



Proposal Form for Surveyors & Estate Agents Professional Indemnity Insurance

IMPORTANT INFORMATION REGARDING COMPLETION OF THIS FORM

Method Of Completion

- This proposal form may be completed in ink or electronically, provided you print out an original and sign and date the declaration;
- ALL questions must be answered (if necessary comment as “not applicable” or “none”);
- Please review the complete document before signing and dating the declaration;
- Please post the original form to us after taking a copy for your records. A faxed or electronic copy will enable work to commence on your behalf straight away.

Presentation

- Insurers see many proposals during the course of a working day and it is therefore important that your proposal form is completed fully, clearly and accurately. First impressions really do count here;
- If there is insufficient space in the proposal form or simply to provide underwriters with a better understanding of your experience, expertise or activities, please supply additional information on your letter headed paper;
- CV's of your principals should be supplied if you have not previously been insured or if any principal has been in their current position fewer than five years;
- Standard contract conditions, brochures or other marketing material should be supplied if this helps to describe the activities undertaken or the potential professional liabilities faced;

Disclosure

- You have a legal duty to disclose to insurers all material information which may affect their judgement in determining whether to provide you with insurance and if so on what terms. In the case of renewal of existing insurance arrangements, this includes any material changes to information already disclosed to insurers;
 - If you are in any doubt as to whether or not information is material, you should disclose it, even if there is no specific relevant question in the proposal form;
 - It is particularly important to disclose all potential professional negligence claims that may be made against you and to notify your current underwriters of such matters as appropriate;
 - Failure to disclose material information may give underwriters the right to avoid any contract of insurance they may subsequently issue, with the consequence that you will not be protected for any claims notified under that insurance.
-

1. **NAME(S) OF FIRM(S)** (Please include any predecessors or acquisitions for which cover is required. Continue on separate sheet if necessary)

Practice Name	Date Commenced	Date Ceased

2. **CURRENT ADDRESS/ES OF FIRM(S)** (Please list all locations by Town (or Country if overseas) and identify the supervising Partner/Director at each location. Please continue on separate sheet if necessary).

Address	Partner/Director In Charge

Contact Name		Telephone Number	
E-Mail		Fax Number	

3. **PARTNERS/DIRECTORS/SOLE PRACTITIONERS & CONSULTANTS**

Names of: a) Partners/Directors/Sole Practitioners	Qualifications	Date Qualified	Number of Years as Partner/Director/Sole Practitioner with the firm(s)
b) Consultants			
a)			
b)			

4. **If cover is required for any Partner/Director for Past Liability prior to joining the above Firm(s)**
Please advise:

a) Name of Partner/Director	
b) Name of Previous Firm(s)	
c) Period to be covered	

5. NUMBER OF STAFF (Not including Partners, Directors and Consultants)

Qualified Staff	Other Technical Staff	Administrative & Secretarial Staff	Total

6. If you use sub-contractors

Please advise:

a) Approximate percentage of work sub-contracted	
b) For which work are they used?	
c) Do they hold their own PI insurances?	

7. SURVEY/INSPECTION/VALUATION REPORTS

a) Cover does not normally apply to any survey/valuation work unless carried out by those persons holding one of the below-mentioned qualifications, or by persons with at least five years' survey/valuation experience, or by others who are supervised by qualified persons. If cover is required for any other individuals, please provide details in the box below.

- Fellow or Professional Associate of the Royal Institution of Chartered Surveyors
- Fellow or Associate of The Incorporated Society of Valuers and Auctioneers
- Fellow or Associate of the Faculty of Architects and Surveyors
- Fellow or Associate of the Royal Institute of British Architects
- Fellow or Associate of the Royal Incorporation of Architects in Scotland

--

b) Please advise the approximate geographical spread of valuations over the last three years:-

London	%	South West England	%
South East England (ex London)	%	Northern England/Scotland	%
Midlands	%	Others	%
Wales	%	Please specify:	
East Anglia	%		

c) Please advise your five largest surveys/valuations in the last three years (by individual property value):

NAME	PROPERTY VALUE
1)	£
2)	£
3)	£
4)	£
5)	£

d) Is it your practice to always re-inspect for revaluations or assignments of existing Surveys?

YES NO

If "NO", please advise the maximum period for which you deem your valuation/survey to be current before such re-inspection is required:

e) What, if any, internal Quality Assurance Standards are in current practice to confirm/support the accuracy of any valuation/survey? Please advise nature of QA procedures and how long these have been used below:

f) Do you operate any form of database of comparable valuations of similar/identical properties? If so, please specify below:-

8. OTHER FINANCIAL INTERESTS Does the Firm(s) or any other Partner/Director undertake work for any partnership, company or organisation in which they are in a position to exercise a controlling interest?

YES NO

If "YES", please state the name and nature of such Organisation and outline work undertaken below:

9. GROSS FEE INCOME Please advise for the last THREE COMPLETED FINANCIAL YEARS

FINANCIAL YEAR ENDING	TOTAL GROSS FEE INCOME	LARGEST SINGLE FEE
	£	£
	£	£
	£	£
ESTIMATED TOTAL GROSS FEE INCOME FOR THE CURRENT FINANCIAL YEAR		
£		

10. DISCIPLINE PROFILE Please advise approximate split of work during the last completed Financial Year within each of the disciplines below:

(a) Quantity Surveying (Other than specific items listed below)	%
(b) General Practice (Other than specific items listed below)	%
(c) Building Surveying (Other than specific items listed below)	%
(d) Estate/House Agency/Sales (i) Residential	%
(ii) Commercial	%
(e) Survey/Valuation Reports (Residential Property)	
(i) Full Structural Surveys	%
(ii) Partial Surveys (Homebuyers etc)	%
(iii) Valuations for Lenders	%
(f) Survey/Valuation Reports (Commercial Property and Land)	
(i) For Lending Purposes	%
(ii) For Purchasers	%
(iii) For Accounting Purposes	%
(iv) Other (please provide details)	%
(g) Survey/Valuation Reports (Agricultural Property)	
(i) For Lending Purposes	%
(ii) Other (please provide details)	%
(h) Plant & Machinery Valuations	%
(i) Rent Reviews/Lease Renewals	%
(j) Commercial & Agricultural Property/Estate/Land Management	%
(k) Residential Lettings/Management	%
(l) Land/Mineral/Hydrographic Surveying	%
(m) Auctioneering – (i) Livestock	%
(ii) Fine Art	%
(iii) Plant & Machinery	%
(iv) Other	%
(n) Project Management (Where the Firm is responsible for appointing other professionals and/or contractors in accordance with the contract)	%
(o) Project Co-ordination (Where the Firm's principal makes the appointments, whether on the Firm's recommendation or not)	%
(p) Architectural	%
(q) Rating	%
(r) General Insurance Agency & Building Society Agency	%
(s) Financial Services (completion of a separate Questionnaire may be required)	%
(t) Planning & Development Consultancy	%
(u) Home Information Packs	
(v) Energy Performance Certificates	
(w) Home Condition Reports	
(x) Any Other Work – Please advise details:	
	%
	100%

11. Under Q10 DISCIPLINE PROFILE above For any activities where you have answered "Nil" please give details if you have undertaken such work in the last six years (or at all, if Financial Services)

--

12. PROJECT MANAGEMENT/PROJECT CO-ORDINATION
Please advise contract values of the five largest jobs in the last three years:

Contract Value (£)	Project Management/Project Co-ordination?

13. RESIDENTIAL ESTATE AGENCY
Please advise the approximate range of individual property values handled currently

Lowest Property Value (£)	Highest Property Value (£)	Average Property Value (£)

14. COMMERCIAL ESTATE AGENCY
Please advise the approximate range of individual property values handled currently, together with details of types of property handled (including agricultural property, if applicable)

Lowest Property Value (£)	Highest Property Value (£)	Average Property Value (£)

Types Of Property Handled:

--

15. OVERSEAS WORK

a) If you have undertaken overseas work at any time in the past, please provide full details, including details of countries and jurisdictions involved:

--

b) Please advise how overseas work is/was controlled:

--

16. ARCHITECTURAL WORK Where this is undertaken please give details of five largest contracts during the last six years

DATE STARTED / COMPLETED	CONTRACT VALUE	NATURE OF BUILDINGS	EXTENT OF RESPONSIBILITIES (Delete as necessary)
			* DO/DS/DSPM/REF
			* DO/DS/DSPM/REF
			* DO/DS/DSPM/REF
			* DO/DS/DSPM/REF
			* DO/DS/DSPM/REF

* (DO) Design Only : (DS) Design & Supervision : (DSPM) Design, Supervision & Project Management : (REF) Refurbishment where load bearing walls are affected

17. FRAUD & DISHONESTY

a) Has the Firm(s) sustained any loss through the fraud or dishonesty of any person during the last six years? YES NO

If "YES", please give details below:-

b) Does the Firm(s) always require satisfactory written references when engaging new Employees? YES NO

c) Is any Partner/Director/Employee allowed to sign cheques on their sole signature? YES NO

If "YES", please advise name and limit below:

d) Please confirm that the Annual Accounts have been prepared and/or certified by an independent Accountant or Auditor YES NO

18. POLLUTION AND CONTAMINATION

a) Please provide details below if you have been involved in any work involving polluted or contaminated land:

Nature Of Work	Firm Involved? (Y/N)	Fees (£) Past Financial Year	No of Years' Experience
Environmental monitoring, studies, assessments, reports, surveys, or audits			
Valuations of land known to be contaminated			
Management of land known to be contaminated			
Planning advice on environmental matters			
Pollution control advice and consultancy			
Design, supervision or project management of clean-up operations			
Other work (please give details below)			

b) Please provide details of any exclusions of liability for pollution or contamination in your contracts below:

c) Please provide details of your experience in the field of Pollution or Contamination, with particular reference to the individuals involved. Please attach CVs if available

19. (a) CURRENT INSURANCE ARRANGEMENTS Please advise:
(Please do not complete if already insured through McParland Finn)

Limit of Indemnity	Excess	Premium	Insurer	Renewal Date	Period Continuously Insured
£	£	£			

(b) PREVIOUS INSURANCE Has any similar insurance for the Firm(s) or any Partner/Director been declined, cancelled or renewal refused?

YES NO

If "YES", please give details below:-

20. QUOTATIONS REQUIRED

Limits of Indemnity	£	£	£
Excess(es)	£	£	£

PLEASE NOTE: IT IS IMPERATIVE THAT THE FOLLOWING QUESTION IS ANSWERED CORRECTLY AS FAILURE TO DO SO COULD PREJUDICE YOUR RIGHTS IN THE EVENT OF A CLAIM ARISING IN THE FUTURE.

21. CLAIMS &/OR CIRCUMSTANCES (Details can be provided on page 9 of this Proposal Form)

- a) **CLAIMS** During the last ten years, in respect of any of the risks to which this proposal relates, have any claims been made (whether successful or not) against the Firm(s) listed in Question 1 above or any past or present Partner, Director or Sole Practitioner? **YES** **NO**

If "YES", please give full details including amounts involved and settlement dates where appropriate below:

CLAIMS PAID:
CLAIMS OUTSTANDING:

- b) **CIRCUMSTANCES** Are any of the Partners/Directors AFTER ENQUIRY aware of any circumstances which may give rise to a claim against the Firm(s) listed in Question 1 above or any present or former Partners/Directors/Sole Practitioners? **YES** **NO**

If "YES", please give full details including amounts involved below:-

--

Please read the following paragraph carefully before signing the declaration below:

It is essential that every Proposer or Insured, when seeking a quotation to take out or renew any insurance, discloses to any prospective Insurers all material facts and information which might influence the judgement of Insurers in deciding whether or not to accept the risk, and at what terms. The obligation to provide this information continues up until the time that there is a completed contract of insurance. Failure to do so entitles Insurers, if they so wish, to avoid the contract of insurance from inception, and so enables them to repudiate liability thereunder. If you have any doubt whatsoever as to what constitutes a material fact or circumstance, please do not hesitate to contact MFL for advice.

DECLARATION

I/We declare that the above statements and particulars are true and I/We have not suppressed or misstated any material facts.

I/We agree that this proposal, together with any other information supplied by me/us, shall form the basis of any subsequent contract of insurance between me/us and Insurers.

Signed:

Date:

For and on behalf of:

PLEASE RETAIN A COPY OF THIS PROPOSAL FOR YOUR RECORDS.

COMPLETION DOES NOT BIND YOU OR INSURERS TO COMPLETE A CONTRACT OF INSURANCE

SURVEYORS PROFESSIONAL INDEMNITY INSURANCE

CLAIMS/CIRCUMSTANCES SUMMARY

<i>Date Notified</i>	<i>Details of Claim or Circumstance</i>	<i>Reserve and when set</i>	<i>Payment and when paid</i>	<i>Open/Closed</i>
	<p><i>Claimant:</i></p> <p><i>Cause/Alleged Cause:</i></p> <p><i>Current Status:</i></p>			
	<p><i>Claimant:</i></p> <p><i>Cause/Alleged Cause:</i></p> <p><i>Current Status:</i></p>			
	<p><i>Claimant:</i></p> <p><i>Cause/Alleged Cause:</i></p> <p><i>Current Status:</i></p>			