



LFC Graybrook Limited  
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 Essex CM3 5XQ  
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 Email: [graybrook@lfcinsurance.co.uk](mailto:graybrook@lfcinsurance.co.uk)  
 Tel: 01245 321185 Fax: 01245 322240

**INSURANCE FOR PHYSIOTHERAPY, SPORTS INJURY & GP CLINICS**

<b>Name of Business to be Insured</b> (if partnership state names of all partners)			
<b>Correspondence Address</b>			
		<b>Postcode</b>	
<b>Telephone Number</b>		<b>Fax Number</b>	
<b>Email Address</b>		<b>Date Established</b>	
<b>Please state if Domiciliary Only</b>	<b>Yes</b> ✓		<b>No</b> ✓
<b>Description of all Business Activities</b> (e.g. Physiotherapy Services)			
<b>Claims</b> (please give details of any claims or losses during the last 3 years)			
<b>Date Policy to Commence</b> (Cover can not commence until Quotation issued and accepted)			
<b>Do you currently have Insurance?</b>		<b>Yes</b> ✓	<b>No</b> ✓
<b>If Yes, how much are you currently paying for this insurance?</b>			

<b>Location(s) to be Insured</b>				
(The following information will be required in respect of each location to be insured)				
<b>Location Address</b>				
		<b>Postcode</b>		
<b>Occupancy</b>	<b>Full Time</b> ✓		<b>Part Time</b> ✓	
<b>Type of Building</b> (if other please state type)	<b>Residential</b> ✓		<b>Commercial</b> ✓	
	<b>Other</b> (e.g. Fitness Centre)			
<b>Total Number of Locations to be Insured</b>				
<b>Total Number of Persons Engaged by the Business</b>				
<b>Nature of Construction</b>	<b>Walls</b>		<b>Roof</b>	
<b>How is the building occupied if not in your sole control?</b>				
<b>Please insert the sum insured required for the following:</b> (please see the "Insurance Guide" section of our website <a href="http://www.lfcgraybrook.co.uk">www.lfcgraybrook.co.uk</a> for help with the sums to insure)				
<b>Buildings</b>	<b>Tenants Improvements</b>	<b>Computer Equipment</b>	<b>All Other Practice Contents</b>	<b>Total Gross Annual Revenue</b>

<b>Optional Covers (please tick)</b>				
<b>The current Limit of Indemnity under the Public Liability section is £2 million, do you wish to increase this to £5 million?</b>		<b>Yes</b>		<b>No</b>
<b>Business / Corporate Medical Liability Insurance</b>		<b>Yes</b>		<b>No</b>
<b>Book Debts</b> (if yes please state sum insured)	<b>Yes</b>		<b>No</b>	£
<b>Subsidence</b>	<b>Yes</b>		<b>No</b>	
<b>Computer Breakdown</b>	<b>Yes</b>		<b>No</b>	
<b>Employee Dishonesty</b>	<b>Yes</b>		<b>No</b>	
<b>Terrorism</b>	<b>Yes</b>		<b>No</b>	
<b>Business Travel</b> (Please refer to page 16 of Aviva prospectus)	<b>Yes</b>		<b>No</b>	
<b>Personal Accident</b> (please refer to page 16 of Aviva prospectus)	<b>Yes</b>		<b>No</b>	
<b>If you have answered Yes to Personal Accident, please state names of persons to be insured</b> (available only to Proprietors/Partners/Directors or Employees)  1 unit = £5,000 death, £50 per week temporary total disablement, £25 per week temporary partial disablement	<b>Name</b>			<b>No. of Units</b>

## MINIMUM SECURITY REQUIREMENTS

It is a condition of this policy cover that each premises are secured to the following minimum security standards with regard to locks on doors and windows. If your premises do not match these criteria they must be brought up to this minimum level within 30 days of cover commencing.

- Final exit doors must be secured as follows:
  - Timber doors – by mortice deadlocks having five or more levers or conforming to BS3621 with matching boxed striking plate
  - Aluminium doors – by cylinder mortice lock operating a swinging lock bolt
  - PVC doors – by key operated multi point locking devices having three or more locking points
  - The first closing leaf of double leaf doors must be fitted internally with bolts top and bottom
- All other external doors and internal doors leading to common areas or other premises must be secured:
  - By means set out above
  - By key operated security bolts fitted top and bottom
- All opening windows or roof lights accessible from the ground or via roofs, pipework or other structures must be secured by key operated locking devices or screwed permanently shut
- Any security measures stipulated or agreed by Aviva in writing

If you can not comply with these requirements, please contact us with details and we will either specify alternative security devices or arrange for a surveyor from Aviva to visit your premises. Any door or window officially designated as a fire ext by the Fire Authority is excluded from the above requirements

## IMPORTANT INFORMATION

**The following will form part of the Statement of Fact.  
Any exceptions or amendments must be advised with your reply.**

		Yes	No
<b>General</b>	<b>Neither the insured or Directors, partners of family members involved with the business or any other business have</b>	(a) ever had an insurance proposal declined, renewal refused, insurance cancelled or special terms applied	
		(b) ever been convicted of or charged (but not yet tried) or been given an Official Police Caution	
		(c) ever been declared bankrupt or insolvent or been disqualified from being a Company Director	
<b>Subsidence</b> <small>(optional extension)</small>	If selected you must be able to confirm that the building has not suffered from nor is showing any signs of Damage by subsidence, ground heave or landslip and is not situated over made up ground or underground workings of any sort, or sited near a cliff.		
<b>Employee Dishonesty</b> <small>(optional extension)</small>	<b>If this option is selected you must be able to confirm that you have</b>	(a) no reason to doubt the honesty of any employee	
		(b) accounts balanced and checked by a professional auditor at least annually	
		(c) all cheques issued with two signatures for values over £5,000 unless the sole signatory controls more than a 5% interest or share in the company	
<b>Business Travel</b> <small>(optional extension)</small>	<b>If this option is selected you must be able to confirm that</b>	(a) trips undertaken and declared to us are of a business nature only and not personal holidays	
		(b) to the best of your knowledge, all foreseeable and envisaged business trips have been declared to us	
		(c) all employees who undertake business trips are in good health and are not undertaking the trip against the advice of their doctor	
<b>Commercial Legal Protection</b>	<b>You need to advise us of</b>	(a) any known planned mergers or any that have taken place in the last 3 years involving the Proposer	
		(b) any redundancies envisaged in the next 12 months must also be advised	
		(c) any current disputes involving employees or businesses with which the Proposer has a contract must be advised	
<b>Personal Accident</b> <small>(option extension)</small>	<b>If this option is selected you must be able to confirm that all persons to be insured for Personal Accident</b>	(a) are in good health and free from any physical defect or infirmity	
		(b) have not suffered any accident(s) or illness(es) during the last 3 years which kept them away from work for more than 14 days – consecutive or otherwise	

**Full details of the Aviva policy wording, terms & conditions of cover are available at [www.lfcgraybrook.co.uk](http://www.lfcgraybrook.co.uk) or by calling the office on 01245 321185**

**On completion, please return in the freepost envelope provided.  
Payment options available – Cheque / Credit or Debit Card / Direct Debit**

<b>Signed</b>		<b>Date</b>	
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