

Commercial Risk Summary – Printing Services

GRAPHIC ARTS

UK SIC CODE: 73110 (2007) / 74402 (2003) Commercial artist

Description of operations: Graphic arts refers to the various types of art forms and printing or reproduction processes—including photography—that are used in commercial arts for design, advertising, or publishing. This work includes a wide variety of printing processes. It might be as simple as computer graphics or as complicated as monotyping or woodprints. The individual operation's processes need to be carefully reviewed and evaluated.

Property exposures may be as simple as an office exposure or may involve wood, paints and adhesives. Are there flammables and if so, where and how are they stored? What is the media to which the paint is applied? There are different types of papers, woods and metals that may be used, which can lead to fire hazards.

Crime exposure comes from Employee Dishonesty. Controls and monitoring are very important in controlling theft. All ordering, billing and disbursements must be kept separate and reconciled. Annual audits are important. Inventory control is also important to deter employee theft.

Premises liability exposures is minimal provided visitor access to the printing area is limited. There should be conference rooms where design may be discussed, away from the production area.

Professional liability from Professional Indemnity is always a concern, so all orders must be in writing. Any changes in orders must also be in writing. There must be a proofing mechanism along the way to prevent minor mistakes turning into major errors.

Employers' liability exposure depends on the paints, chemicals and media used. All employees must be informed of the possible effects of chemicals so that they can recognise early warning signs of problems. Since many graphic artists use the computer to design programmes, repetitive motion injuries are common. Workstations should be ergonomically designed to prevent injury.

Other exposure is from Book Debts, Computers and Deeds and Documents. Copies of all data items, especially one-of-a-kind artwork, should be stored off site to enable easy restoration. There may also be Specie and Fine Art and Goods Held in Trust exposures.

Minimum recommended cover:

Machinery and Contents, Business Interruption, Book Debts, Computers, Deeds and Documents, Employee Dishonesty, Public/Product Liability, Employee Benefits, Professional, Excess of Loss/Difference in Cover, Employers' Liability

Other covers to consider:

Building, Goods Held in Trust, Specie and Fine Art, Goods in Transit, Environmental Impairment, Commercial Motor Liability, Employment Practices Liability

Commercial Risk Checklist – Printing Services

Broker: The covers listed below are suggested for consideration. After evaluating each of the listed covers, check the recommended blank by those that apply specifically to the client. Make sure both the exposure and the cover are explained thoroughly to the client.

Client: For each of the covers that the broker has recommended, initial whether you have chosen to accept or reject that cover in the blanks provided.

Please note that this list is NOT exhaustive. If you have a specific need not on the list, please contact us at Robison & Co Ltd to address your needs and to arrange a bespoke policy.

CLIENT/BROKER COVER AGREEMENT

	Recommend	Accept	Reject	N/A
PROPERTY				
Buildings				
Standard Cover	_____	_____	_____	_____
Basic (Additional Perils)	_____	_____	_____	_____
Catastrophe (FLEA)	_____	_____	_____	_____
Additional Building Covers				
Accidental Damage	_____	_____	_____	_____
Subsidence	_____	_____	_____	_____
Terrorism	_____	_____	_____	_____
Domestic Perils	_____	_____	_____	_____
Other _____	_____	_____	_____	_____
Tenants Improvements				
Machinery and Contents				
Premises	_____	_____	_____	_____
Portable	_____	_____	_____	_____
Office Contents				
Premises	_____	_____	_____	_____
Portable	_____	_____	_____	_____
E-Risks				
Computer Hardware	_____	_____	_____	_____
Computer Software	_____	_____	_____	_____
Computer Data	_____	_____	_____	_____
Stock				
	_____	_____	_____	_____
	Recommend	Accept	Reject	N/A

Commercial Risk Checklist – Printing Services

Work in Progress	_____	_____	_____	_____
Customers Goods Held in Trust	_____	_____	_____	_____

Other Property Covers

_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Settlement Bases

Indemnity	_____	_____	_____	_____
Reinstatement	_____	_____	_____	_____
Day One – uplift NN%	_____	_____	_____	_____
85% Average	_____	_____	_____	_____
Other _____	_____	_____	_____	_____

CONSTRUCTION/SITE RISKS

Contract Works (Contractors All Risks)	_____	_____	_____	_____
Permanent	_____	_____	_____	_____
Temporary	_____	_____	_____	_____
Contractors Plant and Equipment	_____	_____	_____	_____
Own Plant	_____	_____	_____	_____
Hired In Plant	_____	_____	_____	_____
Offsite Storage (Materials)	_____	_____	_____	_____
Site Cabins and Temporary Buildings	_____	_____	_____	_____

Other Construction/Site Risks

_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

ENGINEERING COVERS

Damage and Breakdown	_____	_____	_____	_____
	Recommend	Accept	Reject	N/A
Boilers and Pressure Plant	_____	_____	_____	_____

Commercial Risk Checklist – Printing Services

Engine Plant	_____	_____	_____	_____
Electrical and Mechanical Plant	_____	_____	_____	_____
Lifting Machinery	_____	_____	_____	_____
Erection and Installation	_____	_____	_____	_____
Inspection	_____	_____	_____	_____
Engineering Interruption	_____	_____	_____	_____
Machinery Movement	_____	_____	_____	_____
Computers	_____	_____	_____	_____
Other Engineering Covers				
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

BUSINESS INTERRUPTION COVERS

Business Interruption With Increased Expenditures	_____	_____	_____	_____
Gross Profit / Revenue / Rentals/ Other	_____	_____	_____	_____

Increased Cost of Working	_____	_____	_____	_____
Additional Increased Costs	_____	_____	_____	_____
Declaration Uplift NN%	_____	_____	_____	_____
Indemnity Period NN months	_____	_____	_____	_____
Extensions				
Prevention of Access	_____	_____	_____	_____
Failure of Utilities – Station Only	_____	_____	_____	_____
Failure of Utilities – Terminal Supply	_____	_____	_____	_____
Key Suppliers - Specified	_____	_____	_____	_____
Key Suppliers - Unspecified	_____	_____	_____	_____
Key Customers - Specified	_____	_____	_____	_____
	Recommend	Accept	Reject	N/A
Key Customers - Unspecified	_____	_____	_____	_____
Goods in Transit	_____	_____	_____	_____

Commercial Risk Checklist – Printing Services

Motor Vehicles	_____	_____	_____	_____
Pattern Moulds and Dies	_____	_____	_____	_____
Contract Penalties	_____	_____	_____	_____
Loss of Attraction	_____	_____	_____	_____
Murder and Suicide	_____	_____	_____	_____
Infectious Disease	_____	_____	_____	_____
Defective Sanitation	_____	_____	_____	_____
Property Stored Elsewhere	_____	_____	_____	_____
Contract Sites	_____	_____	_____	_____
Outworkers	_____	_____	_____	_____
Other _____	_____	_____	_____	_____

Other Business Interruption Covers

_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

LIABILITY COVERS

Employers Liability	_____	_____	_____	_____
Public Liability	_____	_____	_____	_____
Legal Expenses	_____	_____	_____	_____
Other _____	_____	_____	_____	_____
Products Liability	_____	_____	_____	_____
Products Recall	_____	_____	_____	_____
Financial Loss	_____	_____	_____	_____
Environmental Impairment Liability	_____	_____	_____	_____
Directors and Officers Liability	_____	_____	_____	_____
Management (Entity) Liability	_____	_____	_____	_____
	Recommend	Accept	Reject	N/A
Employment Practices Liability	_____	_____	_____	_____
Media / Cyber Liability	_____	_____	_____	_____
Special Events Liability	_____	_____	_____	_____

Commercial Risk Checklist – Printing Services

Professional Indemnity (Errors and Omissions)	_____	_____	_____	_____
Accountants	_____	_____	_____	_____
Architects	_____	_____	_____	_____
Consultants	_____	_____	_____	_____
Contractors	_____	_____	_____	_____
Engineers	_____	_____	_____	_____
Financial Advisors	_____	_____	_____	_____
Solicitors	_____	_____	_____	_____
Other _____	_____	_____	_____	_____

Trustees Liability (Charity or Pensions) _____

Other Liability Covers

_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

BENEFITS

Employee Benefits	_____	_____	_____	_____
Group Personal Accident	_____	_____	_____	_____
Group Income Protection	_____	_____	_____	_____
Other _____	_____	_____	_____	_____

GOODS IN TRANSIT COVER

Goods in Transit	_____	_____	_____	_____
Own Goods	_____	_____	_____	_____
Consigned Goods	_____	_____	_____	_____
Freight Forwarders Liability	_____	_____	_____	_____

Recommend Accept Reject N/A

Hauliers Liability	_____	_____	_____	_____
Warehouse Keepers Liability	_____	_____	_____	_____

Other Goods in Transit Cover

_____	_____	_____	_____	_____
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Commercial Risk Checklist – Printing Services

_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

OTHER RELEVANT BUSINESS COVERS

All Risks to Cover Portable Equipment	_____	_____	_____	_____
Book Debts	_____	_____	_____	_____
Cameras and Musical Instrument Dealers	_____	_____	_____	_____
Credit Risks and Bad Debt	_____	_____	_____	_____
Deeds and Documents	_____	_____	_____	_____
Difference In Cover / Difference in Limits (DIC/DIL)	_____	_____	_____	_____
Excess of Loss	_____	_____	_____	_____
Film Cover	_____	_____	_____	_____
Furriers Block	_____	_____	_____	_____
Glass and Signs	_____	_____	_____	_____
Goods Held in Trust	_____	_____	_____	_____
Instalment Sales	_____	_____	_____	_____
Jewellers Block	_____	_____	_____	_____
Loss of Profits or Money	_____	_____	_____	_____
Specie and Fine Arts	_____	_____	_____	_____
Specie and Fine Arts Dealer	_____	_____	_____	_____
Theatrical Property	_____	_____	_____	_____

Other Relevant Business Covers

_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Recommend Accept Reject N/A

CRIME COVERS

Money, Securities and Other Property

Employee Dishonesty	_____	_____	_____	_____
Computer Fraud	_____	_____	_____	_____
Funds Transfer Fraud	_____	_____	_____	_____

Commercial Risk Checklist – Printing Services

Kidnap and Ransom	_____	_____	_____	_____
Loss of Money	_____	_____	_____	_____
Terrorism	_____	_____	_____	_____
Theft	_____	_____	_____	_____
Full Theft	_____	_____	_____	_____
Other Crime Covers				
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

COMMERCIAL MOTOR COVERS

Comprehensive	_____	_____	_____	_____
3rd Party Liability	_____	_____	_____	_____
Fire and Theft	_____	_____	_____	_____
Hired Vehicles	_____	_____	_____	_____
Hired Plant and Vehicles	_____	_____	_____	_____
Motor Fleet	_____	_____	_____	_____
Motor Trade	_____	_____	_____	_____
Garage or Internal Risks	_____	_____	_____	_____
Road Risks	_____	_____	_____	_____

Other Commercial Motor Covers

_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Recommend Accept Reject N/A

AVIATION COVERS

Hull All Risks	_____	_____	_____	_____
Aircraft Liability	_____	_____	_____	_____
Hangarkeepers Liability	_____	_____	_____	_____
Passenger Liability	_____	_____	_____	_____
Other _____	_____	_____	_____	_____

Commercial Risk Checklist – Printing Services

Other _____

MARINE COVERS

Cargo _____

Hull Cover _____

Owners Liability _____

War _____

Other _____

Other _____

BONDS

Bid Bond _____

Contract Bond _____

Payment Bond _____

Licence Bond _____

Other _____

BESPOKE COVERS

Commercial Risk Checklist – Printing Services

Comments

I certify that I have reviewed my cover needs in accordance with this checklist with my broker and I have accepted or rejected the recommended covers as indicated by my initials in the spaces above.

_____ Signature of Client _____ Date

_____ Title

I certify that I have reviewed the covers outlined in this checklist with my client and that the initials of the client indicate the acceptance or rejection of the covers recommended.

_____ Signature of Broker _____ Date