

The Insurance  
**Supermarket**



Personal Touch Financial Services Ltd

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**Professional Indemnity Proposal Form – Design and  
Construction Prop**

**Personal Touch Financial Services Ltd is authorised  
and regulated by the Financial Services Authority**

#### **IMPORTANT NOTICE**

**This proposal must be completed and signed by a Principal, Partner or Director of the Proposer. The person completing and signing the form should be authorised by the Proposer to do so and should make all necessary enquiries of his fellow Partners, Directors and Employees to enable all the questions to be answered.**

**All questions must be answered to enable a quotation to be given.**

**Completing and signing this proposal does not bind the Proposers or Insurers to enter a contract of insurance.**

**If there is insufficient space to answer questions, please use an additional sheet and attach it to this form (please indicate section number).**





Design and Construction

7) DO NOT ANSWER IF PROPOSAL IS FOR RENEWAL OF INSURANCE WITH HCC

Name of current insurers	
Name of your broker	
Renewal date	
Limit of indemnity	
Premium	
Excess	

8) Is cover required for any past Partner or Principal?

YES	NO
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If YES, please give:

Name	Qualifications	How long with Firm/s

9) Please state total numbers of:

Principals/Directors	
Professionally qualified Architects, Engineers and Surveyors	
Other technical or qualified staff	
Others	
<b>Total</b>	

10) Please state for each of the following, the approximate percentages of the total work carried out by the Design and Consulting department in the last financial year:

(a)

Architectural	%	Chemical Engineering	%
Civil Engineering	%	Soil Engineering	%
Structural Engineering	%	Nuclear Engineering	%
Mechanical Engineering	%	Surveying	%
Electrical Engineering	%	Others (please give details)	%
Heating & Ventilation Engineering	%		
<b>Total</b>		<b>100%</b>	

Design and Construction

(b)

	Design Only	Design and Construction	Construction without design
<b>Home Building</b>			
Individually Designed	%	%	%
Multiple Low Rise	%	%	%
Multiple High Rise	%	%	%
Modular (repetitive design)	%	%	%
<b>Public/Commercial Buildings</b>			
Hospitals	%	%	%
Schools/Universities	%	%	%
Offices/Retail/Warehouses	%	%	%
<b>Engineering Construction</b>			
Highways	%	%	%
Bridges/Tunnels/Dams	%	%	%
Harbours/Jetties	%	%	%
Sewage/Water Schemes	%	%	%
<b>Industrial</b>			
Power/Manufacturing Plants	%	%	%
Refineries/Petrochemical Installations	%	%	%
Mechanical Plant/Bulk Handling Equipment	%	%	%
Industrial Building Systems	%	%	%
All other (please give details)	%	%	%
	%	%	%
	%	%	%
	%	%	%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

(c) Please provide details of any substantial changes and major new projects being undertaken during the next 12 months:

Design and Construction

11) Please state the Firm's total gross turnover for each of the last 5 completed financial years:

Year ending	UK Contracts	Overseas Contracts
/ /		
/ /		
/ /		
/ /		
/ /		

12) (a) Please break your turnover down as follows:

	Last Financial Year		Current Financial Year Est.	
	Home	Overseas	Home	Overseas
(i) Turnover where the Firm designs and constructs from its own design and provides full technical supervision				
(ii) Fees where the Firm provides design and technical services only (i.e. no construction is undertaken by the Firm)				
(iii) Fees where the Firm provides project management or supervision of construction services only (i.e. no construction is undertaken by the Firm)				
(iv) Turnover where the firm constructs from others' design performed on behalf of the Firm (i.e. where there is contingent design liability)				
(v) Turnover where the Firm constructs from others' design and others' technical supervision				
(vi) Other turnover not mentioned above (please give details) - these activities will not normally be covered				
<b>Total</b>				

(b) If no turnover is declared in (i), (ii), (iii) or (iv) above, have you ever in the past undertaken contracts with design liability?

YES	NO
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If yes please provide full details and explain where the relevant turnover has been declared in Question 12:

Design and Construction

(i) Average total single project value of jobs undertaken in last 3 years:

£

(ii) Highest total single project value of an individual job in last 3 years:

£

(iii) Highest own single project value of an individual job in last 3 years:

£

15) Does the turnover declared in 12(vi) relate to any advisory or design services?

YES  NO

If YES, please provide full details, including the approximate turnover involved:

16) Are all contracts in writing?

YES  NO

If NO, please explain the circumstances in which you would not have written contract:

17) If a client changes the specification during a course of a job, do you always confirm the change to a client in writing explaining that it was the client's decision and whether following, or against your advice, as appropriate?

YES  NO

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If NO, please explain the circumstances in which you would not confirm a change in writing:

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18) Do you engage in, or are you responsible for the manufacture or fabrication of any pre-engineered unit?

YES	NO
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If YES, please provide full details and explain where the relevant turnover has been declared in Question 12:

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19) You have declared the scope of your current activities elsewhere in this proposal form. Have you at any time in the past:

a) undertaken any other activities

YES	NO
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b) undertaken activities that might fall into a section of the table in Question 13 where no turnover is currently declared.

YES	NO
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If YES, to either, please provide full details:

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Design and Construction

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20) Do you ensure that any consultants for which you are responsible have a professional indemnity policy in force?

YES		NO	
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21) Do you have a formal quality assurance or control programme in force?

YES		NO	
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If yes, please provide full detail.

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22) a) Does any client or contract represent more than 50% of your annual work?

YES		NO	
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b) Have you ever failed to complete a project?

YES		NO	
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If YES, to either please provide full details:

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23) Does the work carried out consist of well established techniques?

YES		NO	
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Design and Construction

If NO, please provide with full details:

- 24) (a) Is the Firm/s or has the Firm/s been a member of a consortium or group practice or engaged with any other party in a Single Project Partnership?

YES	NO
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If YES, please give full details (including names of other parties) special arrangements must be made to cover this type of work

- (b) Does the Firm/s or any Principal have any association with or financial interest in any other Practice, Company or Organisation?

YES	NO
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If YES, give full details of the nature of the association together with the name and business of the third party.

- 25) For what Limit/s of Indemnity are quotations required?

There will be a minimum level of uninsured excess. Is a quotation required with a voluntary excess to achieve a premium saving? If so, for what level of excess?

Design and Construction

- 26) (a) In respect of ANY of the risks to which this proposal relates has any claim been made (whether successful or not) against the Firm or any past or present Principal?

YES  NO

Has any loss been suffered by the Firm, any predecessor or any past or present Principal in respect of ANY of the risks to which this proposal relates?

YES  NO

If YES, please give details:

Date of claim/loss	Brief details of each claim/loss	Cost of claim/loss	Estimated cost of claim/loss outstanding

- (b) What steps have been taken to prevent a recurrence?

- 27) Is any Principal, AFTER FULL ENQUIRY, aware of:

- (i) any circumstance which might give rise to a claim against the Firm, any predecessor or any past or present Principal?

YES  NO

- (ii) any circumstance which might cause any loss to the Firm, any predecessor or any past or present Principal?

YES  NO

- (iii) any matter which might otherwise affect the consideration of this proposal for insurance?

YES  NO

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If YES, to any of the above, please give details:

- 
- 28) Has any proposal for similar insurance made on behalf of the Firm or any of the present or past partners, directors or principals, or on behalf of any predecessor to the Firm ever been declined or has any such insurance ever been cancelled or renewal refused?

YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
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If YES, please give details:

Design and Construction

Please read this paragraph carefully before signing the declaration:

It is essential that every Proposer or Insured when seeking a quotation to take out or renew any Insurance discloses to the prospective Insurers all material facts and information (including all material circumstances) which might influence the judgement of an underwriter in deciding whether to accept the risk and on what terms. The obligation to provide this information continues up until the time that there is a completed contract of insurance. Failure to do so entitles the Insurers, if they so wish, to avoid the contract of Insurance from inception and so enables them to repudiate liability thereunder. If you have any doubt as to what constitutes a material fact or circumstance please do not hesitate to ask for advice.

**DECLARATION**

I/we declare that, after full enquiry, the contents of this proposal are true and that I/we have not misstated, omitted or suppressed any material fact or information. I/we agree that this proposal together with any other information supplied by me/us shall form the basis of any contract of Insurance which may be effected. If there is any material alteration to the facts and information which I/we have provided or any new material matter arises before the completion of the contract of insurance, I/we undertake to inform Insurers.

I/we hereby consent to any information I/we have provided being processed by you for the purposes of providing insurance and claims handling, which may necessitate sharing such information with third parties. HCC International Insurance Company PLC may use this information for marketing (by post, telephone, e-mail or fax) subject to the conditions of the Data Protection Act. If you do not wish these details to be used for marketing please inform HCC International Insurance Company PLC in writing. Under the Data Protection Act 1998 you have the right to access or amend the information we hold about you. If you would like to exercise either of these rights please contact HCC International Insurance Company PLC.

Signature of Principal:

Date:

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

All questions must be answered fully, and those questions not relevant to you should be marked N/A.

If there is insufficient space, please provide details on your letterhead.