

Professional Indemnity

Proposal Form Specific and Miscellaneous Professions

Please complete the whole form to the best of your ability, clarifying any areas where necessary and continuing on a separate sheet if required.

A website, brochure or overview of the services you provide will assist underwriters

New start-ups: Please use estimated values for fees, work breakdown etc. Please also provide a current CV or full summary of relevant qualifications and experience.

Insurance Act 2015 - Proposal Forms for non-consumer contracts - Duty of fair presentation

1. Before this insurance contract is entered into, the Insured must make a fair presentation of the risk to the Insurer, in accordance with Section 3 of the Insurance Act 2015. In summary, the Insured must:
 - a) Disclose to the Insurer every material circumstance which the Insured knows or ought to know. Failing that, the Insured must give the Insurer sufficient information to put a prudent insurer on notice that it needs to make further enquiries in order to reveal material circumstances. A matter is material if it would influence the judgement of a prudent insurer as to whether to accept the risk, or the terms of the insurance (including premium);
 - b) Make the disclosure in clause (1)(a) above in a reasonably clear and accessible way; and
 - c) Ensure that every material representation of fact is substantially correct, and that every material representation of expectation or belief is made in good faith.
2. For the purposes of clause (1)(a) above, the Insured is expected to know the following:
 - a) If the Insured is an individual, what is known to the individual and anybody who is responsible for arranging his or her insurance.
 - b) If the Insured is not an individual, what is known to anybody who is part of the Insured's senior management; or anybody who is responsible for arranging the Insured's insurance.
 - c) Whether the Insured is an individual or not, what should reasonably have been revealed by a reasonable search of information available to the Insured. The information may be held within the Insured's organisation, or by any third party (including but not limited to subsidiaries, affiliates, the broker, or any other person who will be covered under the insurance). If the Insured is insuring subsidiaries, affiliates or other parties, the Insurer expects that the Insured will have included them in its enquiries, and that the Insured will inform the Insurer if it has not done so. The reasonable search may be conducted by making enquiries or by any other means.

Please return your completed form and any supporting documentation to:

Email: underwriting@collegiate.co.uk

Fax: 020 7459 3455

Post: 18 Mansell Street, London, E1 1FE

SPECIFIC AND MISCELLANEOUS PROFESSIONS

Company name:

Contact details:

Address:	Contact name:	
	Telephone:	Fax:
	Email:	
Post code:	Website:	

Please provide similar details for any other companies or businesses (including associated or subsidiary companies) requiring cover under this insurance, below.

Additional insured name and address:

Postcode

NOTE: Please note that you should answer all subsequent questions on this application form in relation to all parties to be insured under this policy

Additional liabilities:

Is cover required for anything other than work undertaken by the firm(s) identified on the Professional Indemnity Insurance proposal form? This may include a predecessor in business or liability of one of your partners or principals relating to work undertaken elsewhere.

YES NO

If YES, please provide details:

Date business established:

Total income:

	Last complete financial year	Current year	Estimate next year
UK / work	£	£	£
Overseas work	£	£	£

For overseas work please state countries and applicable jurisdiction.

During the last financial year (estimate if new start-up)

Largest fee from any one client	Average fee from any one client
£	£

Partner Directors

Name	Qualifications (A CV will also assist underwriters)	No. of years experience

Please list all professional institutions the business is regulated by and/or a member of.

This proposal form is not suitable for:

Accountants, estate agents, surveyors, architects, engineers, design and construction, marketing and communications, IT consultants, management consultants, recruitment consultants or employment agencies, compliance consultants. *Please request a dedicated proposal form for any of these professions.*

Your business activity

Please provide a description of your business activity. If you have a company brochure please attach a copy.

Please split your last completed financial year's income approximately between the following professional disciplines: If this proposal is being completed on behalf of a new business, please split your estimated fee income for the forthcoming year.

i)	Advertising site consultants	%
ii)	Adjudicator / Arbitrator / Expert Witness	%
iii)	Agricultural / Horticultural consultants (See specific work questions)	%
iv)	Arboricultural consultants / Tree Surgeons	%
	a) Do you undertake surgery / treatment	YES / NO
	b) Do you provide forest investment advice	YES / NO
v)	Landscape Architect	
	a) non-structural	%
	b) structural	%
	c) golf courses	%
vi)	Landscape Gardener / Landscape Designer / Garden Designer	%
vii)	Archaeological Surveyor / consultant	%
viii)	Auctioneer (on behalf of liquidators, banks, police only)	%
ix)	Wildlife / Zoological / Protected Species consultant	%



x)	Business Training and Development consultant	%
xi)	Clerical Administration	%
xii)	Secretarial and Administration Services	%
xiii)	Cartographer	%
xiv)	Dendrologist	%
xv)	Debt Recovery	%
xvi)	Disability and Access Audit consultant	%
xvii)	Disaster Recovery consultant	%
xviii)	Ergonomics Consultant	%
xix)	Educational Guardian	%
xx)	NVQ Assessor	%
xxi)	Ofsted Inspector / Education consultant	%
xxii)	Energy consultants (advise how to save energy costs – no guarantees)	%
xxiii)	Utility consultant	%
xxiv)	Telecommunications consultant	%
xxv)	Environmental consultant (see specific work questions)	%
xxvi)	Waste Management / Recycling Consultant	%
xxvii)	Event / Exhibition Organiser	%
xxviii)	Facilities Manager	%
xxix)	Fashion Designer	%
xxx)	Feng Shui consultant	%
xxxi)	Freight Forwarder	%
xxxii)	Fire Trainer / Risk Assessor / Protection Consultant	%
xxxiii)	Graphic Designer	%
xxxiv)	Draughtsman (no original design)	%
xxxv)	Health & Safety consultant (see specific work questions)	%
xxxvi)	Human Resources consultant	%
xxxvii)	Inventory Clerk	%
xxxviii)	Stock Taker & Valuer	%
xxxix)	Purchase & Supply consultant	%
xl)	Interior Designer	
	a) non-structural	%
	b) structural	%
xli)	Insurance Fraud Investigator	%
xlii)	Law Costs Draughtsman	%
	a) average claim value	£
	b) largest claim value	£
xliii)	Licensing Consultant	%
xliv)	Licensed Court Enforcement Officer	%



xlv)	Local Search Company	%
xlvi)	Loss Assessor / Adjuster / Accident Investigator	%
	a) do you provide administration work for insurers?	YES / NO
xlvii)	Market Research consultant	%
xlviiii)	Private Investigator / Enquiry Agent	%
xlix)	Personal Assistant	%
l)	Portable Appliance Tester (PAT)	%
li)	Paraplanner	%
lii)	Pension Auto Enrolment Administration	%
liiii)	Payroll Administration	%
liv)	Tracing Agent	%
lv)	Quality Assessor	%
lvi)	Regeneration consultant	%
lvii)	Relocation consultant	%
lviii)	Risk Management Consultant	%
lvix)	Security Consultant	%
lx)	Taxidermist	%
lxi)	Town Planner	%
lxii)	Trade Association (please attached articles of association)	%
	a) number of members?	
lxiii)	Translator / Sign Language Interpreter	
	a) medical / legal / financial / scientific / technical	%
	b) other	%
lxiv)	Traffic Management	%
lxv)	Wedding Planner	%
lxvi)	Other – please give full details:	%

Have these activities altered substantially since establishment and/or are any changes anticipated in the next 12 months?

YES NO

If YES, please give full details:

Contracts

Please give details of the three largest contracts you have carried out in the past three years:

Start / End date	Name of client and nature of business	Services provided	Contract value	Fees earned

Please give details of the three largest contracts you have lined up for the forthcoming year:

Start / End date	Name of client and nature of business	Services provided	Contract value	Fees earned

Sub-contractors

Do you use sub-contractors?

 YES NO

If YES:

a) What percentage of fees are paid to them?

 %

b) What work do they carry out?

c) Do you ensure that they have their own PI insurance in force?

 YES NO
Agricultural / Horticultural consultant:

a) Do you analyse the yields and financial returns of existing commercial horticultural operations?

 YES NO

b) Do you give advice regarding GM Crops?

 YES NO

c) Do you advise on quota share & single farm payments?

 YES NO

d) Are you involved with forestry work?

 YES NO

e) Do you provide environment advice?

 YES NO

If YES to any of the above please provide details:

Environmental consultant:

Please split your fee income between the following areas:

- a) training, ecological studies or flora and fauna, feasibilities studies. %
- b) conservation and efficiency, occupational health, noise pollution assessments, noise abatement consultancy, environmental impact assessments, landscaping, site developments. %

Health and Safety Consultant:

Please describe any involvement you may have with:
Food hygiene, mechanical equipment and machinery, safety critical areas.

Please note we may exclude this work.

Please describe any work you have undertaken in relation to Development of occupational health and safety management systems (OHSMS). if none please state none:

Are you involved in the: Oil, gas, chemical, marine, aeronautical, nuclear or pharmaceutical industries? YES NO
(please note we can not provide cover for this work.)

Paraplanning / Pension Auto Enrolment Administration

Do you provide any advice directly to the consumer? YES NO

Are you registered with the FCA, either directly or as an AR, to provide any regulated advice or services? YES NO

If YES do you require cover for this activity? YES NO

Please provide details.

Have you ever bought Professional Indemnity Insurance in the past? YES NO

If YES, please provide details:

Name of Insurer	Limit of indemnity	Excess	Premium	Renewal Date	No. of years continuously held

Please advise the limit of Indemnity now required together with your preferred excess.

Option	Limit	Excess
A	£	£
B	£	£

Claims:

Has any claim, whether successful or not been made against you or your predecessors in business or any past or present partner, principal, director or employee (whether previously insured or not)? YES NO

In relation to your professional business activities, are you after reasonable enquiry aware of:

- a. Any matter which may lead to a claim against you.
This includes:
 - i. a shortcoming or problem in your work known to you which you cannot reasonable put right; YES NO
 - ii. a complaint about your work or anything you have supplied which cannot be immediately resolved; YES NO
 - iii. an escalating level of complaint on a particular project;
 - iv. a client withholding payment due to you after any complaint. YES NO
- b. Any loss from the dishonesty or malice of any employee or self-employed freelancer. YES NO
- c. Any loss from the suspected dishonesty or malice of any employee or self-employed freelancer. YES NO
- d. Any matter which may give rise to a claim against your predecessors in business or any past director, officer, board member, senior manager or employee. YES NO

If you answered YES to any of the above please provide details:

In relation to your professional business activities, are you after reasonable enquiry aware of

Principals

Have you or any of your partners or directors at any time either personally or in any business capacity:

- a. been declared bankrupt or become insolvent or made any voluntary arrangement with creditors or been subject to enforcement of a judgment debt? YES NO
- b. been a partner, a director or had a controlling interest in any company, firm or business entity which has entered into a voluntary arrangement with creditors or been subject to any application for liquidation, administration, receivership or to enforcement of a judgment debt? YES NO

If the answer to a or b is YES please provide details on a separate sheet.

DECLARATION

I/we declare that I/we have made a fair presentation of the risk, by disclosing all material matters which I/we know or ought to know or, failing that, by giving the Insurer sufficient information to put a prudent insurer on notice that it needs to make further enquiries in order to reveal material circumstances.

I/We undertake to inform you before any contract of insurance is concluded, if there is any material change to the information already provided or any new fact or matter arises which may be relevant to the consideration of our proposal for insurance.

Signature of Principal/Partner/Director

Date

Name _____
(in capitals)

A copy of this proposal should be retained for your records.

Marketing

Collegiate would like the opportunity to send you relevant information which may be of interest to your business, including product and industry news. By ticking the boxes below, you are consenting to the use of your data for the purpose of marketing activities only. The data will be used only by Collegiate and will never be sold or passed onto third party companies for marketing purposes.

Please let us know if you would like us to contact you by any of the below means:

Yes, I would like to receive Marketing Communications by:

Post Email Phone SMS

Your consent and preference options can be updated or withdrawn anytime by clicking the unsubscribe link on our communications

Data Protection

Collegiate Management Services Ltd (the Data Controller) are committed to protecting and respecting your privacy in accordance with the current Data Protection Legislation. Below is a summary of the main ways in which we process your personal data, for more information please visit our website at www.collegiate.co.uk

We may use the personal data we hold about you for the purposes of providing insurance, handling claims and any other related purposes, for offering renewal, research or statistical purposes and to provide you with information, products or services that you request from us or which we feel may interest you. We will also use your data to safeguard against fraud and money laundering and to meet our general legal or regulatory obligations.

We may disclose your personal data to third parties involved in providing products or services to us, or to service providers who perform services on our behalf. These include our group companies, affinity partners, brokers, agents, third party administrators, reinsurers, other insurance intermediaries, insurance reference bureaus, credit agencies, fraud detection agencies, loss adjusters, solicitors/barristers, accountants, regulatory authorities, and as may be required by law.

We may transfer your personal data to destinations outside the European Economic Area ("EEA"), and we will ensure that it is treated securely and in accordance with the Legislation.

You have the right to ask us not to process your data for marketing purposes, to see a copy of the personal information we hold about you, to have your data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to restrict processing, to ask us to provide a copy of your data to any controller and to lodge a complaint with the local data protection authority.

Your data will not be retained for longer than is necessary, and will be managed in accordance with our data retention policy. In most cases, the retention period will be for maximum period of 7 years following the expiry of our business relationship with you, unless we are required to retain the data for a longer period due to business, legal or regulatory requirements.