

PROFESSIONAL INDEMNITY INSURANCE CONSULTING ENGINEERS PROPOSAL

This form does not apply to firms which also undertake construction, installation or fabrication. These firms should complete the Design and Construct Proposal.

A FULL POLICY WORDING IS AVAILABLE ON REQUEST

Please complete and tick boxes as appropriate

In this proposal we use the term 'Principal' to mean any sole principal, partner, director or member of a Limited Liability Partnership.

Reference to 'Proposer' in this proposal shall include all names included under question 1 who will be the Insured in the insurance policy.

Please ensure that **all** relevant sections of the Proposal are completed

1 Name under which business/practice is conducted ('The Proposer')

2 a Addresses of all offices (including postcode and telephone no.)

b Website address

3 a Description of business activities

b Please give details of any areas of specialism

4 Date commenced

5 Give details of the five largest contracts undertaken in the past three years

Starting and Completion dates	Total contract value*	Description of contract & service provided

* Civil and Structural Engineers – total contract value

Other Engineers – value of specific work undertaken by the Proposer

6 Give details of the three largest contracts expected to be undertaken in the next twelve months

Starting and Completion dates	Total contract value*	Description of contract & service provided

* Civil and Structural Engineers – total contract value

Other Engineers – value of specific work undertaken by the Proposer

7 During the past 6 years, has the name of the Proposer been changed or has any amalgamation, acquisition or take-over taken place or have any Principals departed, retired or died?

Yes ☐ No ☐

If 'Yes', give details

8 Give details below of

a Principals (including details if sole principal) and

b consultants under a contract of service with the Proposer

Full name	Age	Qualifications	Date qualified	Number of years in this capacity with the Proposer
a				
b				

9 Give details below of previous business experience, as appropriate, or attach curricula vitae

Newly established business/practice – complete for all Principals

Existing business/practice – complete for each Principal who has held such position with the Proposer for less than 5 years

Name of Principal	Period engaged in previous occupation	Name of firm/ company	Profession or business	Position Held

10 State number of other permanent staff

a qualified

i full-time ii part-time

b all others

i full-time ii part-time

11 Limit of Indemnity required under this insurance

£250,000 ☐ £500,000 ☐ £1,000,000 ☐ Other £
(please specify)

12 How much does the Proposer wish to contribute towards each and every claim?

Tick amount required £1,000 ☐ £2,500 ☐ £5,000 ☐ £10,000 ☐ Other £
(please specify)

13 Is cover required for Partners' Previous Business in respect of any partner named in **8a**?
(this extension covers liability incurred as a Partner in a previous practice).
If 'Yes', state

Yes ☐ No ☐

a for which partners	b title of previous business	c date partner left business	d limit of Indemnity required, if less than that stated in 11

14 Is the Proposer represented in any way in the USA or its territories and possessions or Canada?

Yes ☐ No ☐

If 'Yes', state how (e.g. by subsidiary company, local office, local representative or by any other person or concern holding a power of attorney on behalf of the Proposer)

15 State gross fees (including those paid to sub-contractors) payable by clients for work undertaken

	Last year	Previous year	Forthcoming year (estimated) for new and existing practices
a in the UK (excluding c and e below)	£	£	£
b in the USA, its territories and possessions and Canada	£	£	£
c in the UK and elsewhere (excluding USA and Canada) for clients domiciled in the USA its territories and possessions or Canada, including work for USA companies, subsidiaries of USA companies or USA subsidiaries of companies based elsewhere	£	£	£
d elsewhere* (excluding USA and Canada)	£	£	£
e in the UK for clients domiciled elsewhere* (excluding USA and Canada)	£	£	£
Total of a b c d and e above	£	£	£

* State countries and amounts involved

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	Last year	Previous year	Forthcoming year (estimated) for new and existing practices
a state gross fees paid to subcontractors	£	£	£
b state largest fee earned from any client	£	£	£

17 Indicate which of the following services are performed by the Proposer by showing the percentage of gross fees received during the past year

Architecture	%	Marine Engineering	%
CDM Regulations role of "Principal Designer" formerly CDM co-ordinator	%	Mechanical Engineering	%
Chemical Engineering	%	Mining Engineering	%
Civil Engineering	%	Soil Engineering	%
Electrical Engineering	%	Structural Engineering	%
Electronic Engineering	%	Other (give details)	%
External Wall Fire Review Form EWS1			
i. Option A where external wall materials are unlikely to support combustion	%		
ii. Option B where combustible materials are present in external wall	%		
Heating & Ventilating Engineering	%		

- b** If fees are declared under **17 (CDM Regulations role of “Principal Designer” formerly CDM co-ordinator)**, give details how those in the principal designer role are informed of the duties and responsibilities under The Construction (Design and Management) Regulations 2015 and their training/qualifications to perform the Principal Designer role

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18 If the Proposer engages in the following types of work, state the percentage of gross fees received in the last year

Air conditioning for ‘clean’ rooms	%
Amusement rides and lifting equipment	%
Aviation industry	%
Dams, harbours, jetties, offshore installations and marine projects	%
Design of fire protection and security systems	%
Expert witness work	%
Feasibility studies	%
High rise properties (over 10 stories)	%
Housing developments (up to 50 units)	%
Housing developments (over 50 units)	%
Leisure buildings including hotels	%
Nuclear, atomic or petrochemical industry	%
Office developments	%
Railway signalling equipment	%
Schools, hospitals and municipal buildings	%
Sewage and water schemes	%
Shops	%
Small Industrial units	%
Soil testing and site investigation	%
Tunnels, mines and bridges	%
Other (give details on a separate sheet)	%

19 State percentage of gross fees received in the last year applicable to

Public sector or PFI contracts	%
Housing Association contracts	%
Contract Values over £10m	%

20 a Does the Proposer undertake any work where the construction/installation is carried out outside the United Kingdom?

Yes ☐ No ☐

If ‘Yes’, please give the following details:

Country	Starting and Completion Dates	Total contract value	Description of Contract and Service provided

b Does the Proposer work other than from its U.K. offices?

Yes ☐ No ☐

c Does the Proposer enter into contracts where the jurisdiction is other than U.K. Courts?

Yes ☐ No ☐

If the answer to **b** or **c** is ‘YES’, full details are required (i.e. List the jurisdiction and contract information.)

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21 a Does the business/practice or any Principal act on behalf of, or undertake work for any firm, company or organisation in which the business/practice or any Principal has a financial interest? Yes ☐ No ☐

b Does any Principal perform an executive role or hold a position whereby he or she is able to make a major policy decision on behalf of such firm, company or organisation? Yes ☐ No ☐
If 'Yes', in either case, give details (by separate note, if preferred)

c Is such other company, firm or organisation associated with any process of manufacture, construction or erection or any form of contracting or supply? Yes ☐ No ☐

22 Does the Proposer undertake any contract which involves the business/practice or its subcontractors in
a manufacture, construction, erection or installation Yes ☐ No ☐

If 'Yes', state what proportion of the fees declared relates to such contracts %

b the supply of materials, plant, goods or equipment? Yes ☐ No ☐

If 'Yes',
i does the supply relate to UK branded products only? Yes ☐ No ☐

ii what proportion of the fees declared relates to such contracts? %

A copy of the contract conditions between the Proposer and the manufacturer or source must be attached

23 Does the Proposer use any brochures, written agreements or conditions of contract in connection with the business/practice? Yes ☐ No ☐

If 'Yes', please attach copies

24 Does the Proposer work to a professional code of practice? Yes ☐ No ☐

If 'Yes', provide details in the box below

25 Is the Proposer accredited to or in the process of becoming accredited to ISO 9001, Cyber Essentials or subject to any other form of external assessment? Yes ☐ No ☐

If 'Yes', give details below

26 Is the Proposer able to confirm that

- a** work undertaken by staff is regularly reviewed by a Principal or qualified manager? Yes ☐ No ☐
- b** no disciplinary action has been taken by any outside professional or regulatory body against any Principal or member of staff? Yes ☐ No ☐
- c** steps are taken to ensure compliance with the latest data privacy legislation? Yes ☐ No ☐
- d** commercially licenced and purchased anti-virus software is in operation across their network and that patches & updates are applied regularly in accordance with the suppliers' recommendations? Yes ☐ No ☐
- e** critical/sensitive data is backed up at least weekly to a secure location (i.e. offsite, cloud)? Yes ☐ No ☐
- f** there is a Business Continuity Plan or Disaster Recovery Plan and it addresses cyber risks including back up of data? Yes ☐ No ☐
- g** written procedures or checklists are used for the professional services provided? Yes ☐ No ☐
- h** contracts or terms of acceptance are evidenced in writing, specify the work to be undertaken and the extent of the Proposer's responsibility? Yes ☐ No ☐
- i** records are kept of all contracts, letters of engagement, client meetings and telephone calls? Yes ☐ No ☐
- j** working papers are retained for at least 3 years? Yes ☐ No ☐
- k** diary systems, registers or other procedures are in operation to ensure that deadlines are met? Yes ☐ No ☐
- l** a formal review of working procedures is undertaken at least annually? Yes ☐ No ☐
- m** satisfactory written references are always obtained for new employees? Yes ☐ No ☐

If 'No', to any of the above, give details below.

27 Has the Proposer any existing Professional Indemnity insurance in force? Yes ☐ No ☐

If 'Yes', state

a name of insurer **b** renewal date

28 Has any insurer in respect of the risks to which this proposal relates ever

- a** declined a proposal, refused renewal or terminated an insurance? Yes ☐ No ☐
- b** required an increased premium or imposed special conditions? Yes ☐ No ☐

If 'Yes', in either case, give details

- 29 a** Has any claim been made against the Proposer or any predecessors in business or any Principal, consultant or employee for neglect, error or omission in relation to professional duties? Yes ☐ No ☐
- b** Has the Proposer or any predecessors in business or any Principal, consultant or employee incurred any other loss or expense which might be within the terms of cover? Yes ☐ No ☐
- If 'Yes', in either case, give details below or attach a separate note if preferred

Date of claim or loss	Brief details of each claim or loss	Cost (if any) of claim paid or loss incurred	Estimated outstanding cost

- c** What action has been taken to prevent a recurrence of the situation which gave rise to each claim or loss?
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- 30** Is any Principal, after enquiry, aware of any circumstances which might
- a** give rise to a claim against the Proposer or any predecessors in business or any of the present or former Principals? Yes ☐ No ☐
- b** result in the Proposer or any predecessors in business or any of the present or former Principals incurring any losses or expenses which might be within the terms of this cover? Yes ☐ No ☐
- c** otherwise affect the Company's consideration of this insurance? Yes ☐ No ☐
- If 'Yes', give details including maximum potential cost (by separate note if preferred)

- 31** Has any Principal been involved in any other business in the last 5 years which has been declared bankrupt, insolvent or gone into liquidation? Yes ☐ No ☐
- If 'Yes', please give details of the business including name, address, trade and dates
- Do you wish to pay your premium by monthly instalments?** Yes ☐ No ☐

ADDITIONAL INFORMATION

Use this space to provide further information in support of answers given to questions in this Proposal.
Please state question number clearly.

IMPORTANT NOTICES

Please read the following carefully before you sign and date the Declaration and Undertaking

IMPORTANT NOTICE CONCERNING YOUR DUTY TO MAKE A FAIR PRESENTATION OF THE RISK

Before the insurance policy takes effect the Insured have a duty to make a fair presentation of the risks to be insured under the insurance policy.

A *fair presentation of the risk* is one:

- which:
 - discloses to the Insurer every material circumstance which you know of or ought to know of; or
 - gives the Insurer sufficient information to put the Insurer on notice that it will need to make further enquiries for the purpose of revealing those material circumstances,
- which makes that disclosure referred to above in a manner which is reasonably clear and accessible to the Insurer; and
- in which every material representation as to a matter of fact is substantially correct, and every material representation as to a matter of expectation or belief is made in good faith.

A *material circumstance* is one that would influence the Insurer's decision as to whether or not to agree to insure you and, if so, the terms of that insurance. If you are in any doubt as to whether a circumstance is material you should disclose it to the Insurer.

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

FINANCIAL OR TRADE SANCTIONS

Royal & Sun Alliance Insurance Ltd is unable to provide insurance in circumstances where to do so would be in breach of any financial or trade sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency.

PRIVACY POLICY

RSA is committed to ensuring that your privacy is protected.

For a full explanation of how we use the information we collect about you, how you can contact us if you wish to exercise your rights and the procedure that we have in place to safeguard your privacy please visit:
www.rsagroup.com/support/legal-information/broker-privacy-policy

DECLARATION AND UNDERTAKING

I/We declare that every statement and particular contained within this proposal form:

- which is a statement of fact, is substantially correct, and
- which is matter of expectation or belief, is made in good faith.

If any such facts, expectations and/or beliefs materially change before the insurance policy takes effect I/we undertake to provide details of all such changes to the Insurer in order to comply with my/our obligation to provide a fair presentation of the risk to be insured under the insurance policy.

For the purposes of making this proposal for insurance, I/we agree that the Intermediary (which I/we have appointed to advise in relation to this policy) is acting on my/our behalf and not as an agent of the Insurer.

Signature (Principal)

Date

On behalf of*

*insert name of firm

This insurance will not commence until the Insurer has indicated acceptance of the Proposal. The Insurer reserves the right to decline any Proposal.