



MANCHESTER
UNDERWRITING MANAGEMENT

Proposal Form For Engineers

**Proposal form for Insurance effected through Manchester Underwriting Management Ltd.,
which is authorised and regulated by the Financial Services Authority (FSA).**

IMPORTANT:

- You **MUST** complete all sections of this Proposal Form. The Proposal Form must be signed and dated once completed.
- This Proposal 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 Proposal 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 such 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 Certificate Wordings and Policy Summaries, which are available on request.

1) Full trading names of all entities to be insured under this arrangement (You / Your):

Entity Name(s)	Date Established

2) Please provide website address

www.

3) All Addresses, with details of principal in charge:

Address	Name of Principal

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

Entity 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 Company			
Period at previous Company	From: dd / mm / yyyy To: dd / mm / yyyy	From: dd / mm / yyyy To: dd / mm / yyyy	From: dd / mm / yyyy To: dd / mm / yyyy
Fees for last 3 years of trading	yyyy: £..... yyyy: £..... yyyy: £.....	yyyy: £..... yyyy: £..... yyyy: £.....	yyyy: £..... yyyy: £..... yyyy: £.....
Position held at previous Company			
Reason for leaving			

6) Please provide full details of any associated/subsidiary entities:

Entity Name(s)	How Associated	Details of services provided

7) Please supply details of all principals and senior professional staff:

Name	Age	Qualifications	Date Qualified	Date of engagement

8) Please supply details of total numbers of staff:

Principals	Qualified Staff	Technical Staff	Others

9) Please provide details if any Principal or member of the senior professional staff has ever been convicted of a criminal offence (excluding minor motoring offences), or been investigated/reprimanded/disqualified by their professional body:

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10) Please provide full details if any Principal or member of the senior professional staff has been made personally bankrupt or has been associated with any business which has ceased trading either voluntarily or compulsorily:

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

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

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

	Last full financial year	Current financial year	Estimate for next year
Work in UK	£	£	£
Work in EU	£	£	£
Work in USA/Canada	£	£	£
Work elsewhere	£	£	£
Total	£	£	£

13) Please provide a breakdown of activities and percentage of income generated for each discipline (must equal 100%).

Heating/Ventilating/Air Conditioning Engineering	%
Electrical Engineering	%
Mechanical Engineering	%
Structural Engineering	%
Structural Surveys	%
Civil Engineering	%
Soil Engineering	%
Chemical/Process Engineering	%
Marine Engineering	%
Environmental Engineering	%
Architectural	%
Project Management	%
Project Co-Ordination	%
Expert Witness/Arbitration/Adjudication/CDM Co-Ordination	%
Quantity Surveying	%
Town Planning	%
Feasibility Studies	%
Aborted Works	%
Other work - please provide full details in space provided at end of form	%
Total	100%

14) Please provide a breakdown of contract types and percentage of income generated for each (must equal 100%).

Commercial Schemes	%
Retail Works	%
Industrial Works	%
Churches/Cathedrals	%
Private Sector Individual Houses	%
Private Sector Housing Schemes	%
Public Sector Housing (inc Housing Associations)	%
Public Sector Hospitals	%
Private Sector Hospitals	%
Public Sector Education	%
Private Sector Education	%
Other Works	%
Total	100%

15) Do You undertake work in any of the following? (or have undertaken in the past five years)
If YES please state the percentage of Your fees and provide full details below.

Air-Conditioning for Clean Rooms	%	Airports/Aircraft	%
Amusement Rides	%	Bulk Handling Equipment	%
Bridges/Tunnels/Mines	%	Cladding/Roofing/Facade/Glazing Design	%
Chemical/Petro-Chemical/Oil Plants and Refineries	%	Ecclesiastical	%
Dams/Harbours/Jetties/Sea Defences	%	High Rise properties (over six stories)	%
Foundations/Underpinning/Geotechnical	%	Landfill Sites	%
Industrial Waste Treatment	%	Multiple Housing	%
Marine Engineering	%	Marine Surveys	%
Nuclear/Atomic Projects	%	Offshore Installations	%
Railways	%	Roads/Highways/Flyovers	%
Sewerage/Water Schemes	%	Swimming Pools	%

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16) Do You anticipate professional activities/services provided will change over the forthcoming twelve months?

YES/NO

If YES provide details:

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17) Are You involved in the process of manufacturing, construction, alteration, repair, installation, sale or supply of products, other than in a pure design or consultancy capacity as previously described?

YES/NO

If YES please provide full details:

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18) 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 over during the last financial year?

%

Do you always require your sub-contractors 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:

£

19) Provide details of your 5 largest contracts undertaken over the last 5 years :

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

20) Provide details of your 5 largest contracts to be undertaken over the next 12 months:

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

21) What is the average single project value of all contracts performed over the last 12 months?

£

22) If You can confirm 'YES' to any of the statements below, please provide full details in the space provided:

- Have you in the past undertaken work, or provided services which have the potential to generate liability for pollution or contamination?
- Have you in the last 10 years completed a project where the building constructed was over six storeys tall?
- Have you in the past year generated more than 20% of your total fee income for that period from one client?
- Have you ever entered into an agreement to provide services under a 'Single Project Partnership'?
- Do you have any financial interest or association in any other Practice, Organisation or Company?

23) If during the course of a project the client changes the specification or the agreed deliverables, can You confirm that all changes are documents in a revised written agreement, or are at very least agreed in writing?

YES/NO

If You have answered NO to the above, please detail below what procedures are undertaken to ensure that any revised specification/deliverables are agreed and understood by all parties:

24) Do You undertake any projects where the deliverables are to be constructed/supplied outside the United Kingdom?

YES/NO

25) For overseas work do You enter into contracts where You accept the legal jurisdiction of that territory?

YES/NO

If YES to either question please provide details of each project below:

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

26) Do You enter in to contracts which are subject to the law of other countries?

YES/NO

If YES provide details below:

27) Please provide details of contracts entered into in the last 5 years where the "end product" is overseas:

Country	Start Date	Description of Work	Total Contract Value	Firms Contract Value / Fee	Est. Completion Date

28) Do You always use written agreements for each contract undertaken?

YES/NO

29) Have You ever entered into a Consortium, Group Practice or Single Project Partnership? If YES, please provide details below:

YES/NO

30) Does the company ever enter in to contracts on behalf of clients?

YES/NO

If YES, is written sign off for the contract terms always obtained from your client prior to doing so?

YES/NO

31) Please state what limit of Liability is required:

£250,000 £500,000 £1,000,000

Other:

£

Please state excess required:

£

32) If You currently have Professional Indemnity coverage in force, please advise the retroactive date, if any:

Date:

33) Has any claim been made or loss suffered by You or any predecessor, whether insured or not, in respect of any of the risks to which this proposal for insurance relates?

YES/NO

If YES, please provide details below:

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

34) Are You aware of any of the following?

Any circumstance which might lead to a claim against any You or any predecessor, 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 of the present or past partners, directors or principals, or predecessors in business, ever been declined, renewal refused, or cancelled?

YES/NO

If the answer to any of the above questions is YES, please provide full details on the following page:

PLEASE USE THIS SPACE FOR ANY ADDITIONAL INFORMATION

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 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.

Signature of Principal:

Date:

A copy of this proposal should be retained by you for your own records.