



Professional Indemnity
Proposal Form
Design and Construct

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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.



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:

Postcode: email: Website: Fax:

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.	£ <input type="text"/>
B	Turnover from contracts where responsibility for PAD are novated to you.	£ <input type="text"/>
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.	£ <input type="text"/>
D	Turnover from contracts where you have responsibility for PAD but you subcontract those activities to others. Please list the amount of fees paid to sub consultants and answer the sub consultants' questions below.	£ <input type="text"/>
E	Turnover from contracts where you have no responsibility for PAD - There will be no cover for this work under the policy. 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.	£ <input type="text"/>
F	Fee income for PAD where there is no supply/construction or installation of products.	£ <input type="text"/>

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
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

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.

iv. 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? 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		<input type="text"/> %	<input type="text"/> %
Structural Engineering		<input type="text"/> %	<input type="text"/> %
Building Services	Heating & Ventilation	<input type="text"/> %	<input type="text"/> %
	Electrical Engineering	<input type="text"/> %	<input type="text"/> %
	Mechanical Engineering	<input type="text"/> %	<input type="text"/> %
Civil Engineering		<input type="text"/> %	<input type="text"/> %
Soil Engineering		<input type="text"/> %	<input type="text"/> %
Roofing		<input type="text"/> %	<input type="text"/> %
Cladding / Glazing		<input type="text"/> %	<input type="text"/> %
Curtain Walls		<input type="text"/> %	<input type="text"/> %
General construction costs		<input type="text"/> %	<input type="text"/> %
Other, please specify		<input type="text"/> %	<input type="text"/> %

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

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	<input type="text"/>	%
Structural Engineering	<input type="text"/>	%
Civil Engineering	<input type="text"/>	%
Soil Engineering	<input type="text"/>	%
Foundations	<input type="text"/>	%
Roofing/Cladding/Glazing	<input type="text"/>	%
Building Services	<input type="text"/>	%
Other, please specify	<input type="text"/>	%
<input type="text"/>	<input type="text"/>	%

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

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 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				

7a. **Qualified staff**

Please list the principals and staff who are responsible for PAD and 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	NO
b) Power Plant	YES	NO
c) Sewerage* & Water Systems*	YES	NO
d) Petrochemicals & Refineries /Nuclear / Atomic	YES	NO
e) Roads*, Bridges, Tunnels & Dams	YES	NO
f) Harbours & Jetties	YES	NO
g) Mines & Associated Works	YES	NO
h) Demolition	YES	NO
i) Foundations / piling	YES	NO
j) Structural steelwork (where you have some responsibility for design)	YES	NO

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

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

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

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	NO
14. Have you ever been involved with any syphonic drainage system?	YES	NO
15. Have you ever undertaken or do you expect to undertake any work involving basement extensions?	YES	NO
16. Has the firm ever completed or undertaken any surveys / inspections relation to EWS 1 forms?	YES	NO
17. Do all your contracts involve well-established techniques and practices?	YES	NO
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	NO

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.

Associated Companies

20. Does the practice or any partner/principal have any association with or financial interest in any other practice, company or organisation?

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?

If **yes** please provide details.

b) The refurbishment of any building over 4 stories or 18 meters in height?

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?

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:

c. been declared bankrupt or become insolvent or made any voluntary arrangement with creditors or been subject to enforcement of a judgment debt?	<input type="checkbox"/>	<input type="checkbox"/>
d. 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?	<input type="checkbox"/>	<input type="checkbox"/>

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	Role	Qualifications			

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

Print name

Position

Date

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.