

# Insurance Profile & Summary

**Creativity Works Preston Ltd**

**Date:** 27 July 2023

**Name:** Creativity Works Preston Ltd

**Correspondence Address:**

33 Shephard Street  
Preston  
Lancashire  
PR1 3UE  
United Kingdom

**The following document is the basis on which the Insurance policy/quotation has been arranged.**

**This document must be checked thoroughly, then please sign and return the copy marked 'TO BE RETURNED' to our office without delay. Please retain the rest of the document for your records.**

**Any additional information you feel may be relevant must be notified to the Insurers.**

**This document should represent accurate and detailed information on the following:**

- ✚ Business description**
- ✚ Premises information**
- ✚ Adequate Sums Insured**
- ✚ Financial projections relating to turnover, wages and gross profits**
- ✚ Risk Management information**
- ✚ Directors, Partners, Shareholders or any person who has a controlling influence of the Company**

## *Company Information*

Year Established	Sept 2014
Employee Reference Number	475/EB11785
Website Address	<a href="http://www.creativityworkspreston.org.uk">www.creativityworkspreston.org.uk</a>
Trade Organisation Details	None
Is the Company VAT Registered?	Yes

## *Key Contacts*

Personal Responsible for Insurance and their Position in the Company Directors, Partners and Prinicpal's	Steve Egan Director Steve Egan and Bill Adams (Chair) 6 trustees of company
Health & Safety Officer	Steve Egan

## *Correspondence Address*

33 Shephard Street  
Preston  
Lancashire  
PR1 3UE

## *Current Insurance Details*

Existing Insurers	Markel (UK) Ltd
Renewal Date	21 August 2023

## *Additional Information Regarding Business*

Steve (Director) has previously worked with another charity providing similar programmes.

## *Business Description*

A charity formed to work with young adults (13-19 year olds) It is to provide an alternative education programme. This is usually for children who have been expelled from School. Referrals could also come from missing education programme, youth offending team etc. The students always remain the responsibility of the referral agency. It is an actual accreditation and they try to work with local colleges and Schools.

The programmes and qualifications will be in Media, Music, Occupational Studies, Art and IT. The client did advise that they will sell a small amount of stock (no more than £1,000) to the beauty students to encourage them to use the skills they have learnt to do treatments outside of the programme. This will include St Tropez Tan, Face Creams, Nail Varnish etc. General rule is there are no more than 12 students on a particular case/event. Each event is risk assessed on its own merits. They use external vehicles i.e. taxi's for any external visits. Staff and students are provided with handbooks when they start. The staff will have various training including safeguarding training. They will also have induction training and annual appraisals. They have a Boxing ring which is rented out in the evenings to a third party Boxing Club. This is not linked to Creativity Works, it is not the students participating. The club have their own Insurance in place.

## *Questions relating to the Business Description*

The policy will be subject to UK jurisdiction, is this acceptable?

Is cover for previous business required?

Can you confirm that at least 50% of all Directors, Partners, Principles and Consultants are all suitably qualified or have at least 3 years experience?

Do you work as a self employed consultant for one employer?

Can you confirm that you obtain satisfactory written references for all new employees for the immediate 3 years before their employment?

Can you confirm that you obtain two signatures for any cheques drawn in excess of £25,000?

## Premises Details

Risk Address	33 Shepherd Street
Type of Premises	Mix of warehouse and retail building
Is the building solely occupied by the proposer?	No - Boxing ring hired out
Year of construction	1920
Construction details	
Walls	Brick
Floors	Timber and concrete
Roof	Pitched slate
Any flat roof, if so overall %	No, 0.0%
Any insulated panels? If so what type	No, Not known
Number of floors	2
Is there a basement?	No
Is there full fire separation?	
Date the electrics last checked?	January 2021
Period of time at premises	Sept 2014
What heating is used? Details of heating in all parts of the building including any portable	Gas boiler and radiators (all fixed heating)
Are there any flammable substances, liquids etc? if so what are they, where are they stored and what are they used for?	Small amounts of paint and beauty stock
What waste is generated and where and how is it stored?	General waste collected by Council
External Storage details	None
Details of any intruder alarms including maintenance and signalling	Bells only - not maintained
Details of any Fire Alarm	Yes - checked by site manager on a weekly basis
Details of any CCTV protection including maintenance and signalling	CCTV throughout building and facing some external areas
Give details of locks/physical security fitted to	
Main Entrance	Front and side door are electronic fobs
Any other doors	Second internal locking door
Windows	Key operated window locks

<i>Section available</i>	<i>Currently insured or not insured</i>	<i>Quotation required to include this cover</i>
<b>All Risks Premises</b>	Insured	No
<b>All Risks Away</b>	Not Insured	No
<b>Employers Liability</b>	Insured	No
<b>Public &amp; Products Liability</b>	Insured	No
<b>Professional Indemnity</b>	Insured	No
<b>Directors &amp; Officers</b>	Insured	No
<b>Terrorism</b>	Not Insured	No
<b>Commercial Legal Protection</b>	Not Insured	No
<b>Cyber</b>	Not Insured	No

*Date reviewed cover available*

28.7.2022

## Summary of Sums Insured & Estimates

<b>Premises</b>	Insured
<b>Location</b>	<b>33 Shepherd Street</b>
Buildings	Not Insured
Tenants Improvements	£3,144
Contents	£52,700
Internal Stock	£1,787
Computer Sum Insured	£36,890 (includes electronic equipment)
<b>Employers Liability</b>	Insured
Limit of Indemnity	£10,000,000
<b>Wage Roll</b>	
Non Manual Employees	N/A
Manual Employees at premises	N/A
Manual Employees away from premises	19 - £305,336
Manual Directors	1 - wages inc in employees
Clerical Directors	
Labour Only Sub Contractors	N/A
Heat Work Wages	N/A
Height work over 10m	N/A
Depth Work below 3m	N/A
Woodworking Wages	N/A
Additional Wage Info	

<b>Public &amp; Products Liability</b>	<b>Insured</b>
Limit of Indemnity	£5,000,000
Estimated Turnover UK	£742,500
Estimated Turnover World Wide	N/A
Estimated Turnover USA/Canada	N/A
Payments to Bona Fide Sub Contractors	0
<b>All Risks Away</b>	<b>Not Insured</b>
Sums Insured	Not Insured
Details	
<b>Professional Indemnity</b>	<b>Insured</b>
Sums Insured	£500,000
<b>Commercial Legal Expenses</b>	<b>Not Insured</b>
Sums Insured	Obtain quote
<b>Directors &amp; Officers</b>	<b>Insured</b>
Sums Insured	£500,000
<b>Cyber</b>	<b>Not Insured</b>
Sums Insured	Obtain quote



## **CUSTOMER COPY TO BE RETAINED**

### **General Statement regarding Directors, Partners, Shareholders & any person with a controlling influence with the Company**

Have you ever had insurance declined, refused or cancelled or had a policy that has had special terms or conditions imposed? - **No**

Have you ever been declared bankrupt or insolvent or have been the subject of bankruptcy proceedings? - **No**

Have you ever been the subject of a County Court Judgement (or Scottish equivalent) or are any proceedings pending? - **No**

Have you ever been a director or partner in any business which is or has been the subject of a winding up or administrative order, or receivership proceedings? - **No**

Have you ever been prosecuted or received notice of intended prosecution or been served with a Prohibition Notice in connection with a breach of any Health & Safety Legislation? - **No**

Have you ever been convicted or charged with (but not tried) or received a police caution in connection with arson or any other criminal offence (other than motoring offences)? Note, Convictions regarded as spent under the Rehabilitation of Offenders Act 1974 do not need to be disclosed - **No**

I/we understand it is my/our responsibility to fully assess and disclose the full reinstatement values of my/our insured assets & provide true estimated financial projections relating to turnover, wage roll, gross profit and payments to sub contractors I/we wish to insure, and where necessary seek professional advice in ensuring the sums insured and financial estimates are true and accurate.

I/we have not suffered any losses or had any claims notified to me/us by any party or employee during the last five years, whether insured or not, in respect of any of the risks I/we now wish to insure, that have not already been notified.

I/we confirm that the business description on which the basis of this insurance policy is arranged is true and accurate and meets my/our requirements.

**If any of the above statements are not true, please cross out the relevant paragraph and give full details in the additional information section of this document.**

I/We confirm that we are authorised to provide the above information and that I/we are fully aware of **all roles** in the company of all Directors/Partners and Senior Managers which have an influence on the running of the company and processes within the company.

I/We understand it is vital to the validity of the Insurance contract that all of the above statements are true to the best of my/our knowledge as failure to provide accurate and true information could have a serious affect on any claims made which could even lead to a policy being treated as void.

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

Date \_\_\_\_\_ Title \_\_\_\_\_

*Additional Information*