

# Professional Indemnity

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## Proposal Form

### Architects

**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](mailto:underwriting@collegiate.co.uk)

Fax: 020 7459 3455

Post: 18 Mansell Street, London, E1 8FE

## ARCHITECTS

**Your business**
**1. Name of all companies/firms to be insured:**

| Name | Date established |
|------|------------------|
|      |                  |

**2. Contact details:**

|                                |  |
|--------------------------------|--|
| Address:<br><br><br>Post code: | Contact name:<br><br>Telephone:                      Fax:<br><br>Email<br><br>Website: |
|--------------------------------|--|

**3. Please describe fully the activities you undertake:****4. Please provide name(s) in full of partners/directors of firm/company and any employee carrying out professional work:**

| Name | Qualifications | Date qualified | No. of years in this capacity with the firm/company |
|------|----------------|----------------|---|
|      |                |                |   |
|      |                |                |   |
|      |                |                |   |

**5. Date of commencement and cessation of former practice(s):****Reasons for cessation of former practice(s):**

**Fee Income: 6.** Please provide total turnover for the last 5 completed financial years and an estimate for the current financial year.

| Financial Year<br>end date | Gross fees |               |       |
|----------------------------|------------|---------------|-------|
|                            | UK work    | Overseas work | Total |
| / /                        |            |               |       |
| / /                        |            |               |       |
| / /                        |            |               |       |
| / /                        |            |               |       |
| / /                        |            |               |       |

Estimate for the current year

|     |  |  |  |
|-----|--|--|--|
| / / |  |  |  |
|-----|--|--|--|

**6b**

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

**Business Activity:**

**7.**

Architectural work (excluding abandoned works)

a) New Build

i) housing  %

ii) other contracts

a. contracts under £3m  %

b. contracts over £3m  %

b) Restoration/rehabilitation

i) housing  %

ii) other contracts

a. contracts under £3m  %

b. contracts over £3m  %

Town planning  %

Landscape Architecture (excluding golf courses)  %

Feasibility Studies  %

Quantity Surveying  %

Interior Design  %

Drafting Services  %

Project Management  %

Planning Supervision CDM regulations  %

Building Surveying / Inspection reports  %

Structural Surveys / Valuations  %

Other (please specify)  %

|  |
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|--|

8. Total building values certified during last financial year:

|   |
|---|
| £ |
|---|

9. Do you undertake any Engineering?

YES  NO

If YES please advise fees and nature e.g. civil / structural.

|  |
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|  |
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**Sub contractors**

10. Fees paid by you to independent specialist consultants (specify profession)

|   |
|---|
| £ |
|---|

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**Nature of projects**

11. Please give the approximate percentage of fees rendered in the last financial year for architectural work (excluding abandoned work) where the main contract interest is:

|  |   |
|--|---|
| a) Housing                               | % |
| b) Retail/shops/offices                  | % |
| c) Factory/industrial                    | % |
| d) Pubs/restaurants/hotels               | % |
| e) Leisure/sport and amusement           | % |
| f) Schools/hospitals/municipal buildings | % |
| g) Garages                               | % |
| h) Roads                                 | % |
| i) Other (if over 10% please specify)    | % |

Please advise the following as an approximate percentage of the practice's total fees rendered for the architectural/project management work:

|  |   |
|--|---|
| a) Where the practice provides design and inspection services  | % |
| b) Where the practice provides design but no inspection services   | % |
| c) Where the practice provides a technical inspection service from the designs of other firms                      | % |
| d) Where the practice acts as project or contract manager in addition to providing a design and inspection service | % |
| e) Where the practice acts solely as project or contract manager   | % |

**Surveys / Valuations**

**12.** If structural survey/valuation work undertaken, please advise for the last three years numbers on:

a) Residential

- i) full structural survey
- ii) partial survey (house buyers report)
- iii) building society reports (mortgages)
- iv) maximum value
- v) average size of valuation

b) Commercial surveys/valuations

- i) maximum single valuation size
- ii) largest portfolio size
- iii) average size of valuation
- iv) average size of portfolio

**Contracts**

**13.** Please state the five largest contracts where construction has commenced during the past six years:

| Starting date | Description of contract (e.g. hotel, factory) | Total contract value | Your fee | Approx. date of practical completion |
|---------------|---|----------------------|----------|--------------------------------------|
|               |   |                      |          |                                      |
|               |   |                      |          |                                      |
|               |   |                      |          |                                      |
|               |   |                      |          |                                      |
|               |   |                      |          |                                      |

Please give details of contracts where construction is expected to commence in the next 12 months:

| Starting date | Description of contract (e.g. hotel, factory) | Total contract value | Your fee | Approx. date of practical completion |
|---------------|---|----------------------|----------|--------------------------------------|
|               |   |                      |          |                                      |
|               |   |                      |          |                                      |
|               |   |                      |          |                                      |
|               |   |                      |          |                                      |

**Overseas work**

14. Does this practice undertake any work whatsoever where 'end product' of such work is carried out outside the United Kingdom? YES  NO

If **Yes**, please give the following details:

a)

| Country | Starting date | Description of contract | Total contract value | Approx. completion date | State professional services provided |
|---------|---------------|-------------------------|----------------------|-------------------------|--------------------------------------|
|         |               |                         |                      |                         |                                      |

b) Does the practice work other than from its UK offices? YES  NO

c) Does the practice enter into contracts where the jurisdiction is other than UK courts? YES  NO

If the answer to b) or c) is **Yes**, please give full details:

**Consortium**

15. Is the practice or any partner/principal a member of a consortium or group practice or engaged with any other practice or person in a single project partnership?

YES  NO

If **Yes**, please give names of other members/partners and their capacities in the consortium/partnership:

N.B. special arrangements must be made with underwriters if coverage is required for work done whilst as a member of a consortium. In such cases a copy of the consortium agreement will be required.

**Associated Companies**

16. Does the practice or any partner/principal have any association with or financial interest in any other practice, company or organisation? YES  NO

If **Yes**, please give full details of the nature of the association together with the name and business of the other firm:

**Specific Work related questions 17.** Has the firm ever under taken work relating to:

- Nuclear or atomic projects / chemical / petro-chemical / power plant or refineries? YES  NO
- Bridges / tunnels / mines / dams / harbours / jetties / airports or railways? YES  NO
- Land remediation or contaminated land work including work on any land known to have been previously contaminated? YES  NO
- Government / public services work including PFI or PPI contracts? YES  NO
- Swimming pools? YES  NO
- Does the firm employ any innovative or unusual construction techniques? YES  NO
- Golf courses YES  NO
- Basement Extensions YES  NO
- EWS1 forms YES  NO

If the answer to any of the above if YES please provide additional information.

**Cladding**

**18** Has the firm or its predecessors ever been involved in:

- a) The specification, design or supervision of the installation of windows or cladding or cavity barrier protection on any building over 4 stories or 18 meters in height? YES  NO

If yes please provide details.

- b) The refurbishment of any building over 4 stories or 18 meters in height? YES  NO

If Yes please provide details including the number and height of such buildings, the extent of your services, the nature/scope of the refurbishment.

c) Any project on a building over 4 stories / 18 meters in height, which involved the installation of Aluminium Composite Material (ACM) panels?

YES  NO

If Yes please provide details including the number and height of such buildings, the extent of your services, the nature of the panels including if they contained any (modified or unmodified) polyethylene filler and Foam Insulation.

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**Current insurance**

19. 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 | Retroactive Date |
|-----------------|--------------------|--------|---------|--------------|------------------|
|                 |                    |        |         |              |                  |

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

| Option | Limit | Excess |
|--------|-------|--------|
| A      | £     | £      |
| B      | £     | £      |



**You must complete this section.**

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

Any shortcoming in your work which may lead to a claim against you.

This includes:

- A shortcoming known to you which you cannot reasonably put right.
- A complaint about your work or anything you have supplied which cannot be immediately resolved.
- An escalating level of complaint on a particular project. YES  NO

A client withholding payment due to you after any complaint. YES  NO

Any loss from the dishonesty or malice of any employee or self-employed freelancer. YES  NO

Any loss from the suspected dishonesty or malice of any employee or self-employed freelancer. YES  NO

Any matter which may give rise to a claim against you or your predecessors in business or any past partner, principal, director or employee. YES  NO

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

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

1. been declared bankrupt or become insolvent or made any voluntary arrangement with creditors or been subject to enforcement of a judgment debt? YES  NO
2. 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 1. and/or 2. above is YES, please give full details on a separate sheet.

3. 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
4. Have you ever had any insurance or proposal cancelled, withdrawn, declined or made subject to special terms? YES  NO

If the answer to 3. and/or 4. above is YES, please give full details below:

| Date | Details |
|------|---------|
|      |         |

## 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](http://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.