



Private Practice Insurance for Physiotherapy & Sports Injury Clinics

A general insurance cover for all commercial and home based practices suitable for single or multiple locations

Additional Location(s) to be insured (all locations must comply to minimum security conditions)

Additional location 1 address

Postcode:

Are the premises built solely of brick, stone or concrete and roofed solely of slate, tile concrete, metal or asbestos, with no more than 10% of other materials, and in a good state of repair?

Yes No

If No please provide details

Type of Building: Residential Commercial

Other (e.g. GP Practice, Fitness Centre)

Are the premises occupied solely by you? Yes No

If no, please state how the building is otherwise occupied

Is this location occupied by you Full Time Part Time

Additional location 2 address

Postcode:

Are the premises built solely of brick, stone or concrete and roofed solely of slate, tile concrete, metal or asbestos, with no more than 10% of other materials, and in a good state of repair?

Yes No

If No please provide details

Type of Building: Residential Commercial

Other (e.g. GP Practice, Fitness Centre)

Are the premises occupied solely by you? Yes No

If no, please state how the building is otherwise occupied

Is this location occupied by you Full Time Part Time

Additional location 3 address

Postcode:

Are the premises built solely of brick, stone or concrete and roofed solely of slate, tile concrete, metal or asbestos, with no more than 10% of other materials, and in a good state of repair? Yes No

If No please provide details

Type of Building: Residential Commercial
Other (e.g. GP Practice, Fitness Centre)

Are the premises occupied solely by you? Yes No

If no, please state how the building is otherwise occupied

Is this location occupied by you Full Time Part Time

Additional location 4 address

Postcode:

Are the premises built solely of brick, stone or concrete and roofed solely of slate, tile concrete, metal or asbestos, with no more than 10% of other materials, and in a good state of repair? Yes No

If No please provide details

Type of Building: Residential Commercial
Other (e.g. GP Practice, Fitness Centre)

Are the premises occupied solely by you? Yes No

If no, please state how the building is otherwise occupied

Is this location occupied by you Full Time Part Time

Minimum Security Conditions

It is a condition of this policy 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 the following 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 to 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 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 exit by the Fire Authority is excluded from the above requirements

Employers Liability

Standard limit of Indemnity £10 Million any one occurrence

Total Number of Employees

Employers PAYE Reference Number

The Employers PAYE reference number is usually in the format of either NNN/Aannnnn or NNN/Annnnn, where N/n is a number and A/a is a letter (e.g. 012/Ab34567)

Public Liability

Standard limit of Indemnity of £5 Million any one event (in aggregate for Product Liability claims)

This policy does not cover treatment risks or provide cover for Professional or Medical Liabilities

(a separate application is available on request or as a download from our website www.lfcgraybrook.co.uk)

Levels of Cover to be insured

Please insert the sum to be insured for each type of cover required based on new replacement values for all locations to be insured

Buildings

Would you like subsidence cover?

Yes No

If selected please 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

Yes No

Tenants Improvements

Computer Equipment

All Other Practice Contents

Business Interruption / Loss of Income

The policy includes Gross Revenue to a sum of £500,000 for a maximum period of 12 months as standard

Do you require Insurance for a higher amount?

Do you require Business Interruption for a longer period?

18 Months	24 Months	36 Months
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Optional Covers

Book Debts Yes No Amount

Computer Breakdown Cover Yes No

Terrorism Yes No

Employee Dishonesty Yes No

If selected please confirm that you have:

- (i) No reason to doubt the honesty of any employee
- (ii) Accounts balanced and checked by a professional auditor at least annually
- (iii) 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

Yes No

Business Travel Insurance Yes No Please refer to page 16 of Aviva prospectus

If selected you must be able to confirm that:

- (i) Trips undertaken and declared to us are of a business nature only and not personal holidays
- (ii) To the best of your knowledge, all foreseeable and envisaged business trips have been declared to us
- (iii) All employees who undertake business trips are in good health and are not undertaking the trip against the advice of their doctor

Yes No

Personal Accident Insurance Yes No Please refer to page 16 of Aviva prospectus

If yes please state names of persons to be insured (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

Name	No. of Units

If selected you must be able to confirm that all persons to be insured for Personal Accident Cover:

- (i) Are in good health and free from any physical defect or infirmity
- (ii) 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

Yes No

Claims Declaration

Has any claim or loss ever occurred or been made against you in respect of any risk now to be insured (whether previously insured or not) in the past 3 years? Yes No

If Yes, please provide full details below

Claim Date	Claim Details	Amount

Disclosure of Material Facts Declaration

It is essential that every proposer or insured when seeking a quotation, taking out or renewing an insurance policy, reveals to the prospective insurers any material facts or information (including any material circumstances or change in circumstances) which might influence the judgement of insurers in fixing the premium or determining whether they will accept the risk. Failure to do so may render the contract of insurance voidable from inception at the option of the insurers and potentially invalidate claims. If you have any doubt as to what constitutes a material fact or circumstance, please seek our advice.

Please read the following statements carefully and indicate acceptance below:

- ▶ No premises to be insured are vacant
- ▶ All premises to be insured are within the sole occupancy of the Proposer or otherwise occupied only as Offices, Surgeries, Healthcare Clinics, Fitness Centres or Private Dwellings
- ▶ The proposers portion(s) of any building involving multiple occupancy can be locked to prevent access
- ▶ No proposer, director, partner or family member involved with the business has ever has a proposal declined, renewal refused, insurance cancelled or special terms applied
- ▶ No proposer, director, partner or family member involved with the business has ever been convicted of or charged (but not yet tried) or been given an Official Police Caution in respect of any criminal offence other than a motoring offence
- ▶ No proposer, director, partner or family member involved with the business has ever:
 - ▶ been declared bankrupt or insolvent
 - ▶ been the subject of a County Court Judgement, an Individual Voluntary Arrangement, a Company Voluntary Arrangement or a Sheriff Court Decree or
 - ▶ been disqualified from being a company director

Yes No

If No please provide details

- ▶ Are there any planned mergers or any that have taken place in the last 3 years involving the proposer
- ▶ Are there any redundancies envisaged in the next 12 months
- ▶ Are there any current disputes involving employees or businesses with which the proposer has a contract

Yes No

If yes please provide details

This form must be signed by a principal of the firm

Declaration

I/we declare that the information given is, to the best of my/our knowledge and belief correct and complete. If the risk is accepted I/we undertake to pay the premium when called upon to do so. I/We understand that my/our information may also be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes.

Policy Start Date Cover cannot commence until a Quotation has been accepted

Signature Date

Print Name Position

Personal Data

The insurer for policies written under this scheme is Aviva Insurance Limited (Aviva). The scheme is administered on their behalf by LFC Graybrook Limited.

LFC Graybrook may also send you details of their other products and services.

Please tick this box if you do not wish to receive such details

IPT Insurance Premium Tax

The Finance Act 1994 requires us to levy Insurance Premium Tax at the prevailing rate on insurance premiums. For further information, please ask us.

IMPORTANT INFORMATION

If You Have a Complaint

We hope that you will be happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please telephone your Insurance adviser. We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

Choice of Law

The appropriate law as set out below will apply unless you and the insurer agree otherwise:

1. The law applying in that part of the UK, Channel Islands or Isle of Man in which you normally live or (if applicable) the first named policyholder normally lives; or
2. In the case of a business, the law applying in that part of the UK, Channel Islands or Isle of Man where it has its principle place of business; or
3. Should neither of the above be applicable, the law of England and Wales will apply.

Making a claim – Telephone & Email Contact Points

Should you need to make a claim under this policy, please contact us using the appropriate telephone number shown below:

Tel: 01245 321185

Email: enquiry@lfcgraybrook.co.uk

Important Notice – Material Facts

All material facts must be disclosed. Failure to do so could invalidate the policy. A material fact is one that is likely to influence an insurer in the acceptance and assessment of this application. If you are in any doubt as to whether a fact is material then it should be disclosed to the insurer. If any changes in any material fact arise during the period of insurance cover please provide your insurer with the details.

A specimen copy of the policy wording is available on request. We recommend you keep a record (including copies of letters) of all information provided to the insurer for your future reference. A copy of the completed Policy document will be supplied on request within a period of three months after its completion.

DATA PROTECTION ACT- INFORMATION USES

For the purposes of the Data Protection Act 1998, the Data Controllers in relation to any personal data you supply Aviva Insurance Limited & LFC Graybrook Ltd.

Insurance Administration

Your information may be used for the purposes of insurance administration by the insurer, its associated companies and agents, by reinsurers and your intermediary. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes. Your information may also be used for offering renewal, research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, we will ensure that anyone to whom we pass your information agrees to treat your information with the same level of protection as if we were dealing with it.

If you give us information about another person, in doing so you confirm that they have given permission to provide it to us and for us to be able to process their personal data (including any sensitive personal data) and also that you have told them who we are and what we will use their data for, as set out in this notice.

In the case of personal data, with limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you.

In assessing your application now or at renewal, the insurer or its agents may undertake checks against publicly available information (such as electoral roll, county court judgements, bankruptcy orders or repossessions). Similar checks may be made in assessing any claims made.

Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators).

Credit Searches and Accounting

In assessing your application, to prevent fraud, check your identity and to maintain its policy records, the insurer may search files made available to it by credit reference agencies who may keep a record of that search. The insurer may also pass to credit reference agencies information it holds about you and your payment record. The information will be used by other credit lenders for making credit decisions about you and the people with whom you are financially associated for fraud prevention, money laundering prevention and for tracing debtors.

The insurer may ask credit reference agencies to provide a credit scoring computation. Credit scoring uses a number of factors to work out risks involved in any application. A score is given to each factor and a total score obtained. Where automatic credit scoring computations are used by the insurer, acceptance or rejection of your application will not depend only on the results of the credit scoring process.

Sensitive Data

In order to assess the terms of the insurance contract or administer claims that arise, the insurer may need to collect data that the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this application you will signify your consent to such information being processed by the insurer or its agents.

Marketing

Aviva group, its agents and business partners may use your information to keep you informed by post, telephone, facsimile, e-mail, text message or other means about products and services which may be of interest to you. Your information may also be disclosed and used for these purposes after your policy has lapsed. By providing us with your contact details, you consent to being contacted by these methods for these purposes. If you do not wish to receive marketing information, please write to Aviva FREEPOST, Mailing Exclusion Team, PO Box 6412, Derby, DE1 1SB.

Fraud Prevention and Detection

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police;
- Undertake credit searches and additional fraud searches;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this.

We can supply on request further details of the databases we access or contribute to.

We and other organisations may also search these agencies and databases to:

1) Help make decisions about the provision and administration of insurance, credit and related services for you and your business and members of your household;

Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;

2) Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity;

Claims History

Under the conditions of your policy you must tell us about any insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database.

We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

You should show these notices to anyone who has an interest in the insurance under the policy.

Telephone Call Recording

For our joint protection telephone calls may be recorded and/or monitored.

Copy Policy Availability

A policy booklet was issued at the commencement of your cover, however if you would like to receive a new policy booklet please let us know by contacting LFC Graybrook Ltd.

Validity of Quotation Period

Any quotation issued is valid for a period of 30 days only.

Who is the Insurer

The insurer of this policy is Aviva Insurance Limited & administered by LFC Graybrook Ltd.

What is Private Practice insurance for Physiotherapy & Sports Injury Clinics?

This policy protects you against what is stated above. Some of the covers summarised are optional and these are clearly marked as such. If you have selected any of these options, they will be clearly marked on your policy schedule.

What are the benefits and features of this insurance?

Your policy includes the following significant features and benefits, which are explained in detail in your policy booklet.

For the significant or unusual exclusions or limitations regarding this insurance please consult your Policy Schedule and/or Policy Booklet

How long does my insurance run for?

This policy will remain in force for 12 months from the date of commencement (or as otherwise shown on your Policy Schedule) and for any period for which you renew the policy, as long as you continue to pay your premium. You should review the level of benefit that you have chosen on a regular basis to make sure that it is sufficient to cover your needs.

What are Aviva charges for policy amendment and cancellation?

Charges made include Insurance Premium Tax where applicable.

Administered By

LFC Graybrook Limited
MKM House
16-20 Baron Road
South Woodham Ferrers
Essex
CM3 5XQ

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Fax: 01245 322240

LFC Graybrook Ltd is an Appointed Representative of LFC Insurance Brokers Limited who are authorised and regulated by the Financial Services Authority. Registered No. 301666

Underwritten By

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Registered Office:
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Scotland
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Authorised and regulated by the Financial Services Authority