

Vprašalnik za zavarovanje obratovalnega zastoja zaradi strojeloma - kosmati dobiček

Questionnaire for Business Interruption Insurance due to Machinery Breakdown - Gross Profit

I. Splošni podatki o zavarovancu / General information about insured

1. Zavarovanec in njegov naslov / Name and address of insured:

.....

2. Davčna številka / Fiscal number:

.....

3. Telefonska številka, številka faksa in elektronska pošta:

tel:, fax:

Telephone number, fax number and e-mail:

e-mail:

II. Vprašanja za oceno rizika / Questions for risk assessment

1. Katere stroje ali naprave želite zavarovati? / Machineries which the insurance applies to:

Vrsta stroja Type of machinery	Ime proizvajalca Name of producer	Letnica izdelave Year of production	Kapaciteta stroja Capacity of Machinery	* D (%) * GP (%)
a)				
b)				
c)				
d)				
e)				
f)				

* Prispevek posameznega stroja h kosmatemu dobičku - D (%)

Pojasnilo: to pomeni procentualni izpad kosmatega dobička, če stroj ne obratuje

* Contribution of each machinery to Gross Profit - GP (%)

Note: means loss of Gross Profit in percent, if the machine is not operating

2. Katera dela se izvajajo na strojih, navedenih v točki 1? / What works are carried out on the machinery referred in item 1?

a)

b)

c)

d)

e)

f)

3. V koliko izmenah se izvaja proizvodnja? / In how many shifts is production carried out?

ena izmena / one shift dve izmeni / two shifts tri izmene / three shifts

4. Ali je proizvodnja med letom konstantna? / Is production constant during the year?

da / yes ne, niha / no, is oscillating

5. Kateri vitalni nadomestni deli so na zalogi (vpišite za vsak stroj iz točke 1)?
What vital replacement parts are in stock (enter for each machine from item 1)?

- a)
- b)
- c)
- d)
- e)
- f)

6. Ali so stroji, navedeni v točki 1, že bili oziroma so zavarovani za strojelomne nevarnosti?
Are the machines listed in item 1 insured or have been insured against machinery breakdown?

- da, stroj / *yes, machinery* a b c d e f
- ne / *no*

7. Ali so stroji, navedeni v točki 1, že bili oziroma so zavarovani za obratovalni zastoj zaradi strojeloma?
Are the machines listed in item 1 insured or have been insured against business interruption following machinery breakdown?

- da, stroj / *yes, machinery* a b c d e f
- ne / *no*

8. Ali je na strojih, navedenih v točki 1, v preteklih petih letih že prišlo do obratovalnega zastoja?
Have the machines listed in item 1 in the last five years ever been impacted by business interruption following machinery breakdown?

Vrsta stroja <i>Type of machinery</i>	Letnica zastoja <i>Year of interruption</i>	Trajanje zastoja (dni) <i>Duration of interruption (days)</i>	Vzrok zastoja <i>Cause of interruption</i>
a)			
b)			
c)			
d)			
e)			
f)			

9. Kako je organizirano vzdrževanje strojev, navedenih v točki 1? / *How is maintenance organized for the machinery listed in item 1?*

- občasno / *occasionally*
- planirano preventivno vzdrževanje / *planned preventive maintenance*
- enkrat letno / *once a year*
 - večkrat letno / *several times a year*
- drugačen način vzdrževanja – opišite / *different way of maintenance - describe*
-

10. Ali je kateri od strojev, naveden v točki 1, še v garanciji in do kdaj? / *Are any of the machines listed in item 1 still in warranty and till when?*

- da, stroj / *yes, machinery* a b c d e f
- ne / *no*

11. Ali je kateri od strojev, naveden v točki 1, prototip? / *Are any of the machines listed in item 1 the prototype?*

- da, stroj / *yes, machinery* a b c d e f
- ne / *no*

12. Kakšne so možnosti popravila strojev, navedenih v točki 1? / *What is the potential for repair of the machinery listed in item 1?*

Stroje popravljajo delavci zavarovanca z nadomestnimi deli domačih proizvajalcev.
Machines are repaired by workers of the insured with domestic replacement parts.

- a b c d e f

Stroje popravljajo zunanji izvajalci z nadomestnimi deli domačih proizvajalcev.
Machines are repaired by outsourcing staff with replacement parts of domestic producers.

- a b c d e f

Stroje popravljajo zunanji izvajalci z nadomestnimi deli iz tujine.
Machines are repaired by outsourcing staff with replacement parts from abroad.

- a b c d e f

Stroje popravljajo izvajalci v tujini. / *Machines are repaired abroad.*

- a b c d e f

13. Koliko časa je potrebno za popravilo strojev, navedenih v točki 1, upoštevajoč tudi potreben čas dobave nadomestnih delov?

What is the necessary time of repair of machinery listed in item 1, taking into account the necessary time for supply of replacement parts?

- a)
- b)
- c)
- d)
- e)

14. Vam morebitne zaloge polizdelkov ali izdelkov ob okvari stroja/strojev še omogočajo poslovanje? / *Do the stocks of semi-finished products or finished products at the time of failure of the machine / machines still allow for uninterrupted business?*

- da, koliko dni / *yes, how many days* ne / *no*

15. Jamčevalna doba (J) in odbitna časovna franšiza (F). Za vsak posamezni stroj, naveden v točki 1, označite željeno kombinacijo J / F.
Indemnity period (J) and time deductible (F). For each machine, listed in item 1 indicate the desired combination of J / F.

- | | | | | | | | | | | | | | | |
|----|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|---|---------------|-------|
| a) | $\frac{10}{1}$ | $\frac{14}{1}$ | $\frac{14}{2}$ | $\frac{21}{2}$ | $\frac{21}{3}$ | $\frac{30}{2}$ | $\frac{30}{3}$ | $\frac{45}{3}$ | $\frac{45}{4}$ | $\frac{60}{4}$ | $\frac{60}{5}$ | <input type="checkbox"/> drugačna kombinacija
<i>different combination</i> | $\frac{J}{F}$ | |
| b) | $\frac{10}{1}$ | $\frac{14}{1}$ | $\frac{14}{2}$ | $\frac{21}{2}$ | $\frac{21}{3}$ | $\frac{30}{2}$ | $\frac{30}{3}$ | $\frac{45}{3}$ | $\frac{45}{4}$ | $\frac{60}{4}$ | $\frac{60}{5}$ | <input type="checkbox"/> drugačna kombinacija
<i>different combination</i> | $\frac{J}{F}$ | |
| c) | $\frac{10}{1}$ | $\frac{14}{1}$ | $\frac{14}{2}$ | $\frac{21}{2}$ | $\frac{21}{3}$ | $\frac{30}{2}$ | $\frac{30}{3}$ | $\frac{45}{3}$ | $\frac{45}{4}$ | $\frac{60}{4}$ | $\frac{60}{5}$ | <input type="checkbox"/> drugačna kombinacija
<i>different combination</i> | $\frac{J}{F}$ | |
| d) | $\frac{10}{1}$ | $\frac{14}{1}$ | $\frac{14}{2}$ | $\frac{21}{2}$ | $\frac{21}{3}$ | $\frac{30}{2}$ | $\frac{30}{3}$ | $\frac{45}{3}$ | $\frac{45}{4}$ | $\frac{60}{4}$ | $\frac{60}{5}$ | <input type="checkbox"/> drugačna kombinacija
<i>different combination</i> | $\frac{J}{F}$ | |
| e) | $\frac{10}{1}$ | $\frac{14}{1}$ | $\frac{14}{2}$ | $\frac{21}{2}$ | $\frac{21}{3}$ | $\frac{30}{2}$ | $\frac{30}{3}$ | $\frac{45}{3}$ | $\frac{45}{4}$ | $\frac{60}{4}$ | $\frac{60}{5}$ | <input type="checkbox"/> drugačna kombinacija
<i>different combination</i> | $\frac{J}{F}$ | |
| f) | $\frac{10}{1}$ | $\frac{14}{1}$ | $\frac{14}{2}$ | $\frac{21}{2}$ | $\frac{21}{3}$ | $\frac{30}{2}$ | $\frac{30}{3}$ | $\frac{45}{3}$ | $\frac{45}{4}$ | $\frac{60}{4}$ | $\frac{60}{5}$ | <input type="checkbox"/> drugačna kombinacija
<i>different combination</i> | $\frac{J}{F}$ | |

16. Skica poteka tehnološkega procesa z vnešenimi pomembnimi stroji, kjer so posebej označeni stroji iz točke 1.
Sketch of the technological process of significant machines with specially marked machines from item 1.

A large, empty rectangular box with a thin black border, intended for the student to draw a sketch of a technological process. The box occupies most of the page area below the question text.

III. Izračun letnega kosmatega dobička / Calculation of Annual Gross Profit

Izračun za poslovno leto z začetkom / Calculation for financial year beginning: in koncem / and ending:

Postavka / Item	Zneski, izraženi v / Amounts expressed in	Razlaga / Explanatory Notes
1. Promet / Turnover:	+	Postavka 1 / Item 1:
2. Zaloge končnih izdelkov, polizdelkov in nedokončane proizvodnje / Finished goods and work in progress: - povečanje zalog / increase of stocks: - zmanjšanje zalog / decrease of stocks:	+	Celotna vrednost prodanih izdelkov, blaga in storitev iz običajne dejavnosti zavarovanca na zavarovani lokaciji, zmanjšana za popuste, vračila, neizterljive terjatve, vnaprej plačan prevoz (če je vključen v ceno izdelka), davke, takse in trošarine. Gross sales of production, merchandise and services out of the normal activities of the business at the premises less discounts, returns, bad debts and prepaid freight (if included in sales), sales tax and excise duty.
3. Interno proizvedeni dodatki za lastne objekte in opremo (s kapitaliziranimi učinki) / Internally produced additions to plant and equipment (capitalized efforts):	+	Postavka 2 / Item 2:
4. Prejete zavarovalnine za / Indemnities received from: 4.1. zavarovanja zalog, če so nabave vključene v točko 2. in 5. in zavarovalnine niso zajete v točki 1. / stocks insurances if purchases are contained in 2. and 5. and indemnities are not allowed for under 1: 4.2. zavarovanje obratovalnega zastoja, če niso zajete v točki 1., brez upoštevanja dodatnih stroškov poslovanja / business interruption insurance, if not allowed for under 1, excluding ICOW = extra expenses:	+	Izračun spremembe zalog v opazovanem poslovnem letu: Calculation of change in stocks for observed financial year: Stanje zaloge na koncu leta: Closing stocks at end of year: Stanje zaloge na začetku leta: Opening stocks at beginning of year: Povečanje / zmanjšanje zalog: Increase / decrease of stocks: =
5. Stroški oziroma izdatki, ki se odštevajo (se ne zavarujejo) / Deductible expenditures (they are not insured): 5.1. zaloge surovin, namenjene za izdelavo izdelkov / raw stocks from which production is derived: 5.2. nabave materiala, ki je bil porabljen za proizvodnjo izdelkov ali dobavo zavarovančevih storitev / supplies consisting of materials consumed directly in the conversion of raw stocks into finished stock or in supplying the services sold by the insured: 5.3. potrošni delovni material, ki se uporablja v proizvodnem procesu in ni namenjen vzdrževanju / consumable working materials in excess of maintenance: 5.4. energija (npr. elektrika, gorivo), ki ni namenjena vzdrževanju / energy (e.g. power, fuels) in excess of maintenance: 5.5. prodano trgovsko blago / merchandise sold: 5.6. druge storitve zunanjih izvajalcev, namenjene preprodaji, ki niso urejen s pogodbo / other services purchased from outsiders for resale which do not continue under contract: 5.7. drugi stroški, odvisni od prometa, kot npr. pakiranje, prenos in prevoz, transportna in kreditna zavarovanja ter druga zavarovanja odvisna od prometa, honorarji za licence in patente / other costs subject to turnover for packaging, carriage, freight, marine insurance, credit insurance and other insurances based on turnover, licence-fee, royalties:	+	Zaloge na začetku in na koncu leta morajo biti določene z enakimi računovodskimi metodami in brez prilagoditev za davke, tekoče stroške in skrite rezerve. Opening and closing stocks are to be ascertained on the same principles and before any adjustment for tax, current cost accounting and hidden reserves. Postavka 5 / Item 5: Izračun za podpostavke, kjer je to potrebno: Calculation per sub-item as need be: Stanje zaloge na začetku leta: Opening stocks at beginning of year: Nabave, vključno s stroški prevoza, pakiranja, carine,...: Purchases, including freight, packaging, customs duty,...: + Stanje zaloge na koncu leta: Closing stocks at end of year: - Stroški oziroma izdatki: Expenditure: =
Vsi odbitki / total deductions:	= -	Zaloge na začetku in na koncu leta morajo biti določene z enakimi računovodskimi metodami in brez prilagoditev za davke, tekoče stroške in skrite rezerve. Opening and closing stocks are to be ascertained on the same principles and before any adjustment for tax, current cost accounting and hidden reserves. Podpostavka 5.2 - 5.4 Sub-item 5.2 - 5.4 Če niso vključene že v 5.1 / as far as not allowed for under item 5.1.
6. Letni kosmati dobiček / Annual Gross Profit:	=, dne / date
		Zavarovanec / Insured

IV. Določitev zavarovalne vsote / *Determination of Sum insured*

Vsi zneski so izraženi v / *All amounts are expressed in:*

Kosmati dobiček zadnjega poslovnega leta (v skladu z izračunom v poglavju III): <i>Gross Profit of last financial year (as per calculation in Chapter III):</i>
Pribitek za prihodnja povečanja oziroma rast: <i>Plus allowance for future increase:</i>	+ %
Celotna zavarovalna vsota: <i>Total Sum insured *:</i>	=

- * V primeru, ko je dogovorjena maksimalna doba jamčenja daljša od 12 mesecev, mora zavarovalna vsota predstavljati kosmati dobiček za celotno izbrano obdobje.
Where an Indemnity Period in excess of 12 months is required, the respective sum insured should represent estimated Gross Profit for the full period selected.

V. Dodatna pojasnila zavarovanca / *Additional explanatory notes of insured*

Vsi navedeni podatki, ki jih navajamo, so resnični in točni ter služijo zavarovalnici kot osnova za izdelavo ponudbe. Zavezujemo se, da bomo zavarovalnici sporočili vsakršne morebitne spremembe navedenih podatkov. Ta vprašalnik ne predstavlja ponudbe za sklenitev zavarovanja v smislu Obligacijskega zakonika in še ne obvezuje zavarovalnice za kritje.

We declare that all above statements are true and that we have withheld no information material to the insurer. We will inform the insurance company about all changes that may occur. This questionnaire is not quotation according to the Law for Obligatory Relations and does not oblige insurer for insurance cover.

....., dne / *date*

.....
Zavarovanec / Insured

Vsi zgornji podatki bodo upoštevani kot strogo zaupni. / *All information reported herein will be kept strictly confidential.*