



MANCHESTER
UNDERWRITING MANAGEMENT

Property Professions Proposal Form

Including Surveyors, Estate Agents and Property Managers

IMPORTANT:

In this application:

“**You / Your**” refers to all firms to be insured under this arrangement, including any predecessor or previous business for which cover is required.

“**Firm**” means any business, whether a sole trader, partnership or company, limited in liability or otherwise.

“**Principal**” means any Director, Partner, Member or Sole Trader.

Answers should relate to all work for which cover is required - past, present and future.

You MUST complete all sections of this Application Form. The Application Form must be signed and dated once completed.

This Application Form is for a contract of insurance and **You**, the proposer, must disclose all material facts relevant to this application for Professional Indemnity Insurance and other covers.

All material facts must be disclosed truthfully, to the best of **Your** knowledge and belief at the time of disclosure. **You** must also disclose any changes to the facts disclosed that occur prior to commencement of insurance. The information provided in this Application Form, together with any other information given, will be used by underwriters in their assessment of this application.

Failure to disclose all relevant material facts whilst making this application may lead to the invalidation of any insurance effected, and ultimately result in avoidance of the insurance or non-payment of any claim made.

Full details for coverage provided can be found in our Policy Wordings and Summaries, which are available on request.

1) Please provide full trading names of all **Firms to be insured under this arrangement (**You/Your**):**

Name(s)	Date Established

2) Please provide **Your website address:**

3) Please provide all addresses:

4) If cover is required for **Your previous business (predecessor practices), please provide full details below:**

Name(s)	Start Date	End Date	Reason for winding up/leaving

5) If any of the **Principals require cover for any previous professional business activity not covered elsewhere, please provide details below:**

Name of Principal to be covered						
Name of previous Firm						
Period at previous Firm	From:		From:		From:	
	To:		To:		To:	
Fees for last 3 years of trading	Year	Total	Year	Total	Year	Total
Position held at previous Firm						
Reason for leaving						

6) Do **You have any association with or financial interest in any other **Firm**? Yes No**

If YES, please provide full details below of the nature of the association and the name and business of the third party:

7) Please supply details of all **Principals**:

Name	Age	Qualifications	Date Qualified	Date of Engagement

8) Please supply details of total numbers of staff:

Principals	Qualified Staff	Unqualified Staff	Others


9) Has any **Principal** ever been convicted of a criminal offence or are any charges/prosecutions pending (excluding minor motoring offences), or been investigated/reprimanded/disqualified by their professional body?

Yes No

If YES, please provide full details below:

10) Please provide full details if any **Principal** has been made personally bankrupt or has been associated with any business which has ceased trading, either voluntarily or compulsorily:

11) Please provide details of **Your** current Professional Indemnity insurance arrangements below:

Current Insurer	
Current Broker	
Policy Renewal Date	
Limit of Indemnity	
Excess	
Premium	
If You currently have Professional Indemnity coverage in force, please advise the retroactive date, if any: 	
Date	

12) Please provide a breakdown of turnover/fees generated:

Year End Date (month applicable)

Year End						N/Y Estimate
Work in UK						
Work in EU						
Work in USA/Canada						
Work elsewhere						
Total						

13) Please provide a breakdown of **Your activities and percentage of income generated for each discipline:**

Quantity Surveying	%
Building Surveying	%
Residential Estate Agency/Letting Agency	%
Commercial Estate Agency	%
Residential Property Management	%
Commercial Property/Land Management	%
Rent Reviews/Lease Renewals	%
Land Surveying/Setting Out	%
Planning & Development Consultancy	%
Project Co-ordination	%
Project Management	%
Architecture	%
Residential Surveys/Valuations for lending purposes	%
Other Residential Surveys & Valuations	%
Commercial Surveys/Valuations for lending purposes	%
Other Commercial Surveys & Valuations	%
General Insurance Business	%
Environmental	%
Other work - please provide full details in below:	%

Total: %

14) If **You have declared any fees for Quantity Surveying, Project Co-ordination, Project Management, Architecture or any other construction management/administration role, please provide details of **Your** 5 largest contracts that have been completed in the last 6 years:**

Client	Start Date	Description of Work	Total Contract Value	Your Contract/Fee	Est. Completion Date

15) If **You** have declared any fees for Quantity Surveying, Project Co-ordination, Project Management, Architecture or any other construction management/administration role, please provide details of **Your** 5 largest contracts currently in hand:

Client	Start Date	Description of Work	Total Contract Value	Your Contract/Fee	Est. Completion Date

16) Please provide details of **Your** largest and average valuations if **You** have undertaken work in any of the following disciplines:

Discipline	Highest Valuation	Average Valuation
Commercial Estate Agency		
Residential Estate Agency		
Auctioneering		
Non-lending residential valuations		
Non-lending commercial valuations		
Commercial Rent Reviews		

17) Do all cheques drawn for over £5,000 require at least two signatures? Yes No

18) Are bank statements, receipts, counterfoils and other supporting documents checked at a minimum monthly against the cash book entries, and by others not responsible daily for looking after the same? Yes No

19) Is cash in hand and petty cash checked independently of the person responsible at least monthly and additionally without warning at least every six months? Yes No

20) Have **You** ever undertaken any work which involves contaminated or polluted land or property? Yes No

Have **You** ever provided advice on whether land or property might be contaminated or polluted? Yes No

21) Do **You** engage the services of sub-contractors? Yes No

If YES, please provide answers to the following, otherwise skip to the next question.

What percentage of fees/turnover was paid to sub-contractors during the last financial year? %

Do **You** always require **Your** sub-contractors to hold their own Professional Indemnity coverage and verify that it is in force? Yes No

If YES, please confirm the minimum limit **You** require them to maintain: £

22) Do you undertake projects where the work is outside the United Kingdom? If YES, please give full details below: Yes No

Country	Client	Start Date	Description of Work	Total Contract Value	Your Contract Fee	Est. Completion Date

23) Have **You** at any time entered into a contract that is subject to the law of countries other than the United Kingdom? If YES, please give full details below: Yes No

Country	Client	Start Date	Description of Work	Total Contract Value	Your Contract Fee	Est. Completion Date

24) In respect of quantity surveying, project management, project co-ordination, building surveying and achitecture, are all current projects on time and within budget and have all projects undertaken within the last 2 years been completed on time and within the agreed budget? If NO, please give full details below: Yes No

25) Have **You** at all times used written agreements for each contract undertaken, which clearly outline the services to be provided and have all changes always been confirmed in writing? If NO, please give full details below: Yes No

26) Other than by Sub-contracting, have **You** ever entered into contracts where **You** may incur liability for the services provided by others (such as a consortium involving joint and several liability)? If YES, please provide full details below: Yes No

27) Have **You** ever entered into contracts on behalf of clients? Yes No

If YES is written sign off for the contract terms always obtained from **Your** client prior to committing them? Yes No

28) Please select the Limit of Liability **You** require quotations for.

	<input type="checkbox"/>		<input type="checkbox"/>
£500,000	<input type="checkbox"/>		<input type="checkbox"/>
	<input type="checkbox"/>		<input type="checkbox"/>
Other Limit of Liability			

29) What Level of Excess do **You** require?

30) Has any claim been made or loss suffered by **You**, whether insured or not, in respect of any of the risks to which this proposal for insurance relates? If YES, please provide details below: Yes No

Date of Claim/loss	Details of claim/loss	Amount Paid	Date Settled	Outstanding Reserve

31) Are **You** aware of any of the following?

Any circumstances which might lead to a claim against **You**, whether insured or not, in respect of any of the risks to which this proposal for insurance relates? Yes No

Any matter which might otherwise affect the consideration of this proposal? Yes No

Has any application for similar insurance made on **Your** behalf or on behalf of any past or present **Principal** ever been declined, refused renewal, cancelled or accepted only on special terms? Yes No

If the answer to any of the above is YES, please provide full details below:

DECLARATION

I/we declare that, after full enquiry, the contents of this application are true and that I/we have not misstated, omitted or suppressed any material fact or information. I/we agree that this application together with any other 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 Underwriters.

I/we hereby consent to any information I/we have provided being processed by you for the purposes of providing insurance and claims handling, which may necessitate sharing such information with third parties. Manchester Underwriting Management Ltd. may use this information for marketing (by post, telephone, e-mail or fax) subject to the conditions of the Data Protection Act.

If you do not wish these details to be used for marketing please inform Manchester Underwriting Management Ltd. in writing. Under the Data Protection Act 1998 you have the right to access or amend the information we hold about you. If you would like to exercise either of these rights please contact Manchester Underwriting Management Ltd.

Name of Principal Signing this form:

Signature of Principal:

Date: