This page is to assist on completing the proposal form and may be retained by the Proposer

### ITEM 1. GROSS PROFIT

#### EXTRACTS FROM THE ACCOUNTS OF THE BUSINESS FOR THE LAST FINANCIAL YEAR.

The sum of				
a) Turnover (less discounts allowed)				
and b) Closing stock				
From which deduct the sum of				
a) Opening stock				
b) The following specified Working Expenses (i.e. those which				
vary directly with turnover				
(i) Purchases (less discounts received)				
(ii) Wages (if insured by item 2- see note				
below)				
(iii)				
(iv)				
Annual Gross Profit				
Adjust for current trend of business				
Maximum Indemnity Period requiredmonths				
If exceeding 12 months, increase sum-insured proportionately				
Sum to be insured on Gross Profit				

### ITEM 2. WAGES

If it is considered that the service of some employees could temporarily be dispensed with, a limited form of Wages insurance can be arranged by a separate item, using the Dual basis method. Such an item is available only in conjunction with insurance on Gross Profit with an indemnity period of not less than 12 months, and it will then be necessary to exclude Wages from the Gross Profit item.

The Dual Basis Wages item is designed to cover all Wages for an initial period and then a percentage of the Wage roll for the remainder of the indemnity period. The item has a built-in flexibility, which enables the cover to be adjusted to best suit the situation prevailing after a fire. For example, if the insurance selected is 100% of Wages for the first 8 weeks and 331/3 % of wages for the remaining 44 weeks, the cover can be consolidated to provide full insurance for 17 weeks if this should prove more advantageous in meeting the loss sustained.

The sum Insured should be based on the total annual remuneration (including National Insurance Contributions, (if applicable), Holiday Pay Bonuses and other payments pertaining to wages) of all employees other than those normally treated as "Salaried" –e.g. those engaged on executive, managerial or administrative duties.

COVER REQUIRED					
100% forweeks (minimum 4 weeks)					
% for remainder of indemnity Period (minimum 10%)					
Annual Wage Roll					
Adjust for current trend of business					
If Indemnity Period exceeds 12 months, increase sum insured proportionately					
Sum to be insured on Wages					
ITEM 3 PROFESSIONAL ACCOUNTANTS CHARGES					
Professional Accountants Charges for producing and reporting on any					
particulars or details required by the company in connection with a					
claim.					



# INSURANCE COMPANY.....

## LOSS OF PROFIT FOLLOWING FIRE PROPOSAL

Bloc	k letter	s Please				
Prop	oser's	Name in full				
Postal Address						
Add	ress to	which Proposal relates				
Natu	ire of E	usiness				
		which insurance cover is desired				
Date	: 110111	which insurance cover is desired		•••••		
COVER REQUIRED (as calculated on page 1)			Sum to be Insured			
ITEM	I 1	ON GROSS PROFIT	11150	iica		
		The specific working expenses to be excluded are				
		(i) Purchases (less discount received) (iii)				
		(ii) Wages (iv)				
		ON ALL WAGES				
ITEM	2	100% forweeks and% for the				
		remainder of the indemnity Period.				
ITEM	3	ON PROFESSIONAL ACCOUNTANTS" CHARGES				
		TOTAL SUM INSURED				
MAXI	MUM IN	IDEMNITY PERIODMonths.				
1	Do yo	ou require cover in respect of additional perils? If "Yes", Please state				
	your 1	requirements	Yes	No		
	NB	It is essential that your Fire Policy should also be extended to				
		le the Same additional perils				
2	-	ou now or have you previously been insured against Loss of	_	_		
		s/Consequential Loss? If "Yes", give	Ш			
		S	Yes	No		
3		you whilst trading in the above or any other name ever had a Fire or				
		red damage by any of the additional perils to be covered? If "Yes" give	V	LI N		
4		S	Yes	No		
4		ny Insurance company or underwriter ever refused, cancelled, ned to renew or impose special terms on any insurance of this or any				
		class proposed or effected by you, whilst trading in the above or any	Yes	No		
		name?	103	110		
		s" give details				
5		e state				
	i.	the company or Underwriter, with whom you are insured against				
		Fire,				
	ii.	The name and address of your Professional accountants				
	iii.	When does your financial year end?				

### DECLARATION

I/We hereby apply for insurance as set out herein and declare that the statements made are true and
agree that this proposal and declaration shall be the basis of the contract between the company and
myself/Ourselves.
DateSignature of Proposal