

ASE INSURANCE AGENCY (UK) LTD

PROFESSIONAL INDEMNITY INSURANCE

INSURANCE PROPOSAL FORM FOR ARCHITECTS

ADVICE ON COMPLETING THE PROPOSAL FORM

To allow us sufficient time to time negotiate with Insurers, please ensure you return this proposal form as soon as possible. It is essential that you allow sufficient time to complete the proposal form and provide accurate information.

DEFINITIONS OF TERMS USED IN THIS PROPOSAL FORM

- 'Principal' means: Any Partner(s), Director(s), Member(s)
- 'Employee' means: Any person who is or has been under a contract of service for or on behalf of the Firm.
- 'Senior Management' means, in accordance with the Insurance Act 2015: those individuals who play significant roles in the making of decisions about how the Insured's activities are to be managed or organised. Under Section 4 of the Insurance Act 2015 an Insured must disclose all material circumstances known to its 'senior management' and those persons responsible for the Insured's insurance.

DUTY OF FAIR PRESENTATION

Under English law, you owe a duty of disclosure to the Insurer which includes your duty to make a fair presentation of the risk. A 'fair presentation' is one:

- which clearly discloses all material circumstances which the Insured's Senior Management, including persons responsible
 for the Insured's insurance, know or ought to know following a reasonable search or which is sufficient to make the Insurer
 ask questions about the risk. A circumstance is material if it would influence an Insurer's judgment in determining whether
 to take the risk and, if so, on what terms. If you are in any doubt whether a circumstance is material we recommend that it
 should be disclosed;
- which discloses information in a manner which is clear and accessible to a prudent Insurer;
- in which every material representation as to a matter of fact is substantially correct and every material representation as to a matter of expectation or belief is made in good faith.

Failure to disclose a material circumstance may entitle an Insurer to:

- in some circumstances, avoid the Policy from inception and in this event any claims under the Policy would not be paid;
- impose different terms on your cover; and/or
- proportionately reduce the amount of any claim payable.

This duty applies:

- before your cover is placed;
- when it is renewed; and
- at any time that it is varied.

Your Policy wording may also provide that this duty continues for the duration of the Policy.

You should contact us immediately for assistance if you are unsure whether information may be material, or if it comes to your attention that you may have not disclosed full and accurate information.

GENERAL INSTRUCTIONS RELATING TO COMPLETION OF THE FORM

- Please ensure this proposal form is completed by a Principal of the business.
- A response to all questions must be entered. Where a question is not relevant to your business, please respond N/A.
- If the proposal form is completed by just one of the Principals, please ensure that full consultation is made with the Senior Management, prior to submission of this form and that they, in turn, have consulted those for whom they are responsible.
- If you have completed the form electronically, please print and sign it before returning it to us, either electronically or by post.
- If there is insufficient space to answer any questions please provide full details on your headed paper. Please ensure that any additional information is signed, dated and makes clear reference to the question(s) on the Proposal Form, to which it refers.
- Depending upon the qualifications and/or experience of the Principal(s), Insurers reserve the right to request a Curriculum Vitae and details of any circumstances or claims pertaining, in the past 5 years, irrespective of whether they were employed by the business at the time.
- Completion of this proposal form does not automatically bind the Principal, the Firm or Insurers to effect a contract of insurance.
- A copy of this proposal should be retained for your own records.

CLAIMS AND CIRCUMSTANCES

Whilst every question on the proposal form is important and constitutes material information upon which Insurers rely, Insurers will be particularly interested in your history of claims and/or circumstances.

In order to ensure that all notifiable matters are declared, the recommended practice would be for each Principal including all members of the Senior Management and other senior members of staff to sign a declaration to the effect that he/she has investigated the areas for which he/she is responsible and can confirm that there are no claims or circumstances other than those declared in the proposal form.

After completion of the proposal form and prior to the expiry of the firm's current insurance, a check should be undertaken within the Business to ensure that there are no claims or circumstances of which anyone is aware other than those already notified in the proposal form.

If any new matters are discovered, these should be immediately notified to ASE Insurance Agency if we are your current Broker. If we are not your current Broker, then you should notify your current Broker/Insurers and ASE. Such notifications should reach your current Broker/Insurers and ASE Insurance Agency prior to the expiry date of the firm's current insurance.

CONTACT US

Your completed proposal form can either be emailed or posted to us using the contact details below. Please retain a copy for your own records. Please do not hesitate to contact us if you have any questions.

ASE Insurance Agency (UK) Ltd The Old Post Office 2 Mill Road Maldon Essex CM9 5HZ 01621 851 916 asecontact@aseinsurance.co.uk

PROFESSIONAL INDEMNITY INSURANCE PROPOSAL FORM FOR ARCHITECTS

1	a) The Firm / Practice (including any Predecessor(s) if cover required)										
	b) Indicate status: i.e. Practice, Limited Liability Company or Unlimited Liability Company										
2	Date(s) established										
3	Profession(s) of Proposer										
4	Addresses of all offices (in the event of more than one office please indicate principal in charge of each office):										
5	Names in full of Principals	Qualifications	Date Obtained	How long Principal at Practice							
6	Please state:										
	(a) Total number of staff	(d)	Number of	Trainee staff /Assistants							
	(b) Number of Partners/Directors/Prin	cipals (e)	Number of	f Administration staff							
	(c) Number of Professionally Qualified	staff									
7	Give name of any Principals who are deceased or who have retired or left together with details of their professional qualifications and the date(s) at final completion of service:										
8	Have any claims for professional negligence, error or omissions or the like ever been made against the Proposer or any predecessor(s) in business or against any person who is named in Question 5 above either directly or in respect of any Company or Practice of which they were a Principal?										
	If 'YES' please give or attach full details			Yes 🗆 / No 🗆							
9	Is the Proposer aware after enquiry withir occurred which may give rise to a claim up		anisation of any	circumstances which have							
	If 'YES' please give or attach full details	·		Yes 🗆 / No 🗆							

10	Has any Principal been personally involved in a Claim/Circumstance either whilst working on his/her own account or for a practice/firm other than detailed in Question 1 regardless of when the claim/circumstance											
	occurred?						Yes 🗆 / No					
	If 'YES' please give or attach full details											
11	Have you prev If 'YES' please	•	do you now ho	ld a Professional Inde	emnity F	Policy?	Yes 🗆 / No					
	(a) Indemn											
	(c) Expiry c	of Cover		(d)	Polic	y Excess						
	(e) Period (continuously in	sured									
12	Has any Insure	er:										
	(a) Decline	d a proposal fo	r this practice of	or any Principal?			Yes 🗆 / No					
	(b) Decline	d to offer rene	wal terms?				Yes 🗆 / No					
	(c) Cancelle	ed or voided a	Policy?				Yes 🗆 / No					
	(d) Require	d a special pre	mium increase	or special terms?			Yes 🗆 / No					
	If 'YES' please	give or attach	full details									
13		•	•	ipals act or acted in a		•						
	answer to Que Company or P		e they or any o	f them any associatio	on or fin	ancial interest in a	ny Yes□/No	П				
						1 11						
	•		•	ich third parties are a which are involved of			•					
	Proposer.											
14	. ,	• •	ticipate in con	tracts where there is	an invo	lvement outside tl						
	United	Kingdom?					Yes 🗆 / No					
		please state:										
	Starting Completion Total Value Details of Contract Date Date of Contract Name of Client Location Supervision											
						Location	Services Provide	<u> </u>				
15	Does the Prop	oser require th	e Insurers to u	ndertake liabilities ot	her tha	n under U.K. juriso	liction?					
	15 4 4 1		e 11 1 5 11				Yes 🗆 / No					
	If 'YES' please	give or attach	full details									

16	Does the Proposer undertake contracts without remuneration?
	Yes 🗆 / No 🗆
	If 'YES' please give or attach full details
17	Is the Proposer or any Principal a member of a consortium or group practice?
17	
	Yes I / No I If 'YES' give the names of other members and their capacities in the consortium
18	Please state main types of work together with approximate percentages of total commissions undertaken in
10	the past five years
	One-off New House%
	House extension, conversion, alteration%
	Other Private Housing %
	Offices% Retail %
	Sports and Leisure%
	Culture and Entertainment %
	Industrial %
	Health%
	Schools and Colleges%
	Universities%
	Public Housing (incl. Social Housing)%
	Transport%
	Mixed%
	Other Private% Other Public %
	Miscellaneous %
	(plassa provida datails of Missellanoous on a soparata shoot)
	TOTAL 100 %
19	(a) Proportion of work where Proposer both (b) Proportion of work where Proposer provides
	designs and periodically inspects the actual technical supervision of construction from the
	construction % design made by other firms %
20	Does the Proposer engage in any construction, erection or supply of materials?
	Yes 🗆 / No 🗆
	If 'YES' please give or attach full details
21	Descentage of work where the Dropesor supplies Feesibility Studies, Descents, Survey, etc. (where re-estud)
21	Percentage of work where the Proposer supplies Feasibility Studies, Reports, Surveys etc (where no actual design work is involved) %
22	(a) Has the Proposer / does the Proposer expect in the next year to be appointed as the
	Principal Designer under the revised (April 2015) CDM Regulations?
	If YES, please detail on a separate sheet:-
	1. the relevant experience and training of the personnel involved
	2. the systems employed by the Proposer to monitor the work

	 (b) Has the Proposer / does the Proposer intend to appoint any third party to undertake the role on their behalf? Yes □ / No □ If YES, what procedures are used / will be used to assess their suitability? 									
23	Have you been, or do you intend to be, involved in any contracts involving basements? Yes / No Basements are defined as "the floor or floors of a building that are partly of entirely below ground level. If YES then Insurers will require the supplementary basement questionnaire to be completed									
24	Since year 2000 have you undertaken any contracts where you have been involved in / responsible for the specification, selection, design, installation, certification of cladding / cladding systems / rainscreen systems or the project management of work that included cladding / cladding systems / rainscreen systems specified, selected, designed, installed or certified by a third party? Yes / Yes / No / If YES then Insurers will require the supplementary cladding questionnaire to be completed									
25	 (a) When Independent or Specialist Consultants are required for any commission, have you in the past ensured, and will you in the future endeavour to ensure, that such Consultants are appointed directly by and paid by your client? (i) In the past (ii) In the future (b) If you are responsible for the appointment of Specialist Consultants:- (i) Do you always check that such Specialist Consultants have their own Professional Indemnity cover Indemnity cover do you require them to hold (ii) Do you maintain a register of the names of Consultants and their PI limits 									
26	(a)Details of your gros	s fees earned for the past f	ive years, including fees paid	to sub-consultants:						
	Period Ending	UK Contracts	Overseas Contracts	Total						
		£	£	£						
		£	£	£						
		£	£	£						
		£	£							
		£	£							
	Further Information									
	Further Information									

	(b) Percentage of gross fees earned in the last year shown above from the following work: (1) Architectural work stages 0 to 2 (Strategic Definition to Concept Design only) (2) Architectural work stages up to stage 7 – New Build (Strategic Definition to In Use) (3) Architectural work stages up to stage 7 – Refurbishment (Strategic Definition to In Use) (4) Interior Design (non-structural) (5) Interior Design (structural) (6) Landscape / Garden Architecture (7) Town Planning (8) Feasibility Studies (9) Quantity Surveying (11) Other Surveying (12) Planning Supervision (13) Principal Designers Role under CDM 2015 (14) Project Co-ordination (15) Project Management (responsible for the appointment of other professionals) (16) Expert Witness Work (17) Aborted Projects (18) Fees paid to independent consultants									
		-		on a separate sheet)		_	% %			
					тс	DTAL	100 %			
	(c) Estimat	ed Gross Fees	for the coming	year	i	£				
27	Total Certified	Building Value	es in the past ty	welve months	i	£				
28		the five larges the coming years		dertaken within the last 5 ye	ears or, for a new	Company/P	ractice,			
	Starting	Completion	Total Value	Deta	ails of Contract					
	Date	Date	of Contract	Name of Client	Location	Services F	Provided			
29	Please give de	tails of the thre	ee largest new	operations being undertake	en in the next 12 r	months:				
	Starting	Completion	Total Value	Deta	ails of Contract					
	Date	Date	of Contract	Name of Client	Location	Services F	Provided			
30	(a)What Li	l imit of Indemn	ity do you now	/ require? Please indicate by	/ ticking the box(e	es) below:				
	£250,000 £500,000 £1,000,000 £5,000,000 Other (please specify)									

	(b) An excess of at least £500 to £1,000 will normally be a requirement of this insurance. However, a reduction in premium may be available if you are prepared to accept a higher, voluntary excess (each and every claim). If you are prepared to consider this, please state the amount of the excess									
	£500	£10	000 f	22500	£5000	O £	ther (please specify	')		
31	Are there any special submissions to which the Proposer wishes to draw the attention of Underwriters or any other information in your possession or to your knowledge material to an estimate of the risk to be insured? If 'YES' please give or attach full details									
32	proposal	form and I/v		I/we have ma	de a fair prese		l' on page 2 of this isk, by disclosing all	ĺ		
	Dat	te		Ρ	rinciple Signat	ure				
	Em	ail		Ρ	rinciple Name					
	IT IS SUGGESTED YOU TAKE A COPY OF THIS PROPOSAL FORM WHEN COMPLETE FOR YOUR RECORDS. PLEASE ATTACH A BROCHURE IF ONE IS AVAILABLE. IF THIS APPLICATION IS FOR A NEWLY ESTABLISHED PRACTICE OR PROPOSED PRACTICE OR COMPANY, PLEASE FORWARD A CURRICULUM VITAE FOR EACH PRINCIPAL.									

If you are unable to digitally sign this document, please print and hand sign this page only and send with the completed proposal form

SUPPLEMENTARY BASEMENT QUESTIONNAIRE

ONLY TO BE COMPLETED IF ANSWER TO Q23 IS 'YES'

Please complete below in respect of any past or anticipated contracts that include basements. Basements are defined as "the floor or floors of a building that are partly of entirely below ground level.

					Completed	New Build basement or under existing			Are any structural / waterproofing / damp proofing elements undertaken by third party specialists? If so are contract terms back to back and covered by	Are you responsible for any third party specialists or are these appointed directly by	
Cor	ntract	Location	Date	Type/Use	Yes / No	building?	Value	Services/Role/Responsibilities	third party PI insurance?	the client?	Comments

SUPPLEMENTARY CLADDING QUESTIONNAIRE

ONLY TO BE COMPLETED IF ANSWER TO Q24 IS 'YES'

1. Since year 2000, has the Proposer undertaken any contracts where they have been involved in / responsible for the specification, selection, design, installation, certification of cladding / cladding systems / rainscreen systems or the project management of work that included cladding / cladding systems / rainscreen systems specified, selected, designed, installed or certified by a third party?

Yes □ / No □ If yes, please answer Questions 2-4

2. Are any of these contracts in respect of multiple occupancy residential and/or mixed use development and/or public buildings (refer definition below)?

Yes \Box / No \Box

3. Are any of these contracts in excess of 18m in height?

Yes \Box / No \Box

4. Did any of the contracts include the use of ACM/P (Aluminium Composite Materials/Panels), ZCM/P (Zinc Composite Materials/Panels), HPL (High Pressure Laminates) or ventilated rainscreen systems incorporating PIR (Polyisocyanurate) or PUR (Polyurethane rigid foam) external wall insulation?

Yes \Box / No \Box If yes to question 2 or 3 and 4, please complete the contract details section of this Questionnaire

DEFINITION OF PUBLIC BUILDINGS

Public buildings shall include, but are not limited to, hospitals, care homes, multiple occupancy residential, schools, universities, stadia, hotels and mixed use developments.

N.B. Please sign and date the third page of this Supplementary Questionnaire if completed in any way.

CONTRACT DETAILS

Contract	Location	Date	Type/Use	Number of Storeys	New Build or Refurbishment	Total Contract Value	Services Provided	Any element of the works contracted to third party companies? If so are contract terms back to back and covered by third party PI insurance?	Has the cladding or rainscreen system been subject to any subsequent BRE fire safety test (as listed below)? If so, which test(s) and did they pass?	Comments
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TESTS

Test 1

ACM with polyethylene filler and foam insulation with fire breaks and cavity barriers in place.

Test 2

ACM with polyethylene filler with stone wool insulation.

Test 3

ACM with fire retardant polyethylene filler and PIR foam insulation.

Test 4

ACM with fire resistant polyethylene filler and stone wool insulation.

Test 5

ACM with limited combustibility filler and PIR foam insulation.

Test 6

ACM with fire retardant polyethylene filler and phenolic foam insulation.

Test 7

ACM with limited combustibility filler and stone wool insulation.

Signature:	
Name:	
Position:	
Date:	