



PROFESSIONAL INDEMNITY INSURANCE APPLICATION

FOR

SURVEYORS

**W Denis Insurance Brokers Plc
(Professional Risks Division)**

This form is to be returned to:

**W Denis Insurance Brokers Plc
Brigade House, 86 Kirkstall Road
Leeds
LS3 1LS**

**Tel: 0113 243 9812
Fax: 0870 705 2085
E: info@wdenis.co.uk**



This form asks questions about your *Professional Indemnity Insurance* requirements only. The W Denis Group of Companies deal with every class of general insurance as well as financial services. If you are not already insured with us, please specify below should you require a quotation or further information about any other policy. We shall then contact you to give our professional advice and/or to obtain the relevant information to provide suitable quotations:

If any of these are required please either tick the box or specify your renewal month:	
Office / Commercial Combined	
Contractors All Risks / Plant / Hired in Plant	
Employers, Public & Product Liability	
Directors & Officers Liability / Trustee Liability	
Employment Practices Liability	
Crime & Fraud (for partnerships, companies or pension schemes)	
Motor / Fleet	
Group Personal Accident / Sickness	
Private Medical Insurance	
Credit Insurance &/or Political Risks*	
Life Assurance &/or Keyman &/or Pensions &/or Critical Illness+	
The above list is not exhaustive. If you require assistance with any other specialist classes, please ask.	

W Denis Insurance Brokers Plc deal with every class of general insurance, other than:

* W Denis Credit Risks Ltd deal with Credit Insurance and Political Risks.

+ W Denis Financial Services Ltd advise on Life Assurance, Keyman, Pensions, Critical Illness etc.

**IMPORTANT NOTES TO BE
READ PRIOR TO COMPLETION OF THE
SURVEYORS PROPOSAL FORM**

- 1) **SURVEY/INSPECTION AND/OR VALUATION REPORTS** may be undertaken by
 - (a) a Fellow or Associate of the Royal Institution of Chartered Surveyors or
 - (b) a Fellow or Associate of the Incorporated Society of Valuers and Auctioneers or
 - (c) a Fellow or Associate of the Faculty of Architects and Surveyors or
 - (d) a Fellow or Associate of the Royal Institute of British Architects or
 - (e) a Fellow or Associate of the Royal Incorporation of Architects in Scotland

or any person having had 5 or more years experience in such work. NO OTHER PERSONS will be covered by the Policy unless they are suitably supervised or unless special agreement has been obtained from Underwriters prior to cover being granted - their names to be identified in your answer to Question 2d).
- 2) **GENERAL PRACTICE:** Please give a full description of the services performed under this heading. DO NOT include as General Practice those activities specifically mentioned in other sub-sections of Question 5.
- 3) **TOWN PLANNING AND DEVELOPMENT:** is deemed to be outlining planning work only and does not include detailed plans from which a structure will be made.
- 4) **PROJECT MANAGEMENT/PROJECT CO-ORDINATION:** Project Management is the term used where the Firm is responsible for appointing other professional and/or non-professional firms necessary to the contract. Project Co-ordination is the term used in similar cases where the Firm's Principal makes the appointment, whether on the Firm's recommendation or not. An element of Project Co-ordination, but not Project Management, is deemed to be included in all the specialisations listed under Question 5.
- 5) **ARCHITECTURAL WORK:** includes designs of new buildings and structural alterations. "Any one contract value" applies to the total price of the contract and not to individual units within the contract.

SURVEYORS

PROFESSIONAL INDEMNITY INSURANCE

PROPOSAL FORM

1. a) Name(s) of the Firm(s) and Former Firm(s) requiring coverage:-

b) Date(s) of commencement and cessation of the above Firm(s):-

2. a) Principal Address:-

b) All other locations by Town only (or Country if overseas):-

3. a)

Names of all Partners/Directors	Qualifications	Date Qualified	How long as Partner/Director of the Firm(s)

3. b) Is cover required for any Partner/Director for his liability prior to joining the Firm(s)? **YES/NO**

If 'YES' please give details:-

Name(s) of Partner(s) or Director(s)	Name(s) of Previous Firm(s)	Date(s) of leaving previous Firm(s)

c) Please state total number of staff:-

Qualified	Other (ex Administrative)	Administrative	Contract Hire/ Self Employed
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d) Please give names and curricula vitae of any persons falling outside the provisions of Note 1 for whom cover is required.
If none, state 'none'

e) Is cover required for any Consultant to whom work is sub-contracted?
YES/NO

If 'YES' please provide such Consultant's name and qualifications.

4. a) Financial Year End Date/...../.....

	Year	U.K. Business	Overseas Business
b) i) Please state Gross Fee Income received for each of the last five completed Financial Years			

ii) Estimated Gross Fee Income for the current Financial Year			
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c) Please state for the last completed Financial Year the Gross Fees paid to Consultants and/or Sub-contractors

4. d) In connection with overseas business please identify the Countries involved and whether English or overseas jurisdiction applies. Please advise the nature and the method of handling such business.

5. Please indicate as an approximate percentage of Gross Fee Income for the last completed Financial Year:-

a)	QUANTITY SURVEYING		%
b)	GENERAL PRACTICE - See Note 2		%
c)	BUILDING SURVEYING		%
d)	ESTATE/HOUSE AGENCY/SALES (i) Residential		%
	(ii) Commercial		%
e)	SURVEY/VALUATION/INSPECTION REPORTS (RESIDENTIAL) Please give numbers of each, together with brief details of type/format of word processed surveys used if any.		%
		NUMBER OF REPORTS	
	(i) full structural surveys		
	(ii) partial surveys (house buyers etc.)		
	(iii) building society valuation reports		
f)	SURVEY/VALUATION/INSPECTION REPORTS (COMMERCIAL)		%
g)	PROPERTY/ESTATE/LAND MANAGEMENT		%
h)	LAND/MINERAL/HYDROGRAPHIC SURVEYING		%
i)	AUCTIONEERING (i) Livestock markets		%
	(ii) Fine art		%
	(iii) Other		%
j)	TOWN PLANNING AND DEVELOPMENT (where no detailed designs from which a structure will be made - See Note 3)		%
k)	(i) PROJECT MANAGEMENT - See Note 4		%
	(ii) PROJECT CO-ORDINATION - See Note 4		%
l)	ARCHITECTURAL where any one contract value exceeds £25,000 - See Note 5		%

Please give details of the five largest contracts during the past six years:

DATES STARTED COMPLETED	CONTRACT VALUE	TYPE OF BUILDING	EXTENT OF RESPONSIBILITIES (delete as necessary)
1) /			*DO/DS/DSPM/REF
2) /			*DO/DS/DSPM/REF
3) /			*DO/DS/DSPM/REF
4) /			*DO/DS/DSPM/REF
5) /			*DO/DS/DSPM/REF

- * (DO) Design only:
 (DS) Design and Supervision:
 (DSPM) Design, Supervision and Project Management:
 (REF) Refurbishment where load bearing walls are affected.

m) BUILDING SOCIETY AGENCY(IES)	%
n) INSURANCE AGENCY	%
o) LOSS ASSESSING OR ADJUSTING	%
p) ANY OTHER WORK not mentioned above Please give details.	%
	100%

6. a) Does/Do the Firm(s) or any Partner(s)/Director(s) undertake any work for any other Partnership, Company or Organisation in which the Firm(s) or such Partner(s)/Director(s) has/have a financial association or interest? (Apart from shares held in Public Companies)

YES/NO

If 'YES' please give details.

- b) Does/Do the Firm(s) or any Partner(s)/Director(s) exercise a controlling interest in any of the above Partnerships, Companies or Organisations?
YES/NO

If 'YES' please give details.

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7. a) Is/Are the Firm(s) or any Partner(s)/Director(s) a member of a Joint Venture or Consortium or working in association with any other Partnership, Company or Organisation?
YES/NO

If 'YES' please give details

- b) Has/Have the Firm(s) or any Partner(s)/Director(s) previously been a member of a Joint Venture or Consortium or worked in association with any other Partnership, Company or Organisation?
YES/NO

If 'YES' please give details.

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8. Please answer the following as applicable:-

- a) Has/Have the Firm(s) sustained any loss through the Fraud or Dishonesty of any person? Does/do the Firm(s) know of any Fraud or Dishonesty at any time of any past or present Partner, Director or Employee?
YES/NO

If 'YES' please give details and state the precautions taken to prevent recurrence.

- b) Does/Do the Firm(s) always require satisfactory references when engaging Employees?
YES/NO

- c) Is a Partner, Director or Employee of the Firm(s) allowed to sign cheques on his signature alone?
YES/NO

If 'YES' describe circumstances and state limit.

- d) How often are checks carried out on all entries in the Cash Book with paying-in books, receipts, counterfoils and vouchers and reconciled with Bank Statements, including the balance of cash and unrepresented cheques, independently of Employees receiving or banking monies in respect of monies belonging to the Firm(s) as well as in trust on behalf of others?
- e) Please confirm that the Annual Accounts have been prepared and/or Certified by an independent Accountant or Auditor

Confirmed (Initial)

9. a) Please give details of existing Professional Indemnity Insurance:-

<u>Expiry Date</u>	<u>Insurer</u>	<u>Limit</u>	<u>Excess</u>
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- b) Has any Proposal for similar Insurance made on behalf of the Firm(s), any former Firm(s) or any Partner(s)/Director(s), ever been declined or has any such Insurance ever been cancelled or renewal refused?

YES/NO

If 'YES' please give details

- c) What is the amount of Indemnity required?

£

- d) What is the amount of Excess the Firm(s) would be prepared to bear in respect of each claim?

£

10. Is the Proposer aware, AFTER FULL ENQUIRY

a) of any claim having been made against the Firm(s) or former Firm(s) or its/their present and/or past Partner(s) or Director(s) whilst in this/these Firm(s) or any Former Firm(s)?

YES/NO

b) of any circumstances which are likely to give rise to a claim against the Firm(s) or former Firm(s) or its/their present and/or past Partner(s) or Director(s)?

YES/NO

If 'YES' to either of these questions please give full details, including dates and amounts or potential amounts involved.

PLEASE NOTE IT IS IMPERATIVE TO ANSWER THESE QUESTIONS CORRECTLY. FAILURE TO DO SO COULD PREJUDICE YOUR RIGHTS.

I/We declare that the statements and particulars in this Proposal are true and that I/we have not mis-stated or 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. I/We undertake to inform Underwriters of any material alteration to these facts occurring before or after inception of the Contract of Insurance. Signing this Proposal does not bind the Proposer or Underwriters to complete this Insurance.

Dated this day of 20

FOR AND ON BEHALF OF
(Insert name(s) of Firm(s))

Signature of Partner or Director

A COPY OF THIS PROPOSAL SHOULD BE RETAINED BY YOU FOR YOUR RECORDS.

IMPORTANT

Disclosure of material facts or information.

It is essential that every Proposer or Insured when seeking a quotation, taking out or renewing an Insurance, reveals to the prospective Underwriters any material facts or information (including any material circumstances or change in circumstances) which might influence the judgement of Underwriters in fixing the premium or in determining whether they will accept the risk. Failure to do so may render the Contract of Insurance voidable from inception at the option of Underwriters and enable them to repudiate liability thereunder. If you have any doubt as to what constitutes a material fact or circumstance, seek your Broker's advice.

SUPPLEMENTARY SURVEYORS QUESTIONNAIRE

This Supplementary Questionnaire will form an integral part of the Proposal Form and the duty of disclosure of all material facts remains.

- (a) Please advise the approximate geographical spread of your surveys/valuations in the last three years:

Scotland	%
North West England	%
North East England	%
Midlands	%
Wales	%
East Anglia	%
South West England	%
London/South East England	%
Others, please specify	%

	100%

- (b) (i) Please indicate the value of the largest property surveyed/valued in the last three years. £
- (ii) Please advise your five largest Clients for surveys/valuations in the last three years:

	<u>Name</u>	<u>Year undertaken</u>	<u>Approx % of total gross earnings for relevant year</u>
1)			
2)			
3)			
4)			
5)			

- (c) Is it your practice to always re-inspect for re-valuations or assignments of existing surveys?

If not, what is the maximum period for which you deem your valuation/survey to be current before such re-inspection is required?
Please specify.

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- (d) What, if any, internal Quality Assurance Standards are in current practice to confirm/support the accuracy of any valuation/survey?
Please advise nature and period of use.

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- (e) Do you operate any form of either manual or computer cross referencing of valuations of similar/identical properties?
Please specify.

Signature of Proposer

Date