
Professional Indemnity Public Liability Employer's Liability

Proposal Form

(for PCG Members who are not: Engineers, or IT Consultants, or IT Contractors)

This Proposal is for a 'CLAIMS MADE' Professional Indemnity coverage together with Public Liability and Employer's Liability that is underwritten on an 'OCCURRENCE' format. It must be completed by a partner or director of the Firm or Company (herein after called the Company). All questions must be answered to enable a quotation to be given. The completion and signature of this proposal does not bind the Proposer or Insurer to complete 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 the section number.)*

Important Note for those purchasing Claims Made, Professional Indemnity Insurance. The Policy for which this Proposal is made, subject to its terms and conditions, is limited to liability for acts for which claims are first made and reported during the Period of Insurance and duly purchased Discovery Period (if applicable).

Important Note for those purchasing Public Liability and Employer's Liability Insurance. This part of the insurance is designed for 'white collar' Consulting Engineers only and not for manual workers. (Incidental testing is not regarded as manual work.) Randell Dorling will offer alternative markets for those engineers who have a manual exposure.

Randell Dorling Limited
52 Lime Street, London EC3M 7NP
Authorised and Regulated by the Financial Services Authority No. 311940
Telephone: 020 7929 5454 Facsimile: 020 7929 4626
Email: info@randelldorling.co.uk

Proposal Form for non-Engineers, non-IT Consultants or IT Contractors Professional Indemnity / Public Liability / Employer's Liability

If you are an Accountant who maintains a practicing certificate, an Architect or a Surveyor, please call us since you may need to purchase a specialist cover. Also, if you have an installation exposure please call us as you may need a more complex policy.

Please complete all of the questions in this Proposal Form in ink, continuing the answer on your headed notepaper where there is insufficient space.

A Director or Senior Partner of the Company **MUST** sign and date this Proposal.

If you have a brochure detailing your operations, please forward a copy with this application.

- 1) a) Name of Company:
- b) Company Status, please tick as appropriate:
- Limited Company () Partnership () Sole trader ()
- c) Are you a PCG Member Yes () No () User ID:
- d) Please confirm that all fee earning shareholders
(be they Directors or not) are members of PCG. Yes () No ()
- e) Contact Name:
- f) Date Established:
- g) Address (including branch address):
-
- h) Telephone Number:
- i) Mobile Number:
- j) Email Address:
- k) Number of : i) Shareholders who are also Fee earners:
- ii) Partners/Directors (if not included above):
- iii) Qualified Employed Staff (if not included in i or ii above):
- iv) Other Employed Staff:

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If you have 3 or more Employees (including directors) please give us an estimate of the Salaries, Wages and Bonuses (excluding Dividends) that you expect to pay during the next Policy period.

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l) Is this a part-time occupation? If Yes, please explain: Yes () No ()

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m) During the past 5 years has the name of the Company been changed? Yes () No ()
If Yes, please give full details:

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n) During the past 5 years has any business been purchased or any merger or consolidation taken place? Yes () No ()
If Yes, please give full details:

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2) Please provide the names, qualifications and relevant experience of all Partners, Directors, Senior Staff or Principals on the Appendix to this Proposal Form. (A CV is acceptable.)

For how many people are you supplying details?

3) Please give the amount of gross fees/income for the last 3 financial years (if applicable) together with an estimate for the forthcoming 12 months:

Year		UK	USA/Canada	Rest of World	Total
19	(2 Years ago)	£	£	£	£
19	(Last Year)	£	£	£	£
20	(Current Year)	£	£	£	£
20	(Est' next year)	£	£	£	£

Your Financial Year ends in which month?

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If you are an Engineer please answer question 4; if an other professional please answer question 5.

- 4) Please provide split of Gross Fees received in the past Financial Year from:

	UK Only	E U	USA/Canada	Elsewhere
a) Architectural	£			
b) Structural Engineering	£			
c) HVAC and Electrical	£			
d) Mechanical Engineering	£			
e) Quantity Surveying / Town Planning	£			
f) Structural Surveys or Valuations (If 'yes' a supplementary questionnaire shall be required)	£			
g) Civil Engineering	£			
h) Telecommunications	£			
i) Computer Aided Design	£			
j) Other work (please specify)	£			

- 5) Please provide a clear description of the Company's activities. (If available please enclose any brochures and/or leaflets issued by the firm together with curriculum vitas of principal members of staff.)

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- 6) Please give the approximate percentages to these specified projects as a percentage of the total work that you have carried out during the past 12 months.

NB If the practice has not been in operation for 12 months, this question is to be answered on an estimated basis.

a) Housing	%	j) Oil / Gas OnShore	%
b) Schools / Universities	%	k) Oil / Gas OffShore	%
c) Commercial	%	l) Landfill / Toxic Waste	%
d) Industrial	%	m) Tunnels / Mines	%
e) Hospitals	%	n) Docks / Dockside Construction	%
f) Swimming Pools / Leisure Centres	%	o) Coastal Defences	%
g) Churches / Cathedrals	%	p) Demolition	%
h) Landscape Architecture	%	q) Others	%
i) Nuclear	%	Total	

* Please give a one paragraph description:

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- 7) Please state the 3 largest current or past contracts (if applicable) where construction or design has commenced during the past 6 years:

	Start Date	Completion Date	Description of Contract	Total Contract Value
a)
b)
c)

- 8) Please state the next 3 largest contracts (if applicable) where construction or design is expected to commence shortly:

Start Date	Completion Date	Description of Contract	Total Contract Value
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a)

b)

c)

- 9) a) If you have signed a contract that stipulates or stipulated that you should maintain minimum limits of Professional Indemnity insurance, please indicate the date that the contract started. (It may be that you should have a policy with a retroactive date that matches this date.)

.....

- b) Do you require a quotation that allows your policy to have a retroactive date to match the one contained in the answer to Question 8 a) above. Yes () No ()

NB1 Given that the Statute of Limitations is usually six years, do you require a retroactive date that covers you for contracts you have completed but where liability for professional negligence might manifest itself afterwards. Randell Dorling may be of further assistance in this matter. Please call us if you require further assistance.

NB2 Remember that this PI cover is claims made insurance, reference to the Randell Dorling website gives an explanation of the differences between claims made and occurrence based coverages (see also Q9c)

- c) If you have signed a contract that stipulates or stipulated that you should have minimum limits of PL or EL and you did not purchase this insurance, then it may be that with the information below we could provide a facility to backdate your coverage.
Do you require such a quote? Yes () No ()

- 10) Is the proposer a member of any consortium or engaged with any other practice or person in a single project or partnership? Yes () No ()

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

Name	Capacity
.....
.....

NB Special arrangements must be made with Underwriters if cover is required for work done whilst as a member of a consortium. In such cases a copy of the consortium agreement will be required.

- 11) Have you, are you or are you contemplating using any form of barter with your clients or suppliers of goods or services? If Yes, please give details. Yes () No ()

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- 12) a) Do you write or anticipate writing Virus Protection Software Yes () No ()
- b) Do you advise on safety systems as they relate to asbestos or terrorism activities? Yes () No ()
- c) Do you have turnkey responsibility for any Project? Yes () No ()

You or your company will be deemed to be involved Live Trading systems in the event that you or your company delivers design services or advice to a live trading system, particularly if involved at the programming level eg that used by a commodity exchange entity, which is expected to be able to be utilised without further testing.

- d) Are you involved in the provision of live trading systems? Yes () No ()

You or your company will be deemed to be involved Live Trading systems in the event that you or your company delivers design services or advice to a live trading system, particularly if involved at the programming level eg that used by a commodity exchange entity, which is expected to be able to be utilised without further testing.

- 13) Please give details of (continuing on headed notepaper if necessary):

- a) Please describe any 'blue collar' activities of the Company (including testing, commissioning, and maintenance) and allocate the percentage of the Company's revenue paid to such staff:

.....

 % of revenue:

b) Please describe any activities of the Company that require the application of heat and allocate the percentage of the Company's revenue paid to such staff:

.....

 % revenue:

c) Please describe any activities of the Company that are undertaken above 10 metres externally and allocate the percentage of the Company's revenue paid to such staff?

.....

 % revenue:

14) Please give details of (continuing on headed notepaper if necessary):

a) Sub-Contractors who carry out any work on your behalf?

'White collar' Sub-Contractors	Yes ()	No ()
Labour only Sub-Contractors:	Yes ()	No ()
Labour Gangs:	Yes ()	No ()

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b) What percentage of the Company's revenue is paid to Sub-Contractors?

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c) Does the Company require labour related Sub-Contractors to carry insurance and at what minimum level?

Professional Indemnity	Yes ()	No ()	Minimum level: £
Public Liability	Yes ()	No ()	Minimum level: £
Employer's Liability	Yes ()	No ()	Minimum level: £

d) If so required, how do you ensure that such cover is in place?

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e) Do you wish to purchase 'white collar' Sub-Contractors extension coverage?

Yes () No ()

Please give details:

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NB It is warranted that such contractors maintain Professional Indemnity Cover of £100,000 in the aggregate cost inclusive, and the contract must preserve the Insurer's ability to subrogate their liability against the Sub-Contractor, unless specifically agreed to the contrary by the Insurer.

- 15) Has the Company been insured previously for: Professional Indemnity? Yes () No ()
 Public Liability Yes () No ()
 Employer's Liability Yes () No ()

If Yes, please provide full details:

Period	Limit	Excess	Premium	Insurer
Professional Indemnity				
Does your policy have a retroactive date?				Yes () No ()
If Yes, then please give details:				
Public Liability				
Employer's Liability				

- 16) Have you at any time previously taken out any Insurance via Randell Dorling Limited?
 Yes No

Please state total limit of Professional Indemnity required:

£100,000 () £250,000 () £500,000 ()
 £1,000,000 () Other () £

NB Normally each quote will include £1million Public Liability and £10million Employer's Liability.

Typically, but not always, those companies with 'white collar' staff working/visiting offshore must refer to a specialist carrier who can offer onshore and offshore Public Liability and Employer's Liability insurance.

Typically, but not always, those companies with more general 'blue collar' staff may have to seek onshore and offshore PL and EL insurance elsewhere.

Shared Professional Insurance Aggregate Limit for All Professionals

When any of the above Professional Indemnity limits are purchased an additional shared limit of £2,000,000 in the aggregate (costs inclusive) is provided also. This limit is shared by all other PCG members who purchase their insurance through Royal & Sun Alliance Insurance plc via Randell Dorling Ltd.

It is essential that the Insured maintains their membership of PCG throughout the period of the Insurance Policy to access this layer (£2,000,000). No one claim and/or individual Insured can impair or exhaust this figure by more than £1,000,000 in the aggregate (costs inclusive).

NB This special feature has been included in policies with a start (inception) date on or after 1st March 2002. More details of how this policy works can be found on the Randell Dorling website and the policy schedule.

- 17) Do you require Excess Public Liability, i.e. in excess of the £1million mentioned above?
 Yes () No ()

If Yes, what limit?

- 18) What date would you like your policy to start:

- 19) Please state the amount of EXCESS you wish to carry in respect of each claim:

£

(Please note that an excess shall be applied by Underwriters although a higher excess shall normally warrant a discount.)

20) Has any Insurer ever:

a) Declined a proposal or renewal for this practice or any Partner / Principal?

Yes () No ()

b) Imposed special terms?

Yes () No ()

c) Cancelled an Insurance?

Yes () No ()

(If Yes, please provide full details.)

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21) Have any claims alleging negligence been made against the Company or its present or past Directors/Partners (whether or not insured)? The answer to this question must reflect Public Liability and Employer’s Liability as well as Professional Indemnity. Yes () No ()

If Yes, please give full details:

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.....
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22) Are any of the Directors / Partners, AFTER ENQUIRY, aware of any circumstances which may give rise to a claim against the Company or its predecessors in business or any of its present or former Directors / Partners? The answer to this question must reflect Public Liability and Employer’s Liability as well as Professional Indemnity. Yes () No ()

If Yes, please provide full details:

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23) Has any Director, Partner or Employee of the proposer, after enquiry, been declared bankrupt, convicted of or charged (even if not yet tried) with a criminal offence other than a motoring offence or otherwise disqualified from office? Yes () No ()

24) Do all contracts contain a governing clause which states that disputes must be resolved within laws of any member country of the European Union? Yes () No ()
If No, please give details:

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.....
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25) EQUIPMENT INSURANCE – OPTIONAL

(Please note that all the premiums below are **inclusive** of 5% IPT AND ARE IN ADDITION TO THE PREMIUMS QUOTED FOR PI, PL AND EL)

(Excess in respect of each and every loss £200.)

Sum Insured / Interest	£500	£750	£1000	£2000	£3000	£4000	£5000	£6000	£7000	£8000
Machinery / Plant	£2.39 <input type="checkbox"/>	£3.56 <input type="checkbox"/>	£4.77 <input type="checkbox"/>	£9.53 <input type="checkbox"/>	£14.30 <input type="checkbox"/>	£19.06 <input type="checkbox"/>	£23.83 <input type="checkbox"/>	£28.59 <input type="checkbox"/>	£33.35 <input type="checkbox"/>	£38.12 <input type="checkbox"/>
Stock / Materials in Trade	£1.60 <input type="checkbox"/>	£2.39 <input type="checkbox"/>	£3.18 <input type="checkbox"/>	£6.36 <input type="checkbox"/>	£9.53 <input type="checkbox"/>	£12.71 <input type="checkbox"/>	£15.88 <input type="checkbox"/>	£19.06 <input type="checkbox"/>	£22.23 <input type="checkbox"/>	£25.41 <input type="checkbox"/>
Software Packages	£19.06 <input type="checkbox"/>	£28.59 <input type="checkbox"/>	£38.12 <input type="checkbox"/>	£76.23 <input type="checkbox"/>	£114.35 <input type="checkbox"/>	£152.46 <input type="checkbox"/>	£190.58 <input type="checkbox"/>	£228.69 <input type="checkbox"/>	£266.81 <input type="checkbox"/>	£304.92 <input type="checkbox"/>
Business Machines (Computer Hardware)	£11.12 <input type="checkbox"/>	£16.68 <input type="checkbox"/>	£22.23 <input type="checkbox"/>	£44.47 <input type="checkbox"/>	£66.70 <input type="checkbox"/>	£88.94 <input type="checkbox"/>	£111.17 <input type="checkbox"/>	£133.41 <input type="checkbox"/>	£155.64 <input type="checkbox"/>	£177.87 <input type="checkbox"/>

Portable Computer equipment included in this cover must be itemised below

Description	Value £	Serial Number
1.		
2.		
3.		

Address at which the above listed Portable equipment normally resides, including post code:

NB If you have computer equipment in your care, custody or control it is excluded from cover unless you negotiate cover with us, this includes equipment owned by you personally.

For a more detailed description of the Equipment Insurance cover please refer to the Wordings contained on our website. There are some useful pointers under FAQs as to how the coverage works.

THIS MUST BE COMPLETED IF EQUIPMENT INSURANCE IS REQUIRED

26) I/We confirm that I/we have not made a claim within the last 7 years be it:

- Business or Residential.
- In excess of £100.00
- Whether or not the claim has been reported to your Insurer.
- Whether or not the claim has been paid/rejected.
- Whether or not there is a reported claim outstanding.
- Whether or not there is a potential claim not reported to your current Insurer.

If you have suffered a property loss that falls within the above categories, then please explain the circumstances with values. (Attach an extra sheet if necessary.)

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Signature:.....

Date:.....

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It is your duty to disclose ALL MATERIAL FACTS to Underwriters. A Material Fact is one which is likely to influence an Underwriter's judgement and acceptance of your proposal. If your proposal is a renewal of an existing policy, it also should include any change in the facts previously advised to Underwriters. If you are in doubt as to whether or not the facts are considered material, you should disclose them.

I / We declare on behalf of the Company that the statements and particulars in this proposal and any appendix or supplementary questionnaire attaching are true and that I / we have not mis-stated nor suppressed any material facts. I / We agree that this proposal, together with any other information supplied by me / us, shall form the basis of any contract of insurance effected thereon. I / We undertake to inform Underwriters of any material alteration to these facts occurring before completion of the contract of insurance. Signing this proposal form does not bind the Proposer or Underwriters to complete a contract of Insurance.

Signature (in ink) of Director:

Full Name (Please Print):

Dated:

Signing this Proposal Form does not bind either the Proposer or the Underwriter to complete a Contract of Insurance.

A copy of this Proposal Form should be retained for your records.

Method of Payment:

Cheque

Credit Card

Instalments

Important Notes:

- a) Please answer all questions.
- b) Sign in ink and date this proposal.
- c) The insurance coverage, unless otherwise noted on the Policy Schedule with which you - as the insured - will be provided, is for Professional Indemnity, Public Liability, and Employer's Liability. The limit for Professional Indemnity will vary according to your requirements, which will be shown on your Policy Schedule. The limit for Public Liability is £1,000,000. The limit for Employer's Liability is £10,000,000.
- d) Reference to the Randell Dorling website will provide you with the wording that accompanies the Policy Schedule.
- e) Also, reference to the Randell Dorling website will explain the different claims triggers for Professional Indemnity, Public Liability and Employer's Liability.

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APPENDIX TO PROPOSAL FORM

Please give names, qualifications and employment history of each Partner, Director or Senior Employee or Principal: (Continue on separate sheet if necessary.)

a) Name & Qualifications b) Employment History (indicate positions held and Year(s))

1. a)

b)

2. a)

b)

3. a)

b)