



**Professional Indemnity Insurance
for Design and Construction
Proposal Form**

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Please read the following carefully before completing this proposal form. To present a clear and unambiguous picture and to ensure that underwriters understand the nature of your risk:

- An Individual or a Partner, Principal or Director of the Firm/Company must complete the proposal form in ink.
- All questions must be answered to enable a quotation to be given.
- Where a question is not applicable to your particular circumstances, please write N/A.
- If there is insufficient space to answer questions please use an additional sheet and attach it to this proposal form.
- Completing and signing this proposal form does not bind you, or insurers, to complete this contract of insurance.
- If this proposal relates to a new business or venture, please complete the questions as far as possible, giving estimated income and information about your anticipated activities.
- Please provide any standard contract terms, conditions, agreements or letters of appointment, which you have with your clients.

1. a) Name of Firm(s) (including any subsidiary requiring cover)

b) Date established

c) Address(es) (specifying who is responsible, if there is more than one location)
Postcode

d) Website Email address

e) Name(s) of any previous Firm(s) requiring cover and the date(s) on which they ceased trading

2. a) Design & Professionally - related staff

Name of Individual, Partner, Principal or Director	Age and Qualifications	Date Qualified	Number of years Practical Experience

b) Please provide

Names of all Senior Staff regularly used	Age and Qualifications	Date Qualified	Number of years Practical Experience

c) If less than 5 years experience, please give details of previous work.

Yes No

3. a) Is any Individual or the Firm admitted to any Association or Trade Body?
If yes, please give details.

Yes No

b) Has any person been the subject of disciplinary proceedings by any professional body?
If yes, please give details.

Yes No

4. Please state the total number of Partners, Principals or Directors
Qualified Staff
Other Technical Staff (excluding Administrative)

Administrative and all other staff

5. a) Have there been any major changes in the activities undertaken during the past twelve months or are any likely to take place in the next twelve months?
If yes, please give details.

Yes No

b) Is cover required for any activity, now ceased, which is different from those declared, within this proposal form?
If yes, please give details.

Yes No

6. Please list by activity the approximate percentage of work carried out in each instance

Architecture	<input type="text"/>	%
Civil Engineering	<input type="text"/>	%
Soil Engineering	<input type="text"/>	%
Structural Engineering	<input type="text"/>	%
Nuclear Engineering	<input type="text"/>	%
Mechanical Engineering	<input type="text"/>	%
Interior or Non-Structural refurbishment	<input type="text"/>	%
Fabrication	<input type="text"/>	%
Electrical Engineering	<input type="text"/>	%
Landscape Architecture	<input type="text"/>	%
H.V.A.C. Engineering	<input type="text"/>	%
Non-Structural Space Planning	<input type="text"/>	%
Chemical Engineering	<input type="text"/>	%
Surveying (Land, Quantity, Building)	<input type="text"/>	%
Other (please specify) <input type="text"/>	<input type="text"/>	%

IF YOU ARE INVOLVED IN CLADDING, CURTAIN-WALLING OR GLAZING TRADES, PLEASE COMPLETE THE SEPARATE CLADDING QUESTIONNAIRE

7. Please indicate to what structures your activities extend

Individual Dwellings	<input type="text"/>	%
Roads, Highways	<input type="text"/>	%
Low Rise Multiple Dwellings	<input type="text"/>	%
Bridges, Tunnels and Dams	<input type="text"/>	%
High Rise Multiple Dwellings	<input type="text"/>	%
Railways, Airports, Harbours and Jettie	<input type="text"/>	%
Modular Dwellings (Repetitive)	<input type="text"/>	%
Commercial Offices/Shopping Centres	<input type="text"/>	%
Water Schemes, Sewerage	<input type="text"/>	%
Power Plants	<input type="text"/>	%
Hospitals, Nursing Homes	<input type="text"/>	%
Refineries and Petro-Chemical	<input type="text"/>	%
Hotels and Leisure Centres	<input type="text"/>	%
Manufacturing Plants	<input type="text"/>	%
Schools and Universities	<input type="text"/>	%
Industrial Building Systems	<input type="text"/>	%
Retail/Business Parks	<input type="text"/>	%
Other (please specify) <input type="text"/>	<input type="text"/>	%

8. a) Please state the gross turnover received for each of the last three financial years billed to clients and an estimate for the next twelve months.

Year		UK	Worldwide ex USA/Canada	USA/Canada
20	Turnover			
20	Turnover			
20	Turnover			

Estimate

Year		UK	Worldwide ex USA/Canada	USA/Canada
20	Turnover			

Financial Year ends (Month)

b) What percentage of turnover is paid to sub-contractors or consultants? %

c) Please break down your turnover between the following activities:	
i) Where you design and construct, from your own design	£
ii) Where you provide design only	£
iii) Where you provide design and supervision, of third party labour	£
iv) Where you construct from the design of qualified architects or engineers, appointed on your behalf, who have their own P.I. insurance	£
v) Where you construct from the design supplied by the Principal, Employer or Client but have no responsibility at law, for such design	£
vi) Where you construct from others' designs, undertaken on your behalf and they also undertake the supervision	£
vii) Where you construct only	£
viii) Other (e.g. Manufacture)	£

9. a) Please list the five largest contracts undertaken in the last three years (where you have a Professionally related legal responsibility)

- i)
- ii)
- iii)
- iv)
- v)

b) What is the largest annual income earned from a single client in the last twelve months? £

c) In the case of Overseas contracts, please list the countries involved and whether U K or local law applies. Also, please give brief details of the contract(s) and size.

10. Please clarify the type of work normally carried out, whether consisting of well-established techniques or the nature of new and original thought developments, processes or designs employed. State whether and what licensing or similar agreements are in force and the degree to which supervision of them is exercised.

11. Have you, **ever**, failed to complete a project? Yes No

If yes, please explain the reason and type of project

12. Have you, **at any time**, entered into a contract signed under seal or signed a collateral warranty? Yes No
If yes, please give details.

13. Have you, **at any time**

a) engaged in the manufacture or fabrication of pre-engineered units? Yes No

b) engaged in contracts involving prototype construction or materials? Yes No

If yes, please give full details

14. a) Do you or have you, at any time, provided technical literature, which goes beyond standard leaflets/brochures? Yes No
If yes, please give full details

b) Do you or have you, at any time, given advice on product suitability or installation techniques? Yes No

If yes,

i) what steps do you take to ensure that this is only given by designated individuals?

ii) what caveats does the advice contain?

c) Do you run technical seminars? Yes No

If yes, please give full details

d) Do you provide software packages for the use of third parties? Yes No
If yes, please confirm that these are supplied subject to any disclaimer or limitation of liability.

15. Do you use standard Contract Conditions/Letter of Appointment? Yes No
If yes, please attach a copy

If no, please give details of how you define your duties to your clients.

16. a) When Professional Sub-contractors or Specialist Consultants are engaged, have you, in the past, and will you in the future endeavour to ensure that they are appointed directly by and paid by the client? Yes No

b) Have you and will you ensure that such persons or firms have entered into a binding contract accepting full responsibility for their own Professional neglect, error or omission and that they carry and maintain in force Professional Indemnity insurance? Yes No

17. a) If you are a member of a consortium or have entered into a joint-venture agreement, please give details.

b) Do you undertake work for or are you associated, either by shareholding or official position, with any company/ organisation, where you are in a position to make major decisions? Yes No
If yes, please give full details

c) Have any of the Partners, Principals or Directors been a Partner, Principal or Director or been associated with any business that has ceased trading, either voluntarily or compulsorily? Yes No
If yes, please give full details

18. Do you wish to consider any of the following extensions?

- Loss of Documents Yes No
- Unintentional Breach of Confidentiality Yes No
- Libel & Slander Yes No
- Unintentional Breach of Copyright Yes No
- Dishonesty of Employees Yes No
- Claims arising from Associated Companies Yes No

19. Do you currently have Professional Indemnity insurance? Yes No
If yes, please give details.

Expiry date Limit £ Excess £

Insurer Number of Years PI cover

20. Have you ever had any Professional Indemnity insurance cancelled, declined or only written at special terms? Yes No

If yes, please give details.

21. Please state

limit of indemnity required £

self insured excess £

22. a) Do you always require satisfactory written references when engaging employees? Yes No

b) Is any Partner, Principal, Director or Employee allowed to sign cheques on their sole signature? Yes No
If yes, please give details.

c) How often are employees who receive cash or cheques, during the course of their duties, required to pay these in?

d) How often are checks carried out on all entries in cash books, with all paying-in books, receipts, counterfoils and vouchers being reconciled with bank statements, including the balance of cash and unrepresented cheques, independently of employees receiving or banking monies, belonging to the Firm or in trust, on behalf of others?

23. Have you or any Partner, Principal, Director or employee EVER had any claims made against you or know of any circumstances that could or would have resulted in a claim, if cover had been in force? Yes No

If yes, please give details.

IMPORTANT NOTICE CONCERNING DISCLOSURE

In arranging this policy you must have provided us with a fair presentation of the risks to be insured. This means you must have clearly disclosed all material facts which you, your senior management and or persons responsible for arranging the Policy knew or ought to have known. If you have not made a fair presentation, this could mean that part or all of a claim may not be paid. Please be aware that in some circumstances, if you have not made a fair presentation of the risk, we may avoid the contract and the premium may not be returned. You must also make a fair presentation to us when the policy is to be renewed.

The duty of disclosure continues up until the Insurance has been concluded and “resurrects” in the event of any amendment to the risk during the policy period or any extension/renewal. It may also be that the terms of the policy include specific ongoing disclosure conditions or warranties which effectively extend the duty of disclosure post inception of the policy.

DECLARATION

It is declared that to the best of the knowledge and belief of the insured the statements and replies set out herein are true and that no material facts have been misstated or suppressed. The insured undertakes to inform insurers of alterations to any facts which are or become material before inception of the contract of insurance.

Name and Position:

Signature:

Date (day) (month) (year)

A COPY OF THIS PROPOSAL SHOULD BE RETAINED BY YOU FOR YOUR OWN RECORDS