

Artists Insurance Quotation

Developed in conjunction with a-n The Artists Information Company, acting on behalf of members of
AIR (Artists' Interaction and Representation)

IMPORTANT NOTICE: Please check this quotation and accompanying statement of fact very carefully.

This quotation and statement of fact, together with any other information supplied to the Insurers shall form the basis of the contract with the Insurers and shall be incorporated therein. If you are aware (having made all due enquiries) of any information not specifically requested in the statement of fact but which may have a material bearing upon the Insurers decision on whether or not to provide cover or the terms upon which such cover would be provided, you must notify the Insurer of it before the contract of Insurance is concluded and obtain their specific confirmation that they are willing to proceed. You must inform Insurers of any material alterations to the statements or particulars contained within the statement of fact, which occur before any contract of Insurance based on this statement of fact is effected.

The certificate terms, which will apply to this quotation, and the Insurance cover to which it relates, are summarised in this document, but if you require a sample copy of the wording then we would be pleased to provide this upon request.

Based on the information contained within the proposal/statement of fact (attached) the premium has been calculated as indicated below:

Quotation Reference:	AIP/AIR/02247
Client Reference:	BRISTOLHACK
Insured:	Committee Members for the time being of Bristol Hackspace
Correspondence Address:	Unit G11 BV Studios Bristol BS3 4EA
Business Description:	Bristol Hackspace is a committee-run group organising events based in a workshop on technology and the arts, specialising in electronics. The committee members are all volunteers. The events will be 1 or 2 days long and involve the use of soldering irons, glue guns and drills. Occasionally, children may be present. Maximum group size is 10, with at least 4 volunteers present at all times. Organising approximately 10 events per year.
Period of Insurance:	21/11/2012 to 20/11/2013, both dates inclusive
Premium:	£212.00
6% Insurance Premium Tax:	£12.72
Administration Fee:	£25.00
Total Amount Due:	<u>£249.72</u>

SECTIONS INSURED

Section 1 – Artwork & Artists Materials	NOT INSURED
Section 2 – Artists Tools, Equipment & Other Property	NOT INSURED
Section 3 – Business Interruption Insurance	NOT INSURED
Section 4 – Employers' Liability Insurance	INSURED
Section 5 – Public Liability Insurance	INSURED
Section 6 – Products Liability Insurance	INSURED

Schedule Of Cover

Schedule of Insured Premises:

Premises 1.	
Premises 2.	

Section 1 – Insurance for Artwork and Materials

Item	Sum Insured
Artwork and Materials at the Insured Premises excluding Specified Materials below:	
Artwork and Materials at the Insured Premises including precious metals, precious stones & jewellery:	
Limit provided for Artwork and Materials away from your own premises (including whilst in transit and at Exhibitions) anywhere worldwide:	
Maximum value of any single item of Artwork:	

Excess: 10% for each and every claim subject to a minimum contribution £100 and a maximum contribution of £1,000.

Section 2 – Studio Buildings and Contents Insurance

Schedule of sums insured at the Insured Premises:

Item	Premises 1 Sum Insured	Premises 2 Sum Insured
Computer Equipment		
Tools, Equipment and All Other Studio Contents		
Goods in Trust (excluding Precious Metals, Precious Stones and Jewellery)		
Goods in Trust (including Precious Metals, Precious Stones and Jewellery)		
Studio Buildings		
Studio Improvements		
Excess:		

Schedule of sums insured away from the Insured Premises:

Item	UK / Europe Sum Insured	Excess	Worldwide Sum Insured	Excess
Tools & Equipment				
Portable Computer Equipment				
Audio Visual, Film & Photographic Equipment				

Section 3 – Business Interruption

<u>Item</u>	<u>Interest</u>	<u>Sum Insured</u>	<u>Excess</u>
1	Gross Profit		
2	Accounts Receivable		
Maximum Indemnity Period:			

Special Endorsements applying to Sections 1, 2 & 3:

Sections 4, 5 & 6 – Employers, Public & Products Liability

<u>Section</u>	<u>Interest</u>	<u>Limit of Indemnity</u>	<u>Excess</u>
4)	Employers' Liability	£10,000,000	NIL
5)	Public Liability	£2,000,000	£250
6)	Products Liability	£2,000,000	£250

Special Endorsements applying to Sections 4, 5 & 6:

Standard Policy Endorsements

Special Endorsements Applicable to Sections 1, 2 & 3:

Special Endorsements Applicable to Section 4, 5 & 6:

Non-Standard Policy Endorsements

Non-Standard Endorsements Applying to Section 1, 2 & 3:

Non-Standard Endorsement Applying to Sections 4, 5 & 6:

Special Heat Application Warranty

The Insured hereby warrants that the following special precautions will be complied with on each occasion of any work involving the use of soldering irons:

- (i) All soldering equipment must be used in strict accordance with the manufacturer's instructions, not left unattended whilst on and switched off immediately after use;
- (ii) The area in which the work is to be carried out (including adjoining shafts or openings and the area on the other side of any wall or partition) is to be inspected to establish whether any combustible material (other than the property to be worked upon) is in danger of ignition either directly or by conduction of heat;
- (iii) Wherever practicable, all combustible material is to be removed to a distance of not less than 3 metres from the point of work and such material which cannot be removed is to be covered by overlapping sheets of non-combustible material or afforded equivalent protection;
- (iv) Suitable fire extinguishing appliances are to be kept available for immediate use at the point of work;
- (v) Immediately following completion of each period of work and during the period of not less than ten minutes following completion of each period of work, a thorough and continuous check that there is no fire or risk of fire is to be made of the whole area in which the work is to be carried out (including adjoining shafts or openings and the area on the other side of any wall or partition).

Statement Of Fact

IMPORTANT NOTICE: Please check this statement of fact very carefully.

The following statement of fact, together with any information supplied to the Underwriters form the basis of the Insurance and any non-disclosure or misrepresentation of a material fact could invalidate all or part of the Insurance contract. A material fact is a fact likely to influence the Underwriters assessment of the risk. If you are in any doubt as to what constitutes a material fact, please contact us for guidance.

Details of the Insured

Insured:

Committee Members for the time being of Bristol Hackspace

Description of Artistic Practice:

Bristol Hackspace is a committee-run group organising events based in a workshop on technology and the arts, specialising in electronics. The committee members are all volunteers. The events will be 1 or 2 days long and involve the use of soldering irons, glue guns and drills. Occasionally, children may be present. Maximum group size is 10, with at least 4 volunteers present at all times. Organising approximately 10 events per year.

Year Practice Started:

2010

Legal Status:

Community or Members Group

Information about your Studio Premises

In respect of **all** of your studio premises to be insured, are the premises:

1)	in a good state of repair?	YES
2)	constructed with more than 10% combustible materials?	NO
3)	flat roofed with felt on timber comprising more than 25% of the roof area?	NO
4)	heated using portable paraffin or gas heaters?	NO
5)	fitted with key operated locks to all accessible windows?	YES
6)	ever been affected by Subsidence, Heave or Groundslip?	NO
7)	self-contained with their own lockable entrance?	NO
8)	have (BS3621) 5-lever mortise dead lock on all entrances & exits?	NO
9)	in an area prone to flooding?	NO
10)	protected by an intruder alarm system?	NO
If yes, please advise if the intruder alarm system:		
i)	is the alarm maintained by a company approved by either N.S.I or S.S.A.I.B.?	N/A
ii)	is linked to a security company receiving centre / the police?	N/A
If yes, please state method of signalling e.g. Redcare		N/A

Additional information about your Studio Premises:

Insured premises is shared with 4 other artists.

Information about your artistic practice

In connection with your artistic practise, do you:

1)	a) use heat equipment on third party premises?	NO
	b) use heat equipment on own premises?	YES
2)	undertake work at heights over 10 metres above ground level (or floor level in the case of work inside a building or structure)?	NO
3)	undertake work at any power stations, nuclear installations or establishments, refineries, premises connected to the oil, gas or chemical industries, aircrafts, aerospace systems or watercrafts, railways, airports, underground or underwater?	NO
4)	undertake work in the United States of America or Canada?	NO
5)	supply products to the United States of America or Canada?	NO
6)	Use, handle, store or transport any hazardous substance?	NO
7)	Do you use Bona Fide Sub-Contractors with own insurance?	NO

Additional Information regarding your Artistic Practice:

Soldering iron used (max 50W).

The following number of people engaged in your artistic practice has been disclosed:

Category	Description of Activities	No. of Proprietors / Business Partners	Number of Directors & Permanent Employees (inc Freelance Workers)
1	Teaching, preparation and display of static art excluding use of applied heat away from own premises, including open studios, open houses and exhibitions	5	
2	As per 1 plus film & photographic production and live physical performances excluding use of fire & pyrotechnics		
3	As per 2 plus preparation and display of static art including the use of heat away from own premises		
4	As per 3 plus live physical performances involving fire & pyrotechnics, work above 10 metres in height, work at Hazardous Premises and any other hazardous activity		
5	Use of fixed woodworking machines:		
6	Temporary Employees (max 50 days per year)? – Yes or No		
7	Temporary Employees (max 100 days per year)? – Yes or No	Yes	

In respect of the **Period of Insurance** mentioned in the **Schedule**, the following estimates have been provided:

Estimated wage-roll:

Clerical, Managerial & Non-Manual Workers	
Manual Workers (inc Freelancers) on own premises	
Manual Workers (inc Freelancers) away from own premises – Category 1	
Manual Workers (inc Freelancers) away from own premises – Category 2	
Manual Workers (inc Freelancers) away from own premises – Category 3	
Manual Workers (inc Freelancers) away from own premises – Category 4	
Employees using fixed Woodworking Machines	

Turnover:

Excluding turnover derived from activities in the USA & Canada	
USA & Canada	

Previous Claims / Loss History

The following claims have been disclosed:

Date	Incident Details	Amount	Claim Settled?

General Disclosure and Material Information

In relation to this artistic practise, have you or any business partners (or if a company, directors):

- ever had an insurance declined, cancelled or renewal refused or had special terms, restrictions or conditions imposed by an insurer?
- been prosecuted, or have any prosecution pending, under the Health & Safety at Work Act or any similar legislation?
- been declared bankrupt or been disqualified from being a company director?
- been involved as owner, director or partner of any company that went into receivership, administration or liquidation?
- been the subject of (or have pending) any County Court Judgements?
- been convicted, or charged (but not yet tried) in respect of any criminal offence?

NO

Additional Information and Material Facts disclosed to Underwriters:

Important:

The above Statement of Fact is the basis of the contract between yourself and the insurer. Failure to disclose a material fact may lead to claims being refused and/or the insurance being cancelled. If any of the information listed is incorrect or has changed then please contact us immediately. Our contact details are as follows:

Hencilla Canworth Limited
Simpson House
6 Cherry Orchard Road
Croydon
Surrey
CR9 5BB

Tel: +44 (0)20 8686 5050
Fax: +44 (0)20 8686 5559
E-mail: mail@hencilla.co.uk
Internet: www.hencilla.co.uk

Premium Payment Options

Insured: Committee Members for the time being of Bristol Hackspace

Client Reference: BRISTOLHACK

Quotation Number: AIP/AIR/02247

Quoted Premium: £249.72

I wish to pay by: (please tick as appropriate)

(i) **Direct Debit** with finance provided by Premium Credit Limited ☐

Total Premium	£249.72
Deposit Required:	£49.94 (payable by cheque or credit/debit card)
Amount To Be Financed:	£199.78
Service Charge (7.8%):	£25.00 (subject to a minimum charge of £25.00)
Total Loan:	£224.78

9 monthly payments of: £24.98

To allow us to set up your Direct Debit, please provide the following information:

Bank Account Name:

Account Number:

Sort-Code:

Date of Birth:

(not required where the Insured is a Ltd company)

By taking this option you will be entering into a credit agreement with Premium Credit Limited. Please refer to the attached **PREMIUM FINANCE PRE-CONTRACTUAL EXPLANATIONS SHEET** for further information.

(ii) **in full by cheque** enclosed payable to 'Hencilla Canworth Limited'. ☐

(iii) **3 cheque payment facility:** Please forward 3 cheques together with this form, 1 cheque dated for the start date of the insurance (or before), and 2 post-dated cheques, dated 1 month and 2 months ahead. ☐

(iv) **BACS Transfer** to: Handlesbanken, Account No. 19304001, Sort-Code: 40-51-62 ☐

(v) **Credit or Debit Card** (other than American Express or Electron) detailed below:
For security reasons we recommend you telephone us with this information on 020 8686 5050 ☐

Card Holders Name:

Card Number:

Security Code:

Expiry Date:

Valid From or
Issue Number

Card Registered:

Postcode:

House Number or
Name:

To arrange cover please return this form, along with your payment to:

Hencilla Canworth Limited, Simpson House, 6 Cherry Orchard Road, Croydon, Surrey, CR9 6AZ

Tel: 020 8686 5050 Fax: 020 8686 5559 E-Mail: mail@hencilla.co.uk

PLEASE NOTE THAT NO COVER IS IN FORCE UNTIL CONFIRMED IN WRITING BY HENCILLA CANWORTH.

PREMIUM FINANCE PRE-CONTRACTUAL EXPLANATIONS SHEET

It is important that you read these pre-contractual explanations for the Premium Credit finance agreement carefully. You should also read the pre-contract credit information provided with the credit agreement. They explain the key features of the credit agreement to help you decide whether their product is suitable for your needs and financial situation.

1 What the loan is for

The credit agreement can only be used to finance insurance premiums and any other amounts payable for changes to your insurance arranged through your insurance intermediary. You may use it to pay the premiums under more than one insurance policy and to renew existing insurance policies.

2 Payments

The monthly minimum payment you will have to pay and the transaction fee are both shown in the representative example that follows these explanations.

If there is another transaction while there is a balance on your account, each remaining payment will be increased by adding an amount calculated by dividing the amount of the new transaction and the associated transaction fee by the number of remaining payments.

Premium Credit will charge £12.50 for each payment made by any method other than by Direct Debit.

They may pay a commission to us for introducing you to them.

3 Features of the credit agreement that you should be aware of

Your credit limit is the maximum amount you can borrow at any one time. Premium Credit may change the limit at any time but will give you notice before doing so.

In assessing your application Premium Credit will search the information a credit reference agency holds about you. The credit reference agency will add details of the search to their records whether or not the application for credit proceeds. This and other information may be used to make credit decisions about you and to undertake checks for the prevention and detection of money laundering.

Premium Credit will take security over any monies payable to you under any insurance policies which are financed by the credit agreement. This means they can use any money you would normally receive under those insurance policies or under the Financial Services Compensation Scheme to repay all or part of the outstanding balance under the credit agreement.

They may change the transaction fee and any other fees and charges under the credit agreement at any time to take account of any changes in:

- interest rates made by the Bank of England, Premium Credit's funding costs or other costs in administering your account, their systems or their products and services; and to ensure their business is run prudently;
- external factors, such as interest rates, stock markets, labour costs, new technologies, other innovations or changes in general economic conditions;
- the legal or regulatory obligations which affect them; or
- the amount of commission they pay to us for introducing you to them.

4 Consequences of non-payment

Failing to make a payment when it is due is a breach of the terms of the credit agreement and Premium Credit will take action to recover this amount from you. It may result in cancellation of the credit agreement and any insurance policies which are financed by the credit agreement. In addition you will be charged:

- £20.00 each time a Direct Debit from your account is returned unpaid; and
- all their reasonable costs, charges and expenses (together with all legal costs recoverable against you) incurred by them enforcing their rights under the loan.

Missing payments could have severe consequences including, for example, legal proceedings being taken against you and making it more difficult to obtain credit in future. Premium Credit may report non-payment to credit reference agencies and this will adversely affect your credit rating (which most lenders consult when assessing any borrowing application).

If you fail to repay what is owed they may obtain a judgment from the court. This is often called a CCJ and is likely to make it more difficult to obtain further credit.

5 Right of withdrawal

You have the right to withdraw from the credit agreement before the end of 14 days beginning with whichever is the later of the following:

- the day after the day on which the credit agreement is made; or if later
- the day on which you receive Premium Credit's terms and conditions and all required information or on which they inform you the agreement has been executed in identical terms to the copy provided to you.

To exercise this right you must notify Premium Credit by writing to them at Operations Centre, Premium Credit House, 60 East Street, Epsom, Surrey, KT17 1HB or calling 0844 736 9836.

You must pay the whole balance in full without any undue delay and no later than 30 days after notifying them you wish to withdraw from the credit agreement. If you do, no interest is payable on the balance. Payment must be by debit or credit card over the phone by calling the number provided above or by cheque made payable to Premium Credit Limited sent to the Accounts Department at the address above.

If you exercise your right to withdraw from the credit agreement you will need to find alternative means to pay for the insurance paid for by the credit agreement or there is a risk that the insurance policy may be cancelled.

6 Get more information

If you have any questions about your credit agreement, please contact us or Premium Credit on the number above. in the first instance.

You may also wish to take advice from an independent financial adviser, charity (for example, Citizens Advice) or not-for-profit organisation.