



**Professional Indemnity Insurance for  
Surveyors and Property Consultants**  
Proposal Form

# Professional Indemnity Insurance for Surveyors and Property Consultants

## Proposal Form

### Contents

Section 1.	Business Details	3
Section 2.	a: Business Activities	4
	b: Business Activities – Fee Income	6
Section 3.	Risk Management	7
Section 4.	a: Contracts	8
	b: Contracts – Cladding Work	9
	c: Contracts – Internal Fire Protection Work	11
	d: Contracts – Basements	12
	e: Contracts – Swimming Pools	14
Section 5.	Setting Out Works	16
Section 6.	Professional Indemnity Insurance	17
Section 7.	Claims and Circumstances	17
	Additional Information	18
Section 8.	Declaration and Disclosure	19

Please read the following carefully before completing this proposal form.

- A partner, principal or director of the firm/company must complete this proposal form in ink.
- In this proposal form, where we use “you” or “your” in any question, this means all firms to be insured, including any predecessor or previous business for which cover is required.
- All questions must be answered to enable us to provide a quotation to you.
- Where a question is not applicable to your particular circumstances, please write N/A.
- Completing and signing this proposal form does not bind you, or us, to complete a 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.

## Section I. Business Details

1. Firm/Company/Business name:

2. Registered address:

3. Date established:

4. Website:

5. Description of business activities:

6. Number of partners, principals or directors:

7. Number of qualified staff (i.e staff that are qualified to a certain standard in their respective sector, as required by the ARB/RIBA/RICS/ACE etc):

8. Number of other staff:

9. Please provide the following information:

Name of each partner, principal or director	Qualification	Date qualified	Number of years employed by you

10. Do you require cover for past or former partners, principals or directors?

Y N

11. Is your firm or are any of your partners, principals, directors or employees a member of any professional organisation or trade association/body?

Y N

If Yes, please provide further details:

12. If you are a sole trader/principal/director, is this a part-time occupation?

Y N

## Section 2. a: Business Activities

### 1. Please provide an approximate breakdown of your activities:

Residential Sales/Lettings	%
Residential Property Management	%
Commercial Sales/Lettings	%
Commercial Property Management	%
Block Management (> 10 units or 4 storeys or more)	%
Investment Agency	%
Property Auctioneering	%
Livestock/Farm Auctioneering	%
Other Auctioneering (please advise)	%
Residential Rent/Lease Reviews	%
Commercial Rent/Lease Reviews	%
Land and Estate Management	%
Building Society/Insurance Agency	%
General Practice	%
Land, Minerals, Hydrographic, Topographical Surveying	%
Setting Out	%
Utility Mapping, PAS Surveys, Easements and Wayleaves	%
Building Condition Surveys	%
Structural Surveys	%
Party Wall	%
RICS Level 2 Home Survey/Homebuyers Reports	%
Residential Survey & Valuation Non-Lending	%
Commercial Survey & Valuation Non-Lending	%
Residential Lending Valuations	%
Commercial Lending Valuations	%
EWS1	%
Quantity Surveying	%
Expert Witness	%
Architectural	%
Contract Administration	%
Project Management	%
Project Co-ordination	%
Employers Agent	%
Other (please specify)	%

## 2. Please provide an approximate breakdown of the types of structures your activities extend to:

Low Rise Residential Properties	%
Low Rise Commercial Properties	%
High Rise (18m+)/HRBs (as defined in BSA 2022)	%
Bridges and Tunnels	%
Balconies, Balustrades & Railings	%
Harbours, Jetties and Dams	%
Railways	%
Modular Dwelling (Repetitive)	%
Airports	%
Hospitals and Nursing Homes	%
Hotels and Leisure Centres	%
Manufacturing/Bulk Handling Plants	%
Schools and Universities	%
Industrial/Warehouse/Distribution Centres	%
Museums	%
Agriculture	%
Churches	%
Basements	%
Swimming Pools	%
Other (please specify)	%

## 3. In the last year, what percentage of contracts resulted in aborted projects? %

4. Have you ever failed to complete a project? Y N

If Yes, please provide further details:

5. Do you or do you intend to undertake any work with asbestos (either licensable under the Control of Asbestos at Work Regulations 2002, or non-licensed work)? Y N

If Yes, please provide further details:

6. Please provide an approximate breakdown of the type of work undertaken by you during the last full financial year:

Financial Year Ending	
a. You both designed and supervised/inspected construction work	%
b. You supervised/inspected construction work from other designs (but did not have responsibility for design)	%
c. You had responsibility for design but did not supervise/inspect construction work	%
d. You undertook the role of Project Manager/Co-ordinator	%
	<b>Total 100 %</b>

7. Have there been any significant changes in the split of activities /structures shown in Q1/2 in the past 12 months? Y N
8. Do you anticipate any significant changes in the split of activities /structures shown in Q1/2 in the next 12 months? Y N
9. Are you a member of a consortium or have you entered into a joint-venture agreement? Y N
10. Do you undertake work for or are you associated, either by shareholding or official position, with any company or organisation where you are in a position to make major decisions? Y N

## Section 2. b: Business Activities – Fee Income

1. Please provide your gross fees for each of the last 3 complete financial years and an estimate for the next financial year:

Domicile of client	Financial Year Ending	Financial Year Ending	Financial Year Ending	Estimate for Financial Year Ending
UK				
Worldwide ex USA/Canada				
USA/Canada				

2. If you have disclosed any fee income from clients based outside of the UK in the previous question, please confirm (a) the country of domicile of the client and (b) the legal jurisdiction applicable to the contract:

## Section 3. Risk Management

1. Do you ensure that you only ever commence work where a signed contract is in place and which details the scope of services? Y N
2. If any changes are made to the originally agreed contracted services, do you:
  - a. ensure these changes are incorporated in the written contract? Y N
  - b. ensure these changes are communicated with all relevant parties (including the client and any contractors)? Y N
3. Do you seek specialist legal advice prior to entering contracts? Y N
4. Do you ensure that any contracts exclude liability for consequential loss or financial damage that is greater than the value of the contract? Y N
5. Do you ensure that any sub-contractors you employ have the benefit of their own valid Professional Indemnity & Public Liability Insurance? Y N

If you have answered No to any questions above, please provide further details below:

6. Please provide a brief overview of the risk management controls in place including but not limited to milestone reviews, design gateways, internal or external reviews or oversight:

7. Do you have any clients (a) domiciled in Russia, Belarus, Ukraine, or who are Russian, Belarusian or Ukrainian passport holders, or (b) who are listed on the UK sanctions list, or (c) who are classed as a 'Politically Exposed Person'? Y N

If Yes, please provide further details:

## Section 4. a: Contracts

1. Please provide details of (a) your 3 largest contracts in the last 5 years and (b) your 2 largest contracts that are due to commence in the next 12 months:

	Client	Start and End Date	Services Performed (e.g. architecture, engineering, construction etc.)	Type of Contract (e.g. Residential, Commercial, Industrial)	Total Contract Value (not your fee)	Own Fee Earned
Largest Contracts – last 5 years						
Largest Contracts – next 12 months						



2. What was your largest annual income earned from a single client in the last 12 months? £ \_\_\_\_\_
3. Have you at any time entered a contract signed under seal or signed a collateral warranty? ☐ Y ☐ N
4. Have you at any time engaged in contracts involving prototype construction or materials? ☐ Y ☐ N
5. Have you at any time specified or given advice in connection with EPS (expanded polystyrene) or polyurethane core sandwich panels? ☐ Y ☐ N

If Yes to any question above, please provide further details:

6. Are all structural engineers who undertake industrial concrete slab work appointed by a third party? ☐ Y ☐ N
- If No, please explain why not:

## Section 4. b: Contracts – Cladding Work

1. Since the year 2000, have you undertaken any contracts in which you have been involved in or responsible for any of the following:
- a. The specification, selection, design, installation and/or certification of cladding / cladding systems / rainscreen systems ☐ Y ☐ N
  - b. the project management of work that included cladding / cladding systems which were specified, selected, designed, installed, or certified by a third party ☐ Y ☐ N
2. Have you ever been involved in contracts in respect of the following:
- a. multiple occupancy residential ☐ Y ☐ N
  - b. mixed use development ☐ Y ☐ N
  - c. public buildings ☐ Y ☐ N
3. Did any of the contracts listed in question 2 above include the use of the following:
- a. ACM/P (aluminium composite materials/panels) ☐ Y ☐ N
  - b. ZCM/P (Zing Composite materials/panels) ☐ Y ☐ N
  - c. HPL (high pressure laminates) ☐ Y ☐ N
  - d. ventilated rainscreen systems incorporating PIR (Polyisocyanurate) ☐ Y ☐ N
  - e. PUR (Polyurethane rigid foam) external wall insulation ☐ Y ☐ N

If you answered Yes to any of the questions above, please complete the table overleaf.

Client	Location	Start and End Date	Completed (Yes/No)	Type of Contract (e.g. Residential, Commercial, Industrial)	No. of storeys	Total Contract Value	Type of Property: a) New Build or b) Refurbishment	Your Services / Role & Responsibilities	Which elements of the work were contracted to a third party?	Were all specialist contractors & consultants appointed by a third party?	Has the cladding or rainscreen system passed a subsequent BRE fire safety test?	Please indicate which products (listed below) were used, and specify the fire rating*
			Y N							Y N	Y N	
			Y N							Y N	Y N	
			Y N							Y N	Y N	
			Y N							Y N	Y N	
			Y N							Y N	Y N	
			Y N							Y N	Y N	

\* ACM/P (aluminium composite materials/panels)  
ZCM/P (Zing Composite materials/panels)  
HPL (high pressure laminates)  
Ventilated rainscreen systems incorporating PIR (Polyisocyanurate)  
PUR (Polyurethane rigid foam) external wall insulation

## Section 4. c: Contracts – Internal Fire Protection Work

1. Are designs always sent to Building Control for approval prior to works commencing (other than for minor alterations, and very small extensions such as porches etc)? Y N
2. If the client does not want to have building regulation drawings produced by Building Control do you document in writing their decision not to do this? Y N
3. Have you ever been involved in contracts in respect of the following:
  - a. multiple occupancy residential Y N
  - b. mixed use development Y N
  - c. public buildings Y N

If you answered Yes to any part of Question 3, please provide further details below:

Client	Start and End Date	Services Performed (e.g. structural, civil, building services engineering etc.)	Total Contract Value	Own Fee Earned

4. When acting as site supervisor, contract administrator, project manager, or any role responsible for ensuring the design is correctly constructed:
  - a. what steps/process do you follow to ensure that the fire protection specified in the designs are installed/constructed as per the approved design?
  - b. Is the process and any action taken fully documented in writing? Y N

## Section 4. d: Contracts – Basements

- |    |  |   |
|----|--|---|
| 1. | Have you ever undertaken any contracts or works involving a basement?                    | <input type="checkbox"/> Y <input type="checkbox"/> N |
| 2. | Have you ever undertaken any contracts or works involving a basement located in London?  | <input type="checkbox"/> Y <input type="checkbox"/> N |
| 3. | Do you anticipate you will undertake any future basement contracts or works?             | <input type="checkbox"/> Y <input type="checkbox"/> N |
| 4. | Have you ever undertaken any contracts or works involving waterproofing / damp proofing? | <input type="checkbox"/> Y <input type="checkbox"/> N |

If you answered Yes to any of the questions above, please complete the table overleaf.

Please note that we do not require information in relation to internal fit out/refurbishment work where no structural changes are being made.

Client	Location	Start and End Date	Completed (Yes/No)	Type of Contract (e.g. Residential, Commercial, Industrial)	Type of Property: a) New Build b) New basement under existing building c) Extension to existing basement	Total Basement Contract Value	Your Services / Role & Responsibilities (e.g contract admin, planning, structural design)	Do you have contractual responsibility for: a) Site supervision b) Sign off c) Contract admin If yes, please provide further details below*	Were all specialist contractors and consultants appointed by a third party?	Are structural/ waterproofing and damp proofing elements undertaken by third party specialists?
			Y N					Y N	Y N	Y N
			Y N					Y N	Y N	Y N
			Y N					Y N	Y N	Y N
			Y N					Y N	Y N	Y N
			Y N					Y N	Y N	Y N

Further information:

## Section 4. e: Contracts – Swimming Pools

- |    |  |   |
|----|--|---|
| 1. | Have you ever undertaken any contracts or works involving a swimming pool?               | <input type="checkbox"/> Y <input type="checkbox"/> N |
| 2. | Do you anticipate you will undertake any future swimming pool contracts or works?        | <input type="checkbox"/> Y <input type="checkbox"/> N |
| 3. | Have you ever undertaken any contracts or works involving waterproofing / damp proofing? | <input type="checkbox"/> Y <input type="checkbox"/> N |

If you answered Yes to any of the questions above, please complete the table overleaf.

Client	Location	Start and End Date	Completed (Yes/No)	Type of Contract (e.g. Residential, Commercial, Industrial)	Type of Property: a) New build b) Existing building c) Extension	Location of Pool: a) Within existing basement under existing building b) New extension to existing basement c) Exterior to property	Total Swimming Pool Contract Value	Your Services / Role & Responsibilities (e.g contract admin, planning, structural design)	Did you have contractual responsibility for: a) Site supervision b) Sign off c) Contract admin If yes, please provide further details below*	Were all specialist contractors and consultants appointed by a third party?	Were structural/ waterproofing and damp proofing elements undertaken by third party specialists?
			Y N						Y N	Y N	Y N
			Y N						Y N	Y N	Y N
			Y N						Y N	Y N	Y N
			Y N						Y N	Y N	Y N
			Y N						Y N	Y N	Y N

Further information:

## Section 5. Setting Out Works

Please only complete this section if you undertake any setting out works.

1. Please provide your gross fee income for setting out works only, for each of the last 6 complete financial years:

Financial Year Ending	Gross fee income for setting out works only	Did this figure amount to more than 10% of your total gross fee income?
		<input type="checkbox"/> Y <input type="checkbox"/> N
		<input type="checkbox"/> Y <input type="checkbox"/> N
		<input type="checkbox"/> Y <input type="checkbox"/> N
		<input type="checkbox"/> Y <input type="checkbox"/> N
		<input type="checkbox"/> Y <input type="checkbox"/> N
		<input type="checkbox"/> Y <input type="checkbox"/> N

2. Please provide details of your 5 largest setting out contracts in the last 5 years:

Client	Start and End Date	Services Performed (e.g. structural, civil, building services engineering etc.)	Type of Contract (e.g. Residential, Commercial, Industrial)	Total Contract Value (not your fee)	Own Fee Earned

3. Do you use your own equipment? ☐ Y ☐ N
4. Do you ensure that any equipment used is calibrated in line with manufacturers guidelines and checked prior to use? ☐ Y ☐ N
5. Are all setting out works signed off by the Principal / Main contractor? ☐ Y ☐ N
6. Are you responsible for overseeing any part of the construction of the setting out works? ☐ Y ☐ N
7. Do you undertake any setting out works at railways or airports? ☐ Y ☐ N
8. Do you undertake any setting out works at properties with basements? ☐ Y ☐ N
9. Do you undertake any utilities / services mapping or scanning services? ☐ Y ☐ N
10. Please provide details of any checking / quality assurance procedures in place to check accuracy of setting out works prior to construction commencing:



## Section 6. Professional Indemnity Insurance

1. Do you currently have Professional Indemnity Insurance?

Y N

If Yes, please provide details:

Insurer	Period of Insurance	Limit of Indemnity	Excess

2. Have you ever had a Professional Indemnity Insurance Policy cancelled, declined, withdrawn or made subject to special terms (including an increase in premium)?

Y N

If Yes, please provide further details:

## Section 7. Claims and Circumstances

1. Have you or anyone that works for you been the subject of disciplinary proceedings by any professional body/organisation?

Y N

2. Have any of your partners, principals or directors ever been associated with any business that has ceased trading, either voluntarily or compulsorily, or any business that has been declared insolvent or gone into liquidation?

Y N

3. In the last 10 years, or since inception of your business (whichever is the lesser), has a claim or loss been made against you or anyone that works for you (past or present) in relation to your business activities?

Y N

If Yes, please provide further details:

Date of Claim	Brief Details	Total amount claimed	Claim status (eg settled, ongoing)

4. After making full enquiry of all your partners, principals, directors and employees are you aware of any circumstances, incidents or matters which might lead to a claim against you?

Y N

If Yes, please provide further details:

## Additional Information

---

Please use the space below to provide any further information for any questions in this proposal form. Please indicate which question the information relates to. If there is insufficient space, please use an additional sheet, refer to the question, and attach it to this proposal form.

## Section 8. Declaration and Disclosure

### Important Notice Concerning Disclosure

In arranging your policy and setting the terms and premium, we have relied on information you have given us.

You, your senior management or those responsible for obtaining your insurance, has a duty to provide a fair presentation of the risk to be insured, including when a policy is renewed.

A fair presentation is one which provides the material facts relating to the risk which you know or ought to know following a reasonable search. Failing that, the information you provide must be sufficient to warn us that we must make additional enquiries to fully understand the risk.

The information provided must be reasonably clear, substantially accurate and complete, and given in good faith.

If you are not sure whether information is correct or material, then you must tell us about it.

If you fail to make a fair presentation of risk, we may be entitled to:

- Cancel your policy
- Refuse to pay all or part of a claim
- Charge a higher premium
- Change the terms of your policy

Is there anything else that you would like to tell us about you or your business?

Y N

### Data Protection Notice

Arch Insurance (UK) Limited is the Data Controller of the information you provide to us and is registered with the Information Commissioner's Office for the products and services we provide to you.

To see how we use your personal information please refer to our full privacy notice which is available on our group website [www.archcapgroup.com/privacy](http://www.archcapgroup.com/privacy).

You can contact us for any data protection queries by email: [DPO@archinsurance.com](mailto:DPO@archinsurance.com) or by writing to The Data Protection Officer, Arch Insurance (UK) Limited, 4th Floor, 10 Fenchurch Avenue, London, EC3M 5BN.

### Declaration

We confirm that the information given in this proposal form is a fair presentation of the risk that we wish you to insure

We confirm that we have carried out a reasonable search of information available to us and the information given in this proposal form represents all information known to us or that we ought to be aware of.

We will tell you if there is any change to the information:

- before the start date of the policy,
- if any variation to the policy is required during the period of insurance
- prior to each renewal

Signature of partner, director, principal or member:

Name and Position:

Date: (DD/MM/YYYY)

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