our legitimate interests (which you may object to) such as managing our business, providing service information, conducting marketing activities, training and quality assurance, and strategic planning.

5. How we use automated processing or “analytics”

We may analyse your information using automated means:

- to help us understand your needs and develop our relationship with you;
- to help us to offer you products and service information we believe will be of interest to you, providing that you have given us consent to use your data for this purpose;
- by using product providers IT systems and similar systems where you apply for a financial product e.g. to obtain underwriting terms from an insurer, analyse your investment risk profile, affordability testing.

The types and sources of the information we process by automated means about you are listed in Section 2 above.

We also use automated processing to assist in compliance with our legal obligations in connection with prevention of money laundering, fraud and terrorist financing.

6. Who we share your information with

When providing our services to you, we may share your information with:

- your authorised representatives;
- third parties with whom (i) we need to share your information to facilitate transactions or services you have requested, and (ii) you have agreed that we may share your information;
- product providers with which we propose to arrange business on your behalf;
- service providers who provide us with support services;
- statutory and regulatory bodies where we are legally obliged to do so;
- credit reference/rating agencies;
- pension fund administrators, where applicable;
- pension scheme trustees or your employer in relation to the provision of pension benefits, where applicable.

7. How long we hold your data

How long we hold your data for is subject to legislation and regulatory rules we must follow, set by authorities such as the Central Bank of Ireland, Office of the Data Protection Commission, Financial Services and Pensions Ombudsman. The timescales may also depend on the type of financial or insurance, investment, or pension product provided to you. Our aim is to hold your data for no longer that is necessary and subject then to the timescales imposed by our legal obligations.

8. Implications of not providing your data

If you do not provide information we may not be able to:

- provide requested products or services to you;
- continue to provide and/or renew existing products or services;
- assess suitability; and
- where relevant, give you a recommendation for a financial product or service which you require.

9. Transfer of information outside the European Economic Area (EEA)

It is our aim to retain any information which we hold within the EEA. However, given the nature of our business relationships with certain product providers, such providers may have legitimate business reasons to transfer information outside the EEA. The product providers with which we arrange business on your behalf are obliged to comply with the provisions of the GDPR in relation to the transfer of data within or outside the EEA.

10. Data Subject Rights - How to exercise your rights

Under the GDPR you will have additional rights in relation to how your data is used, including the rights to:

- find out if we use your information, access your information and receive copies of your information;
- have inaccurate or incomplete information corrected and updated;

- object to particular use of your personal data for our legitimate business interests or direct marketing purposes;
- to have your information deleted or our use of your data restricted, in certain circumstances;
- not to be subject to solely automated decisions in certain circumstances, and where we make such automated decisions, a right to have a person review the decision;
- exercise the right to data portability i.e. obtain a transferable copy of certain information we hold or to transfer the data to another provider; and
- withdraw consent at any time for processing of your data, based on content of data.

If you wish to exercise any of your rights you can contact us at the address shown.

If we are unable to deal with your requests for data access fully within a calendar month we may extend this period by a further two calendar months and explain the reason why. If you make your request electronically, we will try to provide you with the relevant information electronically.

11. Complaints

If you are dissatisfied with our services or how we use your data, you have the right to complain to the Data Protection Commission, contact details as follows:

Address: Office of the Data Protection Commission,
Canal House, Station House, Portlaoise, R32, AP23, Co. Laois.

Telephone: 076 1104800 or Lo Call Number 1890 252 231

Email: info@dataprotection.ie

12. Updates

We will update our Data Privacy Notice – Customer Summary and Website Privacy Notice from time to time. You may request copies of our current Notices at any time or refer to our website www.sus.ie for the latest versions of these documents.

13. Our Contact Details

Specialist Underwriting Services Ltd

Melrose House

Dundrum Road

Dundrum

Dublin 14

D14 C1H5

Telephone no; 00353 1 2988899

Email address: info@sus.ie

Effective Date: March 2021



SPECIALIST UNDERWRITING SERVICES

The SafeScheme™ products are exclusively arranged and owned by:

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Specialist Underwriting Services Ltd.
is regulated by the Central Bank of Ireland