



**Professional Indemnity Insurance
for Providers of Marketing and Media
Services and Advertising Agents
Proposal Form**

Professional Indemnity Insurance for Marketing, Media and Advertising Proposal Form

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:

- A Director or Officer of the Chamber 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.

1. a) Name of Individual or 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) Please provide

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

Please attach detailed c.v.'s

b) Please provide

Names of Consultants regularly used	Age and Qualifications	Date Qualified	Number of years Practicing as a Consultant to the Practice

Please attach detailed c.v.'s

c) Do you require cover for past Partners, Principals or Directors?

Yes No

if yes, please provide details

3. a) Is any Individual or the Firm admitted to any Association or Trade Body?

Yes No

if yes, please provide details

b) Has any person, who is the subject of this insurance, been the subject of disciplinary proceedings by any professional body?

Yes No

if yes, please provide details

4. Please state the total number of Partners, Principals or Directors:

Professional/Technical staff

Administrative

and all other staff

5. a) If you are a sole practitioner, please provide details of arrangements made in the event of sickness or holiday.

b) Is this a Part-time occupation?

Yes No

If yes, please provide brief details of your present full-time work.

6. 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?

Yes No

If yes, please provide details.

b) Is cover required for any activity, now ceased, which is different from those declared, within this proposal form?

Yes No

If yes, please provide details.

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

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

Estimate

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

Financial Year ends (Month)

b) If any income has been declared in respect of clients domiciled outside the UK, please provide the following details:

- Country
- Applicable law
- Client
- Type of work undertaken
- Contract value
- Income earned
- Start and end dates

c) What percentage of income is paid to sub-contractors or consultants? %

8. Please provide an estimate of the total gross income for the last complete year split between the following types of work:

TYPE OF WORK

TURNOVER

- i) Distribution of publications, placement of adverts other than for TV (including media spend)
- ii) Placement of TV adverts (including media spend)
- iii) Production of printed material, Design production or placement of adverts other than for TV (including media spend)
- iv) Design, production and placement of TV adverts (including media spend)
- v) Direct marketing, fulfilment, list broking, product sourcing
- vi) Sales promotion
- vii) Other (please provide details)

TYPE OF WORK

FEES

viii) Branding consultancy, corporate identity consultancy, design of labels, packaging, stationary, logos, brands, trademarks, editing, exhibition design, graphic design, image consultancy, market research, marketing consultancy, packaging design, photography excluding the photography of celebrities, PR consultancy, authoring, web design excluding design of payment processing systems or design of adult web sites.

ix) Design of games, competitions or special offers

x) Other (please provide details)

TOTAL

9. Please advise what percentage of the total gross income for the last complete year was derived from work involving pornographic, political or religious subject matter.

 %

10. Please advise what percentage of the total gross income for the last complete year was derived from work for celebrity clients.

 %

11. If any income is declared under 8v:

a) Do you obtain or provide mailing lists on behalf of or for clients?

Yes No

If YES, please provide details.

b) Do you undertake bulk mailings for clients?

Yes No

If YES, please provide details including client, size of mailing and purpose of mailing.

12. If any income is declared under 8vi

a) Please provide details of the 3 largest contracts undertaken in the last 3 years.

b) Are promotional products sourced?

Yes No

If YES, what checks are in place to ensure their quality and compliance with intellectual property law?

13. If any income is declared under 8ix please provide details of

- a) the type of games/competitions designed
- b) the 3 largest contracts undertaken in the last 3 years.

14. Do you undertake behavioural or viral advertising or marketing?

Yes No

If YES, please provide details.

15. a) Please list the three largest contracts undertaken in the last three years

- i)
- ii)
- iii)

b) Please list the three largest contracts expected to be undertaken in the next year:

- i)
- ii)
- iii)

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

16. a) Please advise the nature of the activities undertaken by Professional Sub-contractors, Self-employed persons or Consultants when they have been engaged by you, in the past, and whether you are likely to engage such in the future?

b) What steps do you take to ensure that supervision is undertaken by senior employees?

c) Do you ensure that any Professional Sub-contractor, Self-employed person or Consultant engaged by you:

i) has the relevant qualifications and experience?

Yes No

ii) is subject to standard written agreement with yourselves

Yes No

iii) carry and maintain in force their own Professional Indemnity insurance at the same limit as that now being requested?

Yes No

d) Where specialist professionals are required to provide services outside your usual scope, do you always ensure that they are appointed directly by the client?

Yes No

17. Do you or have you ever undertaken contracts involving physical contracting? (e.g. erection of exhibition stands)

Yes No

If yes, please provide full details.

18. a) Do you operate a Quality Assurance System?

Yes No

If yes, please provide full details.

b) Are all current projects running on time and within budget?

Yes No

c) Do you have in place a procedure to ensure that client requirements are understood and can be met by them before taking on a new piece of work?

Yes No

c) Do you always ask the client to sign standard contract conditions, which have been vetted by a legal professional, do not extend your liability beyond the common law position and clearly outline the scope of services to be provided, and only provide those services which fall within that scope?

Yes No

d) Do you regularly review contracts internally and with the client?

Yes No

e) Do you have systems in place for ensuring that critical deadlines are met?

Yes No

f) Do you require clients to approve and sign off all proofs prior to releasing or printing?

Yes No

g) Do you have a formal procedure in place to safeguard against the infringement of third party intellectual property rights? For example do you always ensure that licenses are obtained from the owners of third party content?

Yes No

h) Do you have a formal procedure in place to ensure compliance with the relevant laws and regulatory codes?

Yes No

i) Do you have a formal procedure in place for handling customer complaints?

Yes No

If No to any of the above please provide details

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

b) Do you undertake work for company or organisation:

i) which has a controlling interest either by shareholding or official position, or

Yes No

ii) in which any of your Partners, Principals or Directors have a controlling interest

Yes No

If yes, please provide 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 provide details

20. Do you currently have Professional Indemnity insurance?

Yes No

If yes, please provide details.

Expiry date

Limit

£

Excess

£

Insurer

21. Have you ever had any Professional Indemnity insurance cancelled, declined or only written at special terms?

Yes No

If yes, please provide details.

22. Please state: limit of indemnity required

£

self insured excess

£

23. a) Do you have authority to handle client monies

Yes No

If yes, please provide details of the procedures adopted to ensure their security

Yes No

b) Do you always require satisfactory written references when engaging employees?

Yes No

c) Is any Partner, Principal, Director or Employee allowed to sign cheques on their sole signature?

Yes No

If yes, please provide details

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

e) 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?

24. a) Has any claim or complaint been made, or disciplinary proceedings been brought by any Regulatory Body against you or any of your current or former Partners, Principals or Directors in relation to the risks to be insured over the past 5 years?

Yes No

b) Has any loss or expense been incurred by you over the past 5 years which might have been insured under this policy?

Yes No

If Yes to a) or b) above, please provide the following:

- Date of claim/complaint/disciplinary proceedings/loss
- Name of claimant/complainant/disciplinary body (if applicable)
- Brief details of allegations/ complaint/ disciplinary matter/loss
- Amount claimed for/lost including costs and expenses (if applicable)
- Insurer payment (if applicable)
- Insurer reserve (if applicable)
- What action has been taken to prevent a re-occurrence?

c) Is any Partner, Principal or Director aware, after enquiry, of any circumstances which might give rise to a claim or request for indemnity under this policy?

Yes No

If Yes, please provide the following:

- Date
- Brief details
- Amount claimed for/lost including costs and expenses (if applicable)

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

Arch Insurance (UK) Limited

5th Floor, Plantation Place South, 60 Great Tower Street, London, EC3R 5AZ

Registered in England and Wales No. 05547227

Authorised and regulated by the Financial Conduct Authority

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