

**Professional Indemnity Insurance  
for Publishers, Broadcasters  
and Printers  
Proposal Form**

# Professional Indemnity Insurance for Publishers, Broadcasters and Printers 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 practical experience

**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 give details of arrangements made in the event of sickness or holiday.

b) Is this a Part-time occupation?

Yes  No

If yes, please give 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 give 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 give details.

7. a) Please state the gross income 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. Publishers**

a)

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

	Last fully completed year	Estimated for the forthcoming year
Publishing		
Distribution		
Publishing		

bi) NEWSPAPER AND MAGAZINE PUBLISHERS

For each of your titles please provide the following:

Title	Nature of title	Format in which it is available (including internet, download, print)	Countries in which it is distributed

bii) BOOK PUBLISHERS

For each of your titles please provide the following:

Imprint	Nature of books published	Titles published in the last 12 months	Format in which it is available (including on-line)	Countries in which it is distributed

biii) Please provide an estimate of the total gross turnover (including fees) for the last complete financial year split by type of publication as follows:

TYPE OF PUBLICATION

GROSS INCOME

Children's publications/Fiction/Training and Educational material/ lifestyle or hobby magazines, flyers, promotional literature, invitations, announcements

Trade/ business

Biographies/Autobiographies

Technical/Scientific other than those with medical or investment related

Medical

Financial/investment

Religious/Political

Investigative and expose publications

Celebrity/gossip publications

Local newspapers

National newspapers

Other – please provide details

c) Is printing of the publications undertaken by:

i) You?

Yes  No

ii) a subcontractor with their own PI insurance?

Yes  No

iii) a subcontractor without their own PI insurance requiring cover under the policy?

Yes  No

iv) the client?

Yes  No

d) Please provide the following in respect of where printing is undertaken:

Country	Number of items produced in the last year

e) Please provide the following in respect of where distribution is undertaken:

Country	Number of items distributed in the last year

f) What percentage of your income for the last complete financial year was earned from Contract Publishing?  %

g) Do you reproduce the work of third parties? (eg photographs, syndicated texts?) Yes  No

h) Have all third party sponsors/advertisers and contributors agreed to indemnify You with regards to the content of adverts and sponsorship credits or their contributions? Yes  No

If Yes please provide details

i) Do you always obtain an indemnity from the client? Yes  No

If Yes please provide details

j) Do you provide indemnities to the client or others? Yes  No

If Yes, to whom are they given?

**9. Printers**

a) Please provide an estimate of the total gross turnover (including fees) for the last complete financial year split by type of publication as follows:

TYPE OF PUBLICATION	GROSS INCOME
Children's publications/Fiction/Training and Educational material/ lifestyle or hobby magazines, flyers, promotional literature, invitations, announcements/fashion stationery, directories	<input type="text"/>
Trade/ business	<input type="text"/>
Biographies/Autobiographies	<input type="text"/>
Technical/Scientific other than those with medical or investment related	<input type="text"/>
Medical	<input type="text"/>
Financial/investment	<input type="text"/>
Religious/Political	<input type="text"/>
Investigative and expose publications	<input type="text"/>
Celebrity/gossip publications	<input type="text"/>
Local newspapers	<input type="text"/>
National newspapers	<input type="text"/>
Games of chance (eg lottery tickets, scratch cards competitions)	<input type="text"/>
Discount/rebate coupons/ vouchers/other negotiable instruments	<input type="text"/>

Other – please provide details

b) Do your services include the preparation and dispatch of bulk mailings for clients Yes  No

If Yes, please provide full details.



c) Please provide the following in respect of where printing is undertaken

Country	Number of items printed in the last year

d) Do you always obtain an indemnity from the client?

Yes  No

If Yes, please provide full details.

e) Do you provide indemnities to the client or others?

Yes  No

If Yes, to whom are they given?

**10. Broadcasters**

a) Please provide an estimate of the total gross turnover (including fees) for the last complete financial year split as follows:

	Last fully completed year	Estimated for the forthcoming year
Television		
Radio		
Satellite		
Other		

b) Please provide an estimate of the total gross turnover (including fees) for the last complete financial year split by type of broadcast as follows:

Type of broadcast	Gross turnover
Consumer programmes	
News / current affairs	
Religious / Political	
Investigative / exposes	
Other (please provide details)	

c) Please provide the following in respect of where production takes place:

Country	Amount of airtime per week

d) Please provide the following in respect of where programmes are broadcast:

Country	Amount of airtime per week

**e) Radio Broadcasting**

i) Please list all radio stations you own or operate

--

ii) Please describe the format or type of programming.

--

**f) Television Broadcasting**

i) Please list all TV stations you own or operate

ii) Please describe the format or type of programming.

**g) Procedures for radio and television**

i) How do you handle compliance with the law and the applicable Regulatory regimes?

ii) Have all third party sponsors/advertisers and contributors agreed to indemnify You with regards to the content of commercials and sponsorship credits?

Yes  No

If Yes please provide details

iii) Do you always obtain an indemnity from the client?

Yes  No

If Yes please provide details

iv) Do you provide indemnities to the client or others?

Yes  No

If Yes please provide details

v) Do news programmes involve investigative reporting or exposes?

Yes  No

If Yes, please advise procedures in force for recording and documenting sources of information.

vi) Are "action reports" or similar consumer programmes broadcast live?

Yes  No

If Yes, how is the information vetted?

vii) Are talk shows/interview programmes pre-recorded and is a delay device used during "call in" or other live audience participation programmes?

Yes  No

If No, how do you protect your interest?

viii) Does any station produce programmes for use by stations which you do not own or operate?

Yes  No

If Yes, please provide details of the programmes provided to others and details of your liability in these situations.

ix) Do you use independent Producers?

Yes  No

If Yes, do they provide you with indemnities backed by appropriate insurance?

Yes  No

x) Do you buy programmes, including news, from other broadcasters or providers?

Yes  No

If Yes, do these third parties provide you with indemnities backed by appropriate insurance?

Yes  No

#### 11. The Internet

a) Do you have a Website or upload publications to a Website?

Yes  No

If Yes:

i) is User Generated Content allowed on the website including blogging, posting comments, uploading third party content, linking or framing?

Yes  No

ii) is a filter used to exclude undesirable content?

Yes  No

If Yes, what does it filter out?

iii) is there a system to enable users to report any concerns about the content?

Yes  No

iv) do you moderate what is posted before it can be accessed by the public?

Yes  No

v) do you post moderate?

Yes  No

If Yes to either v) or vi) above, what systems do you have in place to undertake the checking and how frequently do you check?

vii) does your website have Terms and Conditions and a Privacy Policy? Yes / No

Yes  No

If Yes, does it provide:

Yes  No

a) that users must not post material which is defamatory, an invasion of privacy or an infringement of intellectual property rights?

Yes  No

b) for material and the offending user to be blocked from the site?

b) Do you provide any web design, hosting domain name registration or Internet Service Provider services?

Yes  No

**12. 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

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

Yes  No

If yes, please give full details.

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

Yes  No

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

Yes  No

d) Do you always ask the client to sign standard contract conditions, which have been vetted by a legal professional, do not extend the 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

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

Yes  No

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

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 standard procedures in place for checking the accuracy, originality and content of work prior to publication?

Yes  No

j) Is contentious content reviewed by specialist third party lawyers with their own PI insurance prior to publication?

Yes  No

k) In respect of contract publishing do you require clients to approve and sign off all proofs prior to releasing or printing?

Yes  No

l) Are written indemnity agreements in force with third party contributors such as authors and advertisers

Yes  No

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

Yes  No

If No to any of the above please provide details

14. 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 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 give details.

c) Have any of the Partners, Principals, Directors or Employees 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 details

15. Do you currently have Professional Indemnity insurance?

Yes  No

If yes, please give details.

Expiry date  Limit  £ Excess  £

Insurer

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

Yes  No

If yes, please give details.

17. Please state: limit of indemnity required £

self insured excess  £

18. a) Do you have authority to handle client monies Yes  No

If yes, please give 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 give 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?



19. 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

Arch.MIPF.04.19.206435