

CIEEM Members Professional Indemnity Insurance Scheme

Working in partnership with CIEEM, MFL Affinity is pleased to offer our Professional Indemnity Insurance facility for Full and Associate Members of CIEEM.

The scheme offers excellent insurance protection and will satisfy your requirements for good quality cover for the main professional liabilities you may incur in the course of your business, at extremely competitive prices. Premiums start at £125.00 plus Insurance Premium Tax and will be dependent on the stated fee income and limit of indemnity chosen.

The scheme is designed to accommodate CIEEM registered members in the UK and Eire. Our approach ensures each practice received appropriate professional advice, on the policy cover, collateral warranties* and claims.

The CIEEM Professional Indemnity scheme - Key features

Main Insuring Clause: The Scheme policy provides cover for all claims first made against the insured parties during the period of insurance, which the insured parties may become legally liable to pay in consequence of the exercise and conduct of their professional business by the insured parties and/or by others acting on their behalf.

The policy is written on a civil liability "basis"**.

Additional Covers Include:

- Loss or Damage to documents
- Reasonable costs for protection of copyright or other intellectual property
- Indemnity to employees, former employees and consultants
- Compensation for court attendance
- Reasonable costs for defence of criminal prosecutions arising out of potential claims under the policy
- Fee recovery
- Innocent non-disclosure protection
- Cover for claims arising from pollution and contamination (subject to a Limit of Indemnity restricted in the aggregate during the policy period)
- Optional Public Liability cover***
- First claim is nil excess for practices with a fee income under £50,000
- Free run off option for retired members with a minimum of 2 years scheme membership
- Claims notification conditions
- Conduct of claims conditions
- Subrogation and Contribution conditions
- QC Clause Re Policy Disputes
- Special Conditions Re Adjudications

Please note you should read the policy conditions in full upon receipt of the full policy document.

Principal Exclusions:

- Civil Liabilities more properly insured under Motor, Marine, Employers' Liability, Employment Protection, Public Liability or Products Liability Insurance Policies
- Controlling Interest Exclusion
- Contractual Liability for Express Guarantees, Liquidated Damages or Penalties
- Nuclear & War Risks
- Computer Virus Exclusion

Special Ancillary Services:

- Free legal advice help line****
- Collateral warranty vetting service*

*Collateral warranty vetting service only available to insureds domiciled in the UK

** For a definition of "civil liability", visit: www.m-f-l.co.uk/faqs

*** Additional cover only available to insureds domiciled in the UK

**** Provided by Barbican Protect Legal Services and only available to insureds domiciled in the UK



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1) Name(s) of Proposer including all entities for which cover is required and their trading names:
 Please use Page 5 of this form to note additional names

Name(s)	Date commenced trading
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2) Principal Address:

Please use page 5 of this form to note additional offices by town and/or country

Name of Contact:	Telephone Number:
Email:	Fax Number:

3) Professional Body Memberships, Accreditations and Awards

Professional Body	Membership Number(s):
CIEEM Individual Member Numbers:	# # # #
Additional Body Memberships:	#
Awards:	
Accreditations (ISO9001 or similar):	

Please use page 5 of this form to note further details of professional body memberships, accreditations and awards.

4) Please advise the numbers of:

Principal/Partners/ Directors:	Qualified Staff:	Self Employed Staff:	Administrative/Other staff:
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Principals/Directors/Partners details (please continue on a separate appendix sheet if necessary):

Full Name	D.O.B	Professional Qualifications	Date Qualified	Years in position
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5) Have any individuals that have been referred to in question 4 ever been the subject of a disciplinary action by an authority as a result of their professional activities, or has any previous Professional Indemnity Insurance been cancelled or renewal been refused? Yes No

If you've answered 'Yes', please provide details in the additional information section on page 5 of this form.

6) Have there been any material changes to your business or any amalgamations or acquisitions during the past six years? Yes No

If you've answered 'Yes', please provide details in the additional information section on page 5 of this form.

7) Does the practice or any Partner/Director or Principal provide services to any partnership, company or organisation in which they are able to make a major policy decision on behalf of such partnership, company or organisation? Yes No

If you've answered 'Yes', please provide details in the additional information section on page 5 of this form.

8a) Please state gross fees (including those paid to subcontract) payable by clients for work undertaken:

Financial year end	Last Completed Financial Year	Previous Year	Projected Next Financial Year
In the United Kingdom	£	£	£
Elsewhere excluding USA/Canada	£	£	£
Totals	£	£	£

Please refer to CIEEM Insurance Services if any work is undertaken in USA/Canada.

8b) Please state for the last completed financial year:

Gross fees paid to sub-contractors that maintain their own PI cover and for which a letter of confirmation is obtained	£
Gross fees from non-proceeded design and/or concept work only	£

9) Does the practice undertake any contract which involves the business/practice or its sub-contractors in manufacture, construction, erection or installation, supply of materials, plant, goods or equipment? Yes No

If you've answered 'Yes' to this question, please state what proportion of the fees declared relates to such contracts. %

10) The following list of services is deemed to be covered as standard work undertaken by CIEEM members. The list is not exhaustive, therefore do not hesitate to contact McParland Finn Ltd should you require clarification or if you are involved in any additional activity.

Agriculture/Copy Writing and Editing/Data Collation and Analysis/Documentation and Bibliographical Research/Ecological Survey and Mapping/Ecotourism and Recreation/Environmental Finance, Investment and Subsidy Advice/Environmental Health and Safety Advice/Environmental Assessment/Environmental Interpretation/Environmental Policy and Law/Expert Witness Work/Forestry/Habitat Creation and Restoration/Land Use Planning/Natural Resource Management and Utilisation/Natural Conservation/Planning Supervisor/Site Planning and Management (wildlife and countryside)/Taxonomy and Species Identification/Teaching and Training/Urban Wildlife Management

Please note that cover is not provided for the remediation of contaminated land. For the avoidance of doubt contaminated land includes: Former landfill sites; Waste Transfer Stations, or other Waste disposal sites; and Land, which has been polluted with unnatural substances or pollution, which has damaged the site.

If you undertake any services outside the above list then please give full details in the space below.

Description of services	Fees
	£
	£
	£
	£

11) Please state the five largest contracts where construction has been started during the last FIVE years:

Start date	End date	Brief description of the project	Total contract value	Firm's contract value	Firm's fee
			£	£	£
			£	£	£
			£	£	£
			£	£	£
			£	£	£

12) After full enquiry of all professional staff, during the past 10 years, have any claims been made against the Proposer or have any circumstances arisen which may give rise to claims against the Proposer, whether reported to professional indemnity insurers or not? Yes No

If you've answered 'Yes' to this question, please provide details in the additional information section on page 5 of this form.

13) Please provide details of your current insurance arrangements (if none, please state 'NONE'):

Limit of Indemnity	Policy Excess	Insurer	Placing Broker	Renewal Date	Current Premium
£	£				

14) Quotations required:

Professional Indemnity	Limit of Indemnity				Public Liability	Limit of Indemnity	
	£100,000	<input type="radio"/>	£1,000,000	<input type="radio"/>	***	£1,000,000	<input type="radio"/>
	£250,000	<input type="radio"/>	£2,000,000	<input type="radio"/>		£2,000,000	<input type="radio"/>
	£500,000	<input type="radio"/>	£3,000,000	<input type="radio"/>			
	£750,000	<input type="radio"/>	£5,000,000	<input type="radio"/>			
	Excess	£	Other	£			

***Please complete a separate proposal form. Please call 0161 236 2532 or download a copy from www.cieem-insurance.co.uk/publicliability.

Additional Information

1)	Additional Name of Insured	Date Established
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2)	
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3)	
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4)	
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5)	
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6)	
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7)	
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12)	Date of Claim/Loss	Full details (including whether it is claim, loss or circumstance/potential claim)	Cost of Claim/Loss	Estimated costs of Claim/Loss Outstanding
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£	£
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£	£
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£	£
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MATERIAL INFORMATION:

It is essential that you, when seeking a quotation to take out or renew any insurance, disclose to the prospective insurers all material facts and information (including all material circumstances) which might influence the judgement of an Insurer in deciding whether to accept the risk and on what terms. Failure to do so entitles the insurers, if they so wish, to avoid the contract of insurance from inception. 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 supplementary 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.

Signature	
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Date	
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Please return this application form to CIEEM Insurance Services via e-mail: info@cieem-insurance.co.uk