

Professional Indemnity Insurance
Proposal Form

Surveyors & Estate Agents

Return to:

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Broker at **LLOYD'S**

Surveyors Professional Indemnity Insurance

1. Name and Address Details

Company Name	<input type="text"/>	Date Established	<input type="text"/>
Main Office Address	<input type="text"/>	Professional Body/Association	<input type="text"/>
<input type="text"/>		Contact Name	<input type="text"/>
Postcode	<input type="text"/>	Contact Email	<input type="text"/>
Telephone No.	<input type="text"/>	Website	<input type="text"/>

1.1) Please provide details of any other trading titles, including predecessor firm(s) for which cover is required (use a separate sheet if necessary). All addresses must be shown with the partner(s), director(s) or principal(s) responsible for the work at each office.

Company Name	<input type="text"/>	Date Established	<input type="text"/>
Main Office Address	<input type="text"/>	Telephone No.	<input type="text"/>
<input type="text"/>		Professional Body/Association	<input type="text"/>
Postcode	<input type="text"/>	Website	<input type="text"/>
Profession (state all services provided)	<input type="text"/>	Trading Title or Predecessor?	<input type="text"/>
Partner(s)/Directors(s)/Principal(s)	<input type="text"/>	Succession date (if applicable)	<input type="text"/>

2. Employee Details

2.1) Please give details of numbers of staff:

i) Partners/Directors/Principals	<input type="text"/>	ii) Qualified Staff	<input type="text"/>	iii) Trainee Staff	<input type="text"/>	iv) Other	<input type="text"/>
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2.2) Please give details of all partners, directors, principals, consultants and qualified employees of the firm:

Title	Full Name	Year of Birth	Status e.g. Partner/ Director/Principal/ etc.	Full/Part Time	Period of time as Partner/ Director/Principal	Qualifications	Date Qualified
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

2.3) Is/are the firm(s) or any partner, director or principal a member of a consortium, joint venture, single project partnership, group practice or have any association with or financial interest in any other practice, company or organisation? If "Yes", please provide details.

☐ Yes ☐ No

3. Risk Management

3.1) Have any losses been sustained by fraud or dishonesty?	<input type="checkbox"/> Yes <input type="checkbox"/> No
3.2) Are you aware of any fraud or dishonesty on the part of past or present partners or employees?	<input type="checkbox"/> Yes <input type="checkbox"/> No
3.3) Do you always take up written references when engaging staff?	<input type="checkbox"/> Yes <input type="checkbox"/> No
3.4) Does any employee have the authority to issue cheques bearing his or her signature alone? If "Yes", up to what amount? <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
3.5) Does the firm hold monies on behalf of any independent third parties?	<input type="checkbox"/> Yes <input type="checkbox"/> No
3.6) Is there a diary system in force to ensure deadlines for rent reviews are met?	<input type="checkbox"/> Yes <input type="checkbox"/> No
3.7) Has any Partner/Director/Member or Employee, either past or present, ever been the subject of disciplinary proceedings by a professional body, association or regulatory body? If "Yes" please provide full details	<input type="checkbox"/> Yes <input type="checkbox"/> No
3.8) Has any Principal ever been convicted of a criminal offence or are any charges pending? (excluding minor motoring offences) If "Yes" please provide full details.	<input type="checkbox"/> Yes <input type="checkbox"/> No

4. Fees

4.1) Please state the Gross Fees received for the past two financial years and estimates for current and forthcoming years:

	Next year (estimated)	Current year (estimated)	Last completed year	Previous completed year
Year ending date:				
UK	£	£	£	£
Elsewhere (please specify)	£	£	£	£
Total Gross Income	£	£	£	£

4.2) In respect of work undertaken outside the UK, are all contracts subject to UK law?

☐ Yes ☐ No

If "No", please provide full details.

4.3) Please state the largest total fees from any one client or group in the past, current or forthcoming years:

Past Current Forthcoming

We do not undertake work for any large clients or groups ☐

4.4) Please estimate the percentage of fees allocated to each area of practice for the last 12 months or, if a new practice, estimated percentages for upcoming year.

Building Surveying	%	Quantity Surveying	%
Valuations for lending purposes - Residential	%	Setting Out	%
Valuations for lending purposes - Commercial	%	Estate/Letting Agency	%
Valuations for non-lending purposes - Residential	%	Land and Property Management	%
Valuations for non-lending purposes - Commercial	%	Investment Agency	%
Project Management	%	Auctioneering	%
Employers' Agent	%	Feasibility Studies	%
Project Co-ordination	%	Town Planning	%
Drafting/Planning	%	Landscape Design	%
Interior Design (Structural)	%	Non-structural Refurbishment	%
Interior Design (Non-structural)	%	Rent Reviews/Lease Renewals	%
Building Society/Insurance Agency - Advisory	%	Loss Assessing	%
Building Society/Insurance Agency - Non Advisory	%	Arbitration/Adjudication/Expert Witness	%
Party Wall Surveying	%	Energy Performance Certificates	%
Land/Mineral/Hydrographic Surveying	%	Architectural Work	%
Rating	%	Other (please specify) <input type="text"/>	%
Principal Designer	%		

Total %

4.5) What percentage of fees have come from Aborted Work?

%

4.6) What percentage of your fees are paid away to sub-contractors and consultants?

%

4.7) Is cover required for any previous, now ceased, activity which is different from that declared within this proposal form? If "Yes", please provide full details.

☐ Yes ☐ No

5. Contracts

For projects where you have involvement in the following areas Setting out, Building Surveying, Employers' Agent, Principal Designer, Surveying, Town Planning, Development, Quantity Surveying;

5.1) Please state the 5 largest contracts where construction has commenced during the past 5 years:

Start date	Approximate completion date	Type of project	Location	Professional services provided	Total contract value	Fees earned
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	£	£
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	£	£
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	£	£
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	£	£
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	£	£

5.2) Please state the three largest contracts expected to commence within the next 12 months:

Start date	Approximate completion date	Type of project	Location	Professional services provided	Total contract value	Fees earned
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

6. Claims and Circumstances

- 6.1) Have any professional indemnity claims, whether successful or not, ever been made against the firm, predecessors of the firm or any of the partners, principals or directors of the firm?** ☐ Yes ☐ No
If "Yes" please provide full details.
- 6.2) After full enquiry, are any partners, principals or directors of the firm aware of any circumstance which might give rise to a claim? If "Yes" please provide full details.** ☐ Yes ☐ No

7. Cover**7.1) Please provide your current insurance details:**

Insurer: Broker: Limit of Indemnity: Excess: Premium:

7.2) What limit of indemnity is required? **Renewal date:**

7.3) What excess is required?

7.4) Have any of the firms or persons named in answer to questions 1 and 2 at any time been refused similar insurance, quoted an increased premium, had a policy cancelled or had special terms imposed? ☐ Yes ☐ No
If "Yes", please provide details.

7.5) Do you require cover for any partner, director, consultant or employee for liability arising out of a previous business? If "Yes", please provide full details including names of person(s) and previous business(es) and the date of leaving previous business(es). ☐ Yes ☐ No

7.6) Do you require cover in respect of past work for any partner, director, consultant or employee who has left, retired or died? If "Yes", please provide full details including the name(s) of the person(s), their professional qualifications and their number of years as partner, director, principal, consultant or employee of the firm(s). ☐ Yes ☐ No

7.7) When does your employer's liability insurance expire?

8. Other Material Information (see definition below)

8.1) Do you expect there to be any significant change to or in your Company/Firm in the next 12 months? ☐ Yes ☐ No
If "Yes", please provide full details on a separate sheet.

8.2) Is there any other material information that may be relevant to this application? ☐ Yes ☐ No
If "Yes", please provide full details on a separate sheet.

8.3) Have you ever been involved in any projects which involved the use of Aluminium Composite Material (ACM) Rainscreen Cladding or High Pressure Laminate (HPL) cladding systems? This refers to any involvement (or planned involvement) whatsoever, whether directly appointed or as a sub-contractor. ☐ Yes ☐ No
If "Yes", please request a Façade and Wall Panelling Questionnaire.

9. Disclosure Notice

We would remind you that under English law, a business insured has a duty to disclose to the insurer every material circumstance which it knows or ought to know after reasonable search. This is the case before your cover is placed, when it is renewed and any time that it is varied. Your policy wording may also provide that this duty continues for the duration of the policy. A circumstance is material if it would influence an insurer's judgment in determining whether to take the risk and, if so, on what terms. If you are in any doubt whether a circumstance is material we recommend that it should be disclosed. Failure to disclose a material circumstance may entitle an insurer to impose different terms on your cover or proportionately reduce the amount of any claim payable. In some circumstances an insurer will be entitled to avoid the policy from inception and in this event any claims under the policy would not be paid.

10. Declaration

We declare that to the best of our knowledge and belief, the particulars and statements given in this application are accurate and complete. We declare that we have disclosed accurately every material circumstance which is known or ought to be known by senior management, or those responsible for arranging insurance, following a reasonable search. We understand that failure to disclose a material circumstance may entitle an insurer to impose different terms on our cover or proportionately reduce the amount of any claim payable. In some circumstances an insurer will be entitled to avoid the policy from inception and in this event any claims under the policy would not be paid. We accept that if we are in any doubt about whether a circumstance is material it should be disclosed. We agree that we have a continuing obligation to notify insurers of any material circumstances for the duration of the policy. We accept that deliberate or reckless breach of our duty of fair presentation may be referred to the relevant regulatory bodies.

Signature of Partner/Director: **Date:**

Print Name: **For and on behalf of:**