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## Proposal Form for Professional Indemnity Insurance

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### IMPORTANT INFORMATION REGARDING COMPLETION OF THIS FORM

#### Method Of Completion

- This proposal form may be completed in ink or electronically, provided you print out an original and sign and date the declaration;
- ALL questions must be answered (if necessary comment as “not applicable” or “none”);
- Please review the complete document before signing and dating the declaration;
- Please post the original form to us after taking a copy for your records. A faxed or electronic copy will enable work to commence on your behalf straight away.

#### Presentation

- Insurers see many proposals during the course of a working day and it is therefore important that your proposal form is completed fully, clearly and accurately. First impressions really do count here;
- If there is insufficient space in the proposal form or simply to provide underwriters with a better understanding of your experience, expertise or activities, please supply additional information on your letter headed paper;
- CV's of your principals should be supplied if you have not previously been insured or if any principal has been in their current position fewer than five years;
- Standard contract conditions, brochures or other marketing material should be supplied if this helps to describe the activities undertaken or the potential professional liabilities faced;

#### Disclosure

- You have a legal duty to disclose to insurers all material information which may affect their judgement in determining whether to provide you with insurance and if so on what terms. In the case of renewal of existing insurance arrangements, this includes any material changes to information already disclosed to insurers;
  - If you are in any doubt as to whether or not information is material, you should disclose it, even if there is no specific relevant question in the proposal form;
  - It is particularly important to disclose all potential professional negligence claims that may be made against you and to notify your current underwriters of such matters as appropriate;
  - Failure to disclose material information may give underwriters the right to avoid any contract of insurance they may subsequently issue, with the consequence that you will not be protected for any claims notified under that insurance.
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**SECTION 1. – BUSINESS PROFILE**

**1. NAME(S) OF INSURED / PROPOSER (including all trading names of entities to be Insured):**  
 (Please include any predecessors for whom cover is required)

**2. ADDRESS OF THE PRINCIPAL OFFICE:** (Please list all other locations by Town or Country if overseas and identify the supervising Partner / Director at each location. Please provide on appendix sheet if required)

**ALL OTHER ADDRESSES BY TOWN/COUNTRY:**

<b>Principle Contact:</b>		<b>Telephone Number:</b>	
<b>E-Mail:</b>		<b>Fax Number:</b>	
<b>Web-Site Address:</b>			

**3. DATE OF COMMENCEMENT OF CURRENT BUSINESS:**   
**DATE OF COMMENCEMENT OF AND CESSATION OF FORMER BUSINESS:**   
 (If Applicable)

**REASON FOR CESSATION OF FORMER BUSINESS:**

**4. FULL DESCRIPTION OF BUSINESS ACTIVITIES** (Please attach brochure(s) if available):

**5. PARTNERS / DIRECTORS / SOLE PRACTITIONERS & CONSULTANTS:-**

Names of:	AGE	Qualifications	Date Qualified	Number of Years as Partner / Director / Sole Practitioner
a) Partners / Directors / Sole Practitioners.				
b) Consultants.				
a)				
b)				

<b>6. PROFESSIONAL ASSOCIATIONS:</b>	<b>Membership Number</b>
CIAT Practice Membership No <i>(If you are unaware please contact CIAT for details) *</i>	<b>F</b>
CIAT Individual Membership No's	<b>M</b>
<i>Please provide details of any additional Professional Body Memberships below</i>	

\* For details please contact the CIAT Membership Assistant on 0207 278 2206

**7. NUMBER OF STAFF:-** (Not including the above)

**Qualified:** 
**Other:**

**8. RECENT CHANGES? – During the last six years, has the name(s) of the Insured / Proposer changed or has any amalgamation or acquisition taken place, or have there been changes of Partners/Directors/Sole Practitioners ? (i.e. departed, retired or deceased etc...)** YES  NO

If "YES", please give details below

**9. NEW ACTIVITIES – Please provide details of major new activities being undertaken during the forthcoming financial year, i.e. new offices, new disciplines, territories etc...**

**10. OTHER FINANCIAL INTERESTS – Does the Insured / Proposer or any Partner/Director undertake work for any partnership, company or organisation in which they are in a position to exercise a controlling interest in such a partnership, company, organisation? (Apart from shares held in Public Companies)** YES  NO

If "YES", please state the name and nature of such Organisation and outline the work undertaken.

**11. JOINT VENTURE / CONSORTIUM**

**(a)** Is the Insured / Proposer or any other Partner / Director / Proprietor currently a member of a Consortium or has the Firm or any Partner / Director / Proprietor worked in the past in association with any other Firm or Organisation? YES  NO

If "YES", please supply full details including names of all members and details of PII cover carried by each party

**(b)** Is cover required for such work? YES  NO

**IF "YES", INSURERS WILL REQUIRE A COPY OF ANY NEW AGREEMENT NOT PREVIOUSLY DECLARED TO UNDERWRITERS**

**12. INDEPENDENT CONSULTANTS – When independent or specialist consultants are required, has the Insured / Proposer in the past ensured, and will in the future endeavour to ensure, that such consultants are appointed directly by and paid by your client?**

**(a)** IN THE PAST? YES.  NO

**(b)** IN THE FUTURE? YES  NO

**PLEASE NOTE: WHENEVER YOU ENGAGE OR EMPLOY CONSULTANTS, YOU SHOULD ASK EACH YEAR FOR EVIDENCE OF THEIR PROFESSIONAL INDEMNITY INSURANCE**

**13. CONTRACTOR / SUPPLIER?**

Does the Insured / Proposer engage in any construction, erection or supply of material? YES  NO   
 If "YES", please provide full details (Please attach appendix sheet if required)

**14. INDEPENDENT WORK** (Partnerships / Ltd Companies Only)

(a) Do any of the Partners / Directors carry out independent work in their own name? YES  . NO

(b) Is a quotation required to include cover for such work under this policy? YES  NO

If "YES", please advise for each Partner / Director:-

(i) Brief description of work

(ii) Total amount of Gross Fees received from this work in the last financial year

£

(iii) Details of any claims paid or any know circumstance which may give rise to a claim

**15. CURRENT INSURANCE ARRANGEMENTS** – Please advise

LIMIT OF INDEMNITY £	EXCESS £	PREMIUM £	INSURER	RENEWAL DATE	PERIOD CONTINUOUSLY INSURED
£	£	£			YEAR(S)

**PREVIOUS INSURANCE** – Has any similar insurance for this Insured / Proposed or any Partner / Director / Principal been declined, cancelled or renewal refused? YES  NO

If "YES", please advise details

**16. QUOTATIONS REQUIRED** (If unsure, please contact to discuss or request "Please obtain various")

<b>LIMIT OF INDEMNITY £</b>	£	£	£
<b>EXCESS(ES) £</b>	£	£	£

**SECTION 2 – PROFESSIONAL RISK PROFILE**

**1. GROSS FEE INCOME** – Please Advise ( for new insured(s) / proposer(s) start up's, please estimate the expected fee income)

	Actual for <u>Last</u> Financial Year	Estimate for <u>Current</u> Financial Year	Estimate for <u>Next</u> Financial Year
<b>UK in £</b>	£	£	£
<b>USA or Canada in £</b>	£	£	£
<b>Elsewhere excluding USA or Canada in £</b>	£	£	£

<b>Total in £</b>	£	£	£
<b>Largest total fees from any one client in £</b>	£	£	£

**PLEASE STATE THE DATE OF YOUR FINANCIAL YEAR END:**

2. **DISCIPLINE PROFILE** –Please advise  
 SPLIT OF GROSS FEE INCOME RECEIVED IN THE LAST  
 COMPLETE FINANCIAL YEAR:-

	U.K	USA OR CANADA	ELSEWHERE
ARCHITECTURAL WORK	£	£	£
TOWN PLANNING	£	£	£
FEASIBILITY STUDIES	£	£	£
LANDSCAPE / GARDEN ARCHITECTURE	£	£	£
QUANTITY SURVEYING	£	£	£
RESIDENTIAL STRUCTURAL SURVEYS / INSPECTION REPORTS	£	£	£
RESIDENTIAL VALUATIONS	£	£	£
COMMERCIAL STRUCTURAL SURVEYS / INSPECTION REPORTS	£	£	£
COMMERCIAL VALUATIONS	£	£	£
INTERIOR DESIGN (STRUCTURAL)	£	£	£
INTERIOR DESIGN (NON STRUCTURAL)	£	£	£
PROJECT CO-ORDINATION	£	£	£
PROJECT MANAGEMENT	£	£	£
BUILDING SURVEYING	£	£	£
PLANNING SUPERVISORY WORK	£	£	£
EXPERT WITNESS WORK	£	£	£
OTHER WORK – PLEASE SPECIFY	£	£	£
<b>TOTAL GROSS FEE INCOME</b>	£	£	£

Total Buildings Values Certified during the last complete financial year.

£

Gross Fees paid to Consultants during the last complete financial year.

£

Gross Fee income in the last complete year from ABORTIVE WORK, where there is no likelihood of any future construction.

£

**3. CLIENT PROFILE** – Please give the approximate percentage of the Insured(s) / Proposer (s) work carried out during the last complete financial year applicable to the following projects:-

Educational Facilities (Schools, Universities etc...)	%	Office Facilities	%
Medical Facilities (Hospitals, Nursing Homes, etc...)	%	Retail Facilities (Shops, Retail Parks, etc...)	%
Recreation / Leisure Facilities (Hotels, Sport Centres, Swimming Pools, etc...)	%	Industrial Facilities	%
Housing	%	Roads / Highways	%
Sewerage / Water Schemes	%	Offshore Installations / Marine	%
Harbours / Jetties	%	Bridges / Tunnels	%
Dams / Mines	%	Chemical / Oil / Nuclear Facilities	%
Mechanical & Bulk Handling Plants	%	Other (Please Specify)	%

In respect of the above, please advise:-

Proportion of work undertaken for Government or Local Authorities

	%
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Proportion of high rise Contracts (10 storeys or more)

	%
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Number of Storeys in the highest block completed during the last 10 years

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**4. SUPERVISION / INSPECTION**

Please advise the following as an approximate percentage of the Insured(s) / Proposer (s) work during the last complete financial year:-

(a) Where the Firm both designs and supervises or inspects construction

	%
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(b) Where the Firm supervises or inspects construction from other designs

	%
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(c) Where the Firm provides design etc... but no supervision or inspection

	%
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(d) Where the Firm acts as a Project Manager or Project Co-ordinator

	%
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(e) Where the Firm acts as a Planning Supervisor

	%
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**5. PROJECT PROFILE (UNITED KINGDOM)** – Please state the five largest contracts where construction has been started during the last SIX years:-

Start Date	Brief Description	Total Contract Value	Firms Contract Value	Firm's Fee	Completion Date
		£	£	£	
		£	£	£	
		£	£	£	
		£	£	£	
		£	£	£	

6. **PROJECT PROFILE (OVERSEAS)** - Where the Insured(s) / Proposer (s) has undertaken work where the “end product” of such work was carried out overseas please advise details of the five largest contracts where construction has been started during the last SIX years:-

Start Date	Brief Description of Project & Country	Total Contract Value	Firms Contract Value	Firm's Fee	Completion Date
		£	£	£	
		£	£	£	
		£	£	£	
		£	£	£	
		£	£	£	

7. **USA / CANADA** - Has the Insured(s) / Proposer (s) ever entered into any Contract:-

- (a) Where the Jurisdiction to that contract is subject to the laws of the USA and or CANADA? YES  NO
- (b) Where it can be foreseen that any party outside the contract could bring legal action against the Firm under the laws of the USA and or CANADA? YES  NO

If “YES”, to any of the above please provide full details of the FIVE largest projects:-

**PLEASE NOTE: STANDARD COVER WILL EXCLUDE USA AND OR CANADA**

Start Date	Brief Description of Project & Country	Total Contract Value	Firms Contract Value	Firm's Fee	Completion Date
		£	£	£	
		£	£	£	
		£	£	£	
		£	£	£	
		£	£	£	

**8. CLAIMS & / OR CIRCUMSTANCES**

**PLEASE NOTE: IT IS IMPERATIVE THAT SECTION (A) AND (B) OF THIS QUESTION ARE ANSWERED CORRECTLY AS FAILURE TO DO SO COULD PREJUDICE YOUR RIGHTS UNDER YOUR PROFESSIONAL INDEMNITY INSURANCE. WHERE NECESSARY, PLEASE PROVIDE DETAILS ON AN APPENDIX SHEET.**

**(a) CLAIMS & / OR CIRCUMSTANCES NOTIFIED TO INSURERS**

YES  NO

During the last ten years, has the Insured / Proposer notified to Professional Indemnity Insurers;

any claims that have been made against the Insured / Proposer listed in Question 1 Section 1, or against any present or former principals or employees of the Insured / Proposer ;

or ii) any circumstances of which you were aware that could be / could have been potential claims against the Insured / Proposer, or against any present or former principals or employees of the Insured / Proposer.

If “YES”, please provide details below:

Claim Status: (Open / Closed)	Date of Notification:	Brief Details of the claim / circumstance:	Amounts Paid by Insurers:	Outstanding Reserves:
			£	£
			£	£
			£	£
			£	£

**(b) OTHER CLAIMS & / OR CIRCUMSTANCES**

After enquiry of all principals and professional staff of the Insured / Proposer, are you aware of any other claims and/or circumstances that may give rise to claims against the Insured / Proposer, and which have not yet been notified to insurers?

YES  NO

If “YES”, please provide full details including amounts involved

**DECLARATION**

I / We declare that the above statements and particulars are true and I / We have not suppressed or mis-stated any material facts.

I / We agree that this proposal, together with any other information supplied by me / us shall form the basis of any subsequent contract of insurance.

I / We agree that where information has been inserted on our behalf, we have reviewed such information and confirm the information is accurate and correct

Signed:  Partner / Director / Practitioner

For and on behalf of:

Date: