



Proposal Form for Design & Construction Professional Indemnity Insurance For The Design & Construction Department of a Building or Engineering Contractor

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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1. Name of Insured/Proposer:

2. Main address plus any overseas addresses:

3. Web-site address:

Email address:

Telephone No:

Fax No:

4. Date business established:

5. Full description of your business activities:

6. Are you connected or associated (financially or otherwise) with any other business?

Yes No

If Yes, please give full details

7. During the past five years has the name been changed or has any other business been purchased or any merger or consolidation taken place?

Yes No

If Yes, please give full details

8. Are you a member of any Professional Association?

Yes No

If Yes, please give full details

9. Details of the Design and Consulting Department Staff:
a. Principal/Partners/Directors

Name	Age	Qualifications	Number of Years Experience

Please attach CVs for all of the above if the business is less than five years old.

B. Other Senior Staff

Name	Age	Qualifications	Number of Years Experience

10. Total number of staff:

Principal/Partners/Directors	Qualified Staff
Other Technical Staff	All Other Staff

11. Please detail the amount of your total turnover/fees in the last financial year:

	UK	Elsewhere
Turnover where you design and construct from your own design and provide full technical supervision	£	£
Fees where you provide design and technical services with no construction	£	£
Turnover where you construct from others designs performed on your behalf	£	£
Turnover where you construct from others designs and where others carry out technical supervision on your behalf	£	£
Other turnover not specified above	£	£

NB. "Construct" can also mean install or fabricate in this question.

12. Please list your three largest contracts in the last three years where you have undertaken or been responsible for design or technical services:

Name of Client, Location and Description of Contract	Services Performed	Contract Value	Date Commenced	Date Completed
		£		
		£		
		£		

13. Please confirm the approximate division of your work in the following disciplines where you have undertaken or been responsible for design or technical services:

Architecture	%	Chemical Engineering	%
Civil Engineering	%	Soil Engineering	%
Structural Engineering	%	Nuclear Engineering	%
Mechanical Engineering	%	Surveying - Land	%
Electrical Engineering	%	Surveying - Quantity	%
Heating & Ventilation Engineering	%	Surveying – Building	%
Other (please specify)	%		

14. Please confirm the approximate division of your work into the following categories where you have undertaken or been responsible for design or technical services:

<u>Home Building</u>		<u>Industrial Building</u>	
Individual Dwellings	%	Power Plants	%
Low Rise Multiple Dwellings	%	Refineries or Petro-Chemical Plants	%
High Rise Multiple Dwellings	%	Manufacturing Plants	%
Modular Dwellings	%	Industrial Building Systems	%

Engineering Construction

Roads/Highways %
Bridges, Tunnels or Dams %
Railways, Airports, Harbours or Jetties %
Sewerage/Water Schemes %

Others

Hospitals & Nursing Homes %
Schools & Universities %
Hotels or Recreation Centres %
Commercial Office or Shopping Centres %
Retail/Business Parks %
Remainder %

15. Are you involved in:

a. The manufacture or fabrication of any pre-engineered units?

Yes No

b. The Cladding, Curtain Walling or Glazing Trades?

Yes No

If Yes to either of above, please give full details

16. When sub-contractors or specialist consultants are engaged, do you endeavour to ensure they are appointed by the client and that they accept responsibility for their own negligence?

Yes No

17. Do you currently have professional indemnity insurance in force?

Yes No

If Yes, please advise Insurer Renewal Date

18. Has any proposal for similar insurance made on behalf of the business, any predecessor of the business, or any principal, partner or director ever been declined or has any such insurance ever been cancelled, renewal refused or any special terms imposed (other than general market increases)?

Yes No

If Yes, please give full details

19. Have you sustained any loss through the fraud or dishonesty of any person or are you aware of any fraud or dishonesty at any time of any past or present partner, director or employee?

Yes No

If Yes, please give details

20. Has any claim been made against your business or any principal, partner, director or employee whilst in this or any other business?

Yes No

If Yes, please give full details

21. Are you aware, after full enquiry, of any circumstance or incident which has or may result in any claim being made against the business, or any principal, partner, director or employee of this or any other business?

Yes No

If Yes, please give full details

22. What is the amount of indemnity required? Please tick

£ 100,000
£1,000,000

£ 250,000
£2,000,000

£ 500,000
Other

23. A self-insured excess will apply to any claim. Underwriters will decide the minimum amount when assessing your risk, but if you have a preferred level of excess, please indicate below:

£

I/We declare that the statements and particulars in this proposal are true and that I/we have not misstated or suppressed any material facts.

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

I/We undertake to inform Insurers of any material alteration to these facts whether occurring before or after completion of the contract of insurance. Signing this proposal form does not bind the proposer to complete this insurance.

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Signature of Principal/Partner/Director

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Dated