

**Questionnaire and Proposal for
 Combined Machinery Breakdown – Business Interruption – Deterioration of Stock Insurance No**

Machinery Breakdown

1. Name and address of proposer _____
 Postal Address _____ Telephone _____
 Address of Plant _____
 Nature of Business _____
 Name of Chief Engineer Or Plant Manager _____
 Nearest Railway Station/ Airport / Seaport _____

2. Has any of the Machinery to be Insured previously been covered by other Companies yes No
 If so, which items of the specification and by what Companies?

 State when the Insurance Is to commence. Date: _____ Time: _____ Period of Insurance to expire at the same date and time next year.

3. Do you wish to Insure the Foundations of the Machinery Yes No
 If so, please state the relevant items of the specification.

4. Does the specification include all the Machinery coverable under a Machinery Policy? Yes No
 If not, does the Machinery to be Insured represent all the Machinery coverable in one Plant Section? Yes No

5. Do you wish to cover to include extra charges (in case of loss) for: express freight, overtime, night work, work on Public Holidays? Yes No
 Air Freight? Yes No
 Limit of Indemnity for Air Freight: _____

6. Give details of any Special extension of cover required. _____

7. Loss Record (5 Years)

Date of Loss	Nature of Loss	Amount

Specification of Items to be Insured

Item No.	Description of Items Please give full and exact description of all Machines, including name of Manufacturer, Type, Output, Capacity, Speed, Load, Weight, Voltage, Amperage, cycles, Fuel, Pressure, Temperature, etc.	Year of Manufacture	Remarks Give particulars of any part of the Machinery to be insured which has had a breakdown or failure during the last three years, which shows any signs of repair, or which is exposed to any special risk.	Replacement Value Please state current cost of replacing the Machine by new Machinery of the same kind and Capacity (including oil in the case of Transformers and Switches) plus Freight charges, Customs Duties, Costs of Erection and also Value of Foundations, if the latter are to be insured.

Business Interruption

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1. What works of your business are to be insured against Machinery Loss of Profits (names and addresses of the works, their purposes)? _____

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2. What company insures these works against Fire? _____

Fire Loss of Profits? _____
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3. What company covers the machinery to be insured under a Machinery Break-down policy? _____
Date of issue of the Machinery Breakdown Policy? _____
-
4. Has the machinery to be insured been formerly covered by other companies against Machinery Loss of Profits? Yes No _____
if so, what company? _____
-
5. What chartered accountant (name and address) audits the accounting records and at what intervals? _____

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6. When was your firm established? _____

-
7. Since when has the works to be insured existed? _____
-
8. Since when has the present production method used in the works to be insured been applied? _____

9. What interruptions due to a machinery loss have occurred in the works to be insured during the last 5 years?

Number and type(s)

Duration

Due to machinery of item No.

10. Please give a brief description of the production process, making special allowance for production bottlenecks and attaching a flow sheet to show the machinery to be insured

11. What type of repair work
Can be carried out without
external help? _____
- Please indicate external
repair facilities for the
individual machines in the
list of machinery _____
-
12. What maintenance work
and what inspections are
carried out regularly to keep
the machines to be insured
in good working order? _____
- Type of maintenance and intervals

-
13. Number of Employees
in the works to be insured _____
- Total Number

- Number employed for maintenance purposes

- Fluctuation (in %)

-
14. Normal working hours of
the works to be insured
- | | | |
|----------|----------|--------|
| per day | hours in | shifts |
| _____ | _____ | _____ |
| per week | hours | |
| _____ | _____ | |
| per year | days | |
| _____ | _____ | |
-
15. Are there any seasonal
production or sales
fluctuations of more than
20% in the works to be
Insured
- Yes No
- if so, please indicate
monthly figures.

-
16. Is there a stock of semi-
finished or finished
products? _____
- Yes No
- If so, what period of interruption
can be compensated thereby?

-
17. Are supplies furnished _____
- Yes No

Against letters or credit?

If so, please indicate the percentage such supplies have in the turnover

18. In the case of machinery damage, is the interruption period longer than the repair period for the machinery involved?

Yes No

if so, please indicate the cause and duration of such a delay

19. Is the insurance to cover only the additional expenditure caused by using an external electric power supply in the case of breakdown of machines in your own power generating plant? If so, please indicate:

Yes No

Item numbers of the machines to be insured hereunder

Power requirements of the works (kW, kWh, p.a.)

Percentage of power requirement met by the factory generator

Extent (kW, kWh, p.a.) of current that may be drawn from external power sources

Cost per kWh of external power

Factory generating costs saved per kWh if external power is used

Please indicate the annual increased cost of electricity under question 23 (item 2)

If maximum demand charges are to be insured:

Maximum demand charge per kW of external power

Method of calculation (Please enclose copy of electricity supply contract)

Please indicate the annual maximum demand charge for external power to be insured under question 23 (item 3)

Percentage of deductible desired for maximum demand charges (minimum deductible 10%)

20. If business interruptions due to the failure of public supplies (power, water, gas) are to be included in the cover, please fill in separate questionnaire

21. If the risk of deterioration of goods (raw materials, semi-finished or finished goods) due to a business interruption is to be included in the cover, please fill in a separate questionnaire

22. Calculation of the sum insured

The subject matter insured is the profit achieved by selling the goods manufactured in the works insured and the profit gained from services rendered as well as all standing charges which continue to accrue in the works insured in the event of a business interruption.

The annual total of net profit and standing charges, the gross profit, is conveniently determined on the basis of the Profit and Loss Account.

The following calculation is based on the Profit and Loss Account of the year

Commencement of business year:

Currency:

Deductions from turnover (such as discounts granted to customers, rebates, price deductions)	_____	Turnover	_____
Excise and turnover taxes	_____	Expenditure incurred for external power, goods, raw materials and supplies used for maintenance	_____
Expenditure incurred for external power, goods, raw materials and supplies, total	_____	Company-manufactured additions to assets	_____
Other costs (such as carriages paid to other firms, customs duties, postage, turnover-dependent insurance premiums, licenses)	_____	Reduction in gross profit due to damage incurred during the business year	_____
Inventory value of finished and semi-finished goods at the commencement of the business year	_____	Inventory value of finished and semi-finished goods at the end of the business year	_____
Total	_____	Total	_____
		>> less	_____
		Gross profits	_____
		Safety margin for increase during the policy year	_____

If a separate indemnity period is desired for wages, please subdivide the sum insured accordingly and indicate the indemnity period desired for the item of wages under question 23

24. What time excess is desired? 2 days 4 days 7 days 14 days

Item No.	Subject matter to be insured	Sum Insured
1	Gross Profit	
2	Increased cost of electricity	
3	Maximum demand charges	
4		
5		

25. When is the insurance to commence?

Deterioration of Stock

1. Name and address
of tenant
(if not yet stated)

2. Name and address of
cold-storage house

3. Nearest railway station/
airport

4. Cold Storage house in operation all the year round months in the year

Room No.

Area (m²)

Height (m)

Temperature (°C)

Rel. Air Humidity (%)

CO₂ (%)
(To be answered only
in the case of CA Storage)

O₂ (%)
(To be answered only in
the case of CA Storage)

Air pressure (bar)
(To be answered only in
the case of CA Storage)

Insulation cork mineral wool foam plastics

Date of last check

Date of last replacement

Alternative storage facilities yes no

If so, give name(s) and address(es) of alternative cold storage house(s), if necessary, on a separate sheet

Distance _____Kms

Period _____Months

Percentage of Goods which can be Stored _____%

5. Refrigerating Plant

Does a Machinery policy exist? Yes No

If so, since when? _____ with which company? _____

When was the refrigeration plant first put into operation?

Please complete specification of refrigerating plant (page 4)

Is switchover from one unit to the other possible Yes No

If so, attach basic circuit diagram (sketch)

What refrigerator capacity remains when cold-storage rooms are fully closed?

Refrigerant NH3 Freon 22 Freon 12 other

Pipes carrying refrigerant are on the ceiling on the walls on the floor

Supervision by own staff by government by

Maintenance irregular regular intervals of 3 months 6 months other

Maintenance is carried out by manufacturer lessor own staff maintenance firm

4. Control and alarm system

Please state total number of measuring devices for

temperature rel. air humidity CO2 Concentration

CO Concentration Air pressure inside the rooms

Is there also an independent calibrated reference thermometer in each cold-storage room? Yes No

Check Intervals (hours)

temperature rel. air humidity CO2 and CO Concentration

Air pressure

Are there any different arrangements for Sundays and public holidays? Yes No

Signaling devices

Installed to show disturbance or failure of plant? Yes No

If so, alarm is given audibly visibly

If not, what is done to prevent losses?

Maintenance is carried out irregularly regularly at intervals of _____ months by _____

5. CA storage

Can the cold-storage rooms be entered and inspected while in use? Yes No

Is the condition of goods checked during storage? Yes No

6. Power Supply

Is failure of power supply to be insured? Yes No

Public Power Supply by ring main by single dead-end feeder by double dead-end feeder
 laid underground overhead

