

BusinessGuard Directors and Officers Liability for SMEs

Proposed Insured:

Address Line One:

Address Line Two:

City:

County/Postcode:

Step One: Choose the limit options that apply to you

D&O	D&O Limit	Retention	D&O Premium	Tick Here
Turnover up to £1m	£100,000	None	£150	<input type="checkbox"/>
	£250,000	None	£250	<input type="checkbox"/>
	£500,000	None	£350	<input type="checkbox"/>
Turnover between £1m to £5m	£250,000	None	£350	<input type="checkbox"/>
	£500,000	None	£450	<input type="checkbox"/>
	£1,000,000	None	£550	<input type="checkbox"/>
Turnover between £5m to £10m	£250,000	None	£450	<input type="checkbox"/>
	£500,000	None	£550	<input type="checkbox"/>
	£1,000,000	None	£650	<input type="checkbox"/>

Company EPL Option	Sub-Limit	Retention	Premium	Tick Here
Turnover up to £10	£250,000	£2,500	£350	<input type="checkbox"/>

Crime Option	Limit	Retention	Premium	Tick Here
Turnover up to £10	£50,000	£500	£250	<input type="checkbox"/>

Total Premium

+ IPT at 5%

Step Two: Confirm that the company, and any subsidiaries thereof:

- ▶ Is a UK registered private company with a turnover less than or equal to £10,000,000
- ▶ Has no assets in North America
- ▶ Has no previous claims or circumstances that may lead to a claim under this policy
- ▶ Is not involved in telecoms, IT, pharmaceuticals or bio-tech and is not a financial organisation
- ▶ Latest audited report and accounts show a positive net worth

 Yes No (if No, your broker can assist you in obtaining alternative quotations)

Step Three: If you have opted to add Company EPL cover, please confirm that the company, and any subsidiaries thereof:

- ▶ Has a written grievance procedure in place and has not been the subject of any Employment Practice claims
- ▶ Is not currently undergoing, or does not contemplate within the next 12 months any employee layoffs or early retirements

 Yes No (if No, your broker can assist you in obtaining alternative quotations)

Step Four: If you have opted to add Crime cover, please confirm that the company, and any subsidiaries thereof:

- ▶ Has no business activities outside the UK and is also not a legal partnership, a gambling establishment, a jeweller or precious metal dealer, an outsourcing company, a transit company or a cash carrying company

 Yes No (if No, your broker can assist you in obtaining alternative quotations)

Step Five: Sign the declaration

I declare that the statements and particulars in this declaration are true and that no material facts have been misstated. I agree that this declaration shall form the basis of the Contract of Insurance effected thereon. I undertake to inform Insurers of any material alteration to these facts occurring during the Contract of Insurance. I acknowledge that this policy shall automatically renew unless cancelled in accordance with its terms, and that I shall not receive any reminders of the policy terms and conditions upon renewal, unless there is a material change to these.

Signed _____

Date _____

Print Name _____

Position _____

(Signatory must be a director of the proposed insured)