

Britain in Bloom Insurance Scheme
Covering
PUBLIC/PRODUCT LIABILITY AND EMPLOYERS' LIABILITY
FOR BRITAIN IN BLOOM COMMUNITIES

APPLICATION FORM

Important Information

Please take a few minutes to read this **Important Information** before you complete this application form.

1. It is essential that you disclose accurately all facts which could influence acceptance of this proposal or the terms to be applied. Under the conditions of your policy you must tell us about any insurance related incidents whether or not they give rise to a claim. If you are in any doubt whether a fact is material you should disclose it. **FAILURE TO DO SO MAY INVALIDATE THE POLICY.** You are not required to disclose convictions regarded as "spent" by virtue of the Rehabilitation of offenders Act 1974.
2. 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. We may 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 may also search these agencies and databases to
 - help make decisions about the provision and administration of insurance and credit and related services for you;
 - trace debtors or beneficiaries, recover debt, prevent fraud and to manage your account and insurance policies;
 - check your identity to prevent money laundering, unless you provide us with satisfactory proof of identity;
 - undertake credit searches and additional fraud searches.
3. The information you provide in connection with a claim may be passed to other insurers, and their agents, to prevent fraudulent claims via the Claims and Underwriting Exchange Register, operated by Insurance Database Services Ltd and/or the Theft Register run by the Association of British Insurers. We may search the databases we have described when you apply for insurance, in the event of any incident or claim, or at the 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. We can supply, on request, further information about the databases we access and supply to.
4. You are advised to keep a record of all information supplied to NFU Mutual for the purpose of this insurance. A copy of the completed application form sent to NFU Mutual will be supplied on request.
5. You consent to accept NFU Mutual's standard form of policy. A Specimen copy of the policy is available on request.
6. The contract and the relationship between NFU Mutual and you shall be governed by, and interpreted with, English Law. The contract shall be subject to the non-exclusive jurisdiction of the English Courts.

Name of Community _____

Membership Number _____

Contact Address _____

_____ Postcode _____

Cover Options (please tick box for which one is required)

A Limits of Indemnity: Public Liability £2,000,000 Products Liability £2,000,000
Employers' Liability £10,000,000
Premium £53.49 (including 5% Insurance Premium Tax) *

B Limits of Indemnity: Public Liability £5,000,000 Products Liability £5,000,000
Employers' Liability £10,000,000
Premium £63.30 (including 5% Insurance Premium Tax) *

*** Please note: The premiums above exclude the separate administration charge also payable**

I, the undersigned being an authorised officer of the above-named Society, declare that to the best of my knowledge and belief the information given in this application and declaration, which I have read over and checked, is true and complete. I am willing to accept the terms and conditions of NFU Mutual's policy, and I undertake to pay the premium when called upon to do so.

Signature of Applicant: _____

Position (e.g. Chairman, Secretary, Treasurer): _____

Date: ___/___/_____

No liability is undertaken by NFU Mutual in connection with this application form until cover has been issued with our authority. NFU Mutual reserves the right to decline any application or to impose special terms

PTO

Our commitment to mutuality

We are fully committed to the concept of mutuality believing that this is the best way of providing sustainable value for money to our customers.

As a mutual we have no shareholders and do not therefore pay dividends. As a result we have one of the lowest expense ratios in the insurance industry. We are committed to ensuring that the combined benefits of our mutuality and a low expense ratio are passed on to our General Insurance customers via keen prices, wide cover and good service and our Financial Services customers through low charges, quality investment returns and personalised service.

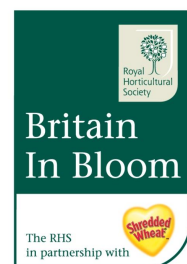
In order that current and future generations of customers continue to enjoy the benefits of mutuality all new policies issued by NFU Mutual contain a windfall assignment clause. Effectively this means that in the unlikely event of de-mutualisation any windfall payment arising from the cover you are taking out would be paid to NFU Mutual Charitable Trust rather than the policyholder.

In consideration of NFU Mutual accepting my application:-

- 1 I undertake and agree with NFU Mutual and the NFU Mutual Charitable Trust ("the Trust") to assign, pay or transfer to the trustees of the Trust all and any rights to which I may become entitled at any time by reason or in respect of my membership of NFU Mutual by reference to the policy proposed for, on, or in connection with, any transfer of part or all of NFU Mutual's business to any other person, firm or company or any change in the corporate status of NFU Mutual or any distribution out of the funds of NFU Mutual other than
 - a) the declaration of any customary annual, reversionary or terminal bonus attaching to a policy of life, annuity or capital redemption assurance or
 - b) any other benefit which the Board of NFU Mutual determines shall not be subject to my agreement to assign, pay or transfer;
- 2 I undertake to execute and deliver any transfer, deed and/or other documents together with any certificates of title or valuable consideration received by me as NFU Mutual or the Trust shall require in compliance with my undertaking and agreement set out above; and
- 3 I hereby irrevocably severally appoint NFU Mutual and the Trust and any officer of NFU Mutual or the Trust to act as my agent to execute on my behalf any assignment, transfer form, receipt or other document as may be required in order to effect the above assignment, payment or transfer and I hereby authorise and approve each and every act or thing which may be done or effected by NFU Mutual, the Trust or any officer of NFU Mutual or the Trust, as the case may be, in exercise of any of its or his powers and/or authorities given by me hereunder.

Signed _____

Dated _____



NFU Mutual is The National Farmers Union Mutual Insurance Society Limited (No. 111982).
Registered in England. Registered Office: Tiddington Road, Stratford upon Avon, Warwickshire CV37 7BJ.
Authorised and regulated by the Financial Services Authority.
A member of the Association of British Insurers.
For security and training purposes, telephone calls may be recorded and monitored.

www.nfumutual.co.uk

BinB-EL/PL-Appl-08/09