

Professional Indemnity

Proposal Form Design and Construct

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 8FE

DESIGN AND CONSTRUCT

If the answer to any question requires additional information, please ensure that this information is attached to the form. No quotation will be given unless all required details are provided.

Your Business

1. Name of all companies/firms to be insured, if a predecessor firm give date ceased:

Name	Date established

2. Contact details

Address:	Contact Name:
	Telephone: Fax:
Postcode:	Email: Website:

Your Business Activity

3. Please describe fully the activities you undertake:

4. Please provide total turnover for the last 5 completed financial years and an estimate for the current financial year.

Financial Year end date	Gross turnover/fees		
	UK work	Overseas work	Total
/ /			
/ /			
/ /			
/ /			
/ /			

Estimate for the current year

/ /			
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- 4b. Are all contracts subject to UK law?

YES/NO

Our policy only provides cover for “professional activities and duties” (PAD) which are defined as design or specification, supervision of construction, feasibility study, technical information calculation, surveying. Undertaken only by or under the direction and direct control of a properly qualified Architect or Engineer or Surveyor.

For the avoidance of doubt Professional Activities and Duties do not include supervision by the Insured of its own or its Subcontractors work where such supervision is undertaken in its capacity as Building or Engineering Contractor.

5a. Please categorise your turnover from the last completed financial year into the groups below.

If your turnover from any one contract falls into multiple sections then place 100% of the turnover from that contract into the first applicable section.

A	Turnover from contracts where you have responsibility for PAD and you carry out those responsibilities in-house.	£
B	Turnover from contracts where responsibility for PAD are novated to you.	£
C	Turnover from contracts where the main design is provided to you by a 3rd party, not appointed by you, but where you use your own skills and experience to undertake detailing and or specify materials / components and or undertake temporary works design.	£
D	Turnover from contracts where you have responsibility for PAD but you subcontract those activities to others. <i>Please list the amount of fees paid to sub consultants and answer the sub consultants’ questions below.</i>	£
E	Turnover from contracts where you have no responsibility for PAD - <u>There will be no cover for this work under the policy.</u> <i>This doesn’t mean elements of contracts where you have no PADs it means only entire contracts for which you have no responsibility either in house or subcontracted or novated for any PADs and for which you are not providing any detailing/specification etc.</i>	£
F	Fee income for PAD where there is no supply/construction or installation of products.	£

5b. Where you have subcontracted out some or all of the professional services please confirm;

i. What fees are paid away to the sub consultants in each of the past 5 years?

Year	Fees paid away

ii. What services are provided by the sub-consultants?

iii. Which 5 sub-consultants are used most often?

iv. Do you ensure the sub-consultants carry their own Professional Indemnity Insurance to a limit of at least £5m? If **NO** please provide details at the end.

YES/NO

v. Do you maintain a log on an annual basis of **ALL** sub-contractors you have used in the past 12 years to confirm they are maintaining the contractually required PI limits?

YES/NO

5c. Please state the proportion of your work in the last year, or estimated for next year if a new start up, relating to the following disciplines paying careful attention to each column heading:

		Proportion of turnover declared under A,B,C,D or f	Proportion of turnover declared under E
Architectural		%	%
Structural Engineering		%	%
Building Services	Heating & Ventilation	%	%
	Electrical Engineering	%	%
	Mechanical Engineering	%	%
Civil Engineering		%	%
Soil Engineering		%	%
Roofing		%	%
Cladding / Glazing		%	%
Curtain Walls		%	%
General construction costs		%	%
Other, please specify		%	%

Is the work split typical of the figures for the last five years?
 If NO, please give details on a separate sheet.

YES NO

5d. Where turnover has been declared in section **5a E**.
 Please provide brief details of the work undertaken.

5e. Where turnover has been declared in section **5a F**.

Please split these fees between the various professional disciplines:

Architectural	%
Structural Engineering	%
Civil Engineering	%
Soil Engineering	%
Foundations	%
Roofing/Cladding/Glazing	%
Building Services	%
Other, please specify	%

100%

6a. Please provide details of the 5 Largest Contracts in the past 6 years.

Note; Total contract Value is the value of the entire project. Refer to question 5 for turnover bands

1	Start & End dates	Total Contract Value	Total value of your contract	Which turnover bands apply
Client/Project description				
Activities Undertaken				
What PAD did you undertake				
What PAD did you sub contract out				
What fees did you pay away for these PADs				

2	Start & End dates	Total Contract Value	Total value of your contract	Which turnover bands apply
Client/Project description				
Activities Undertaken				
What PAD did you undertake				
What PAD did you sub contract out				
What fees did you pay away for these PADs				

3	Start & End dates	Total Contract Value	Total value of your contract	Which turnover bands apply
Client/Project description				
Activities Undertaken				
What PAD did you undertake				
What PAD did you sub contract out				
What fees did you pay away for these PADs				

4	Start & End dates	Total Contract Value	Total value of your contract	Which turnover bands apply
Client/Project description				
Activities Undertaken				
What PAD did you undertake				
What PAD did you sub contract out				
What fees did you pay away for these PADs				

5	Start & End dates	Total Contract Value	Total value of your contract	Which turnover bands apply
Client/Project description				
Activities Undertaken				
What PAD did you undertake				
What PAD did you sub contract out				
What fees did you pay away for these PADs				

6b. Please provide details of the 2 Largest Contracts in the current year.

Note; Total contract Value is the value of the entire project. Refer to question 5 for turnover bands

1	Start & End dates	Total Contract Value	Total value of your contract	Which turnover bands apply
Client/Project description				
Activities Undertaken				
What PAD will you undertake				
What PAD will you sub contract out				
What fees will you pay away for these PADs				

2	Start & End dates	Total Contract Value	Total value of your contract	Which turnover bands apply
Client/Project description				
Activities Undertaken				
What PAD will you undertake				
What PAD will you sub contract out				
What fees will you pay away for these PADs				

7a. Qualified staff

Please list the principals and staff who are responsible for **PAD** and/or overseeing **PAD** subcontracted to others, their relevant professional academic qualifications, CV's are also useful.

Name	Role	Qualifications

7b. How many professionally Qualified staff (including partners and directors) do you have?

How many staff in total do you have?

8. Have you undertaken contracts involving any of the following in the last five years?

- | | | |
|---|------------------------------|-----------------------------|
| a) Manufacturing Plant | YES <input type="checkbox"/> | NO <input type="checkbox"/> |
| b) Power Plant | YES <input type="checkbox"/> | NO <input type="checkbox"/> |
| c) Sewerage* & Water Systems* | YES <input type="checkbox"/> | NO <input type="checkbox"/> |
| d) Petrochemicals & Refineries / Nuclear / Atomic | YES <input type="checkbox"/> | NO <input type="checkbox"/> |
| e) Roads*, Bridges, Tunnels & Dams | YES <input type="checkbox"/> | NO <input type="checkbox"/> |
| f) Harbours & Jetties | YES <input type="checkbox"/> | NO <input type="checkbox"/> |
| g) Mines & Associated Works | YES <input type="checkbox"/> | NO <input type="checkbox"/> |
| h) Demolition | YES <input type="checkbox"/> | NO <input type="checkbox"/> |
| i) Foundations / piling | YES <input type="checkbox"/> | NO <input type="checkbox"/> |
| j) Structural steelwork (where you have some responsibility for design) | YES <input type="checkbox"/> | NO <input type="checkbox"/> |

*other than as part of the infrastructure for a development where you are also constructing the buildings.

If any of the answers to a)-j) above is YES, please provide full details on a separate sheet.

- | | | |
|---|------------------------------|-----------------------------|
| 9. Do you carry out work outside the UK? | YES <input type="checkbox"/> | NO <input type="checkbox"/> |
| 10. Have you ever undertaken a contract as a member of a consortium or joint venture? | YES <input type="checkbox"/> | NO <input type="checkbox"/> |
| 11. Have you ever undertaken a contract which forms part of a PFI or PPP project? | YES <input type="checkbox"/> | NO <input type="checkbox"/> |
| 12. Do you ever accept liability for professionals appointed by others by way of novation or other legal agreement? | YES <input type="checkbox"/> | NO <input type="checkbox"/> |

If the answer to questions 9-12 is YES, please provide full details on a separate sheet.

- | | | |
|---|------------------------------|-----------------------------|
| 13. Have you ever been involved in Roofing / cladding? | YES <input type="checkbox"/> | NO <input type="checkbox"/> |
| 14. Have you ever been involved with any syphonic drainage system? | YES <input type="checkbox"/> | NO <input type="checkbox"/> |
| 15. Have you ever undertaken or do you expect to undertake any work involving basement extensions? | YES <input type="checkbox"/> | NO <input type="checkbox"/> |
| 16. Has the firm ever completed or undertaken any surveys / inspections relation to EWS 1 forms? | YES <input type="checkbox"/> | NO <input type="checkbox"/> |
| 17. Do all your contracts involve well-established techniques and practices? | YES <input type="checkbox"/> | NO <input type="checkbox"/> |
| 18. Do you now, and have you in the past, always ensured that any third parties appointed by you, on your behalf, or whose appointment is novated to you, who undertake *design (as defined in question 15), hold, and continue to maintain, Professional Indemnity insurance with a limit of Indemnity at least equal to that held by you? | YES <input type="checkbox"/> | NO <input type="checkbox"/> |

If the answer to questions 17-18 is NO, please provide full details on a separate sheet.

19. Have you worked on any buyer funded developments? If YES please provide details.

YES NO

20. Associated Companies

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:

21. Cladding

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.

22: Claims:

- 1) In relation to your professional business activities, after reasonable enquiry are you aware of:
- a. Any matter which may lead to a claim against you. YES NO
 This includes:
- i. a shortcoming or problem in your work known to you which you cannot reasonably 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; YES NO
 - 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:

- 2) 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

23: 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.

24: Previous Insurance:

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

25: Required Insurance:

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

Option	Limit	Excess
A	£	£
B	£	£

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.