

# Sabotage & Terrorism

## Proposal Form



The  
Standard  
Syndicate

Please send completed forms to [pv@syndicate1884.com](mailto:pv@syndicate1884.com)

**1 Applicant**

A) Applicants name, and all subsidiary companies to be insured under this policy

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B) Applicants mailing address

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**2 Limits of Liability requested for buildings, contents and business interruption**

i) Total Each Loss

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ii) Buildings each Loss

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iii) Contents each Loss

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iv) Business Interruption each Loss

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v) Total each Policy Year

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**3 Deductible Requested**

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**4 Policy Currency to be used**

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**5 A) Description of applicants' business operations at the locations to be insured (Industrial, Commercial, Residential etc.)**

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**B) Status of applicant (private company, public company, government owned)**

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**C) How important to the operation, are computer and data processing?**

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7 Physical description of location(s) to be insured: (include if possible, plan showing electricity and other utility supplies, delivery/dispatch areas, computer/EDP facilities, authorised entry points, guard posts, restricted areas)

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**(Continue on separate sheet if necessary)**

8 A) Describe all occupants of surrounding buildings within 500 metres

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B) Is it an area known to suffer from an above average crime rate?

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C) Distance from nearest police station or Army Post

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9 Description of employees and operations at location(s) to be insured

A) Number of employees and operating hours at each location

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B) Details of ethnic minorities, labour relations and unions at each location

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C) Number and location of employees in building(s) outside normal working hours

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D) Are cleaning staff in-house or contract and what are their hours?

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E) What businesses occupy other parts of the building(s) to be insured?

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F) Do these other businesses attract press, or public attention?

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**Losses Occurring Policy Basis**

This Proposal form is for a losses occurring policy. This means the policy only responds to any one loss or series of losses arising out of an occurrence against the insured during the period stipulated within the Policy, and notified to the insurer in writing within the time period stated within the policy wording. Circumstances which could give rise to a future claim must also be notified to the insurer in writing during the policy period, for the policy to respond.

**Duty of fair presentation – Insurance act 2015**

1. Before this insurance contract is entered into, the insured must make a fair presentation of the risk to the Insurer, in accordance with Section 3 of the Insurance Act 2015. In summary, the insured must:
  - a) Disclose to the Insurer every material circumstance which the insured knows or ought to know. Failing that, the insured must give the Insurer sufficient information to put a prudent insurer on notice that it needs to make further enquiries in order to reveal material circumstances. A matter is material if it would influence the judgement of a prudent insurer as to whether to accept the risk, or the terms of the insurance (including premium);
  - b) Make the disclosure in clause (1)(a) above in a reasonably clear and accessible way; and
  - c) Ensure that every material representation of fact is substantially correct, and that every material representation of expectation or belief is made in good faith.
  
2. For the purposes of clause (1)(a) above, the insured is expected to know the following:
  - a) If the insured is an individual, what is known to the individual and anybody who is responsible for arranging his or her insurance.
  - b) If the insured is not an individual, what is known to anybody who is part of the insured’s senior management; or anybody who is responsible for arranging the insured’s insurance.
  - c) Whether the insured is an individual or not, what should reasonably have been revealed by a reasonable search of information available to the Insured. The information may be held within the insured’s organisation, or by any third party (including but not limited to subsidiaries, affiliates, the broker, or any other person who will be covered under the insurance). If the insured is insuring subsidiaries, affiliates or other parties, the Insurer expects that the Insured will have included them in its enquiries, and that the insured will inform the insurer if it has not done.

**Insurance act 2015 – Declaration and signature**

I/we declare that I/we have made a fair presentation of the risk, by disclosing all material matters which I/we know or ought to know or, failing that, by giving the Insurer sufficient information to put a prudent insurer on notice that it needs to make further enquiries in order to reveal material circumstances.

Dated.....

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Title (must be Chairman of the Board, CEO, President or equivalent).

The Standard Syndicate 1884 is managed by Charles Taylor Managing Agency Ltd.

Charles Taylor Managing Agency Ltd is a Lloyd’s managing agent and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

The Standard Syndicate Services Limited is a service company and a Lloyd’s coverholder that is part of the Charles Taylor PLC group of companies. The Standard Syndicate Services Limited is an appointed representative of Charles Taylor Managing Agency Ltd which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The Standard Syndicate Services Limited has authority to enter into contracts of insurance on behalf of the Lloyd’s underwriting members of The Standard Syndicate 1884 which is managed by Charles Taylor Managing Agency Ltd.

The Standard Syndicate Services Asia Pte. Ltd. is a service company and a Lloyd’s coverholder that is part of the Charles Taylor PLC group of companies. The Standard Syndicate Services Asia Pte. Ltd. is regulated by the Monetary Authority of Singapore in its capacity as a Lloyd’s coverholder under the Insurance (Lloyd’s Asia Scheme) Regulations. The Standard Syndicate Services Asia Pte. Ltd. has authority to enter into contracts of insurance on behalf of the Lloyd’s underwriting members of The Standard Syndicate 1884 which is managed by Charles Taylor Managing Agency Ltd.

The information and commentary herein are not intended to amount to legal or technical advice to any person in general or about a specific case. Every effort is made to make them accurate and up to date. However, no responsibility is assumed for their accuracy nor for the views or opinions expressed, nor for any consequence of or reliance on them. You are advised to seek specific legal or technical advice from your usual advisers about any specific matter.

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