



Consulting Engineers Proposal Form

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.

“Senior Management” includes all individuals who play significant roles in the making of decisions about how **Your** activities are to be managed or organised.

“Fair Presentation” means a presentation that:

- Clearly discloses every material circumstance that is known or ought to be known by **Your Senior Management** and those persons responsible for **Your** insurance or which is sufficient to prompt the insurer/s to ask appropriate questions. A circumstance is material if it would influence an insurer’s judgement in determining whether to take the risk and, if so, on what terms.
- Discloses information in a manner that is reasonably clear and accessible; “data dumping” of large quantities of information with important matters hard to identify amongst the volume would not fulfil this requirement.
- Contains statements and facts that are true, accurate and given after undertaking a reasonable search, including consulting with **Senior Management** and those persons responsible for **Your** insurance.

“MUM” means Pen Underwriting Limited trading as Manchester Underwriting Management (“MUM”).

You owe a duty of disclosure to **Your** insurer/s. This includes a duty to make a **Fair Presentation** of the risk. **You** must disclose all material circumstances known to **Your Senior Management** and those persons responsible for **Your** insurance.

Your presentation and the answers to the questions in this form should relate to all work and for all firms for which cover is required - past, present and future. **You** should complete all sections of this form. Where a question is not relevant to **Your** business, please respond ‘N/A’. The Application Form must be signed and dated by a **Principal** once completed. If you are in any doubt as to whether to disclose something then it is normally better to disclose it but **You** should consult your broker if **You** have any questions as to the presentation.

You must also disclose any changes to the presentation that occur prior to commencement of insurance, when it is renewed and at any time that it is varied.

Failure to make a **Fair Presentation** may lead to:

- The voidance of any insurance effected, resulting in no claims being met; or
- Different terms being imposed, which might mean an increased premium, excess or reduced cover; or
- The reduction of the amount of a claim payment.

How does MUM maintain Your privacy?

MUM is the data controller of any personal data **You** provide to **MUM**. **MUM** collects and processes personal data in order to offer and provide insurance services and policies and to process claims. Personal data is also used for business purposes such as fraud prevention and detection, financial management, to generate risk modelling, conduct analytics including to advise, improve and develop its products and services and to comply with its legal and regulatory obligations. This may involve sharing information with and obtaining information from **MUM's** group companies and third parties such as (re)insurers, other brokers, loss adjusters, credit reference agencies, service providers, professional advisors, regulators or fraud prevention agencies.

MUM may record telephone calls to help it to monitor and improve the service provided as well as for regulatory purposes.

Please see **MUM's** Privacy Notice for further information on how **Your** personal data is used, shared, disclosed and retained, **Your** rights in relation to **Your** personal data and how to contact **MUM's** Data Protection Officer. **MUM's** Privacy Notice can be found at <https://www.penunderwriting.co.uk/Privacy-Policy>. **MUM** may make important updates to its Privacy Notice from time to time and these may in turn affect the way **MUM** uses and handles **Your** data. Please ensure **You** review **MUM's** Privacy Notice periodically to ensure **You** are aware of any changes.

If **You** are providing data in the course of **Your** business, or as a charity, for charitable purposes and providing information on other individuals to **MUM**, for example **Your** employees and/or any other party that would be covered under the insurance or services that **MUM** may provide to **You**, **You** shall ensure that individuals whose personal data **You** are providing to **MUM** have been provided with fair processing notices that are sufficient in scope and purpose, and that **You** have obtained all appropriate consents, where required, or are otherwise authorised, to transfer the personal data to **MUM** and enable **MUM** to use the personal data and process the personal data for the purposes of this agreement and as set forth in **MUM's** Privacy Notice. **You** must not share personal data with **MUM** that is not necessary for **MUM** to offer, provide or administer its services.

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:

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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 for each of the last 5 financial years and an estimate for the current/next Financial Year.

Year End	/ /	/ /	/ /	/ /	Last complete year / /	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:	
Civil	%
Structural	%
Soil/Foundation	%
Mechanical (not processing engineering)	%
Electrical	%
Heating/Ventilating/Air Conditioning	%
Architectural	%
Town Planning/Feasibility Studies	%
Process Engineering	%
Chemical	%
Nuclear	%
Other (please provide full details below)	%
Total	%

14) Please provide a breakdown of contract types and percentage of income generated from each in the last complete financial year:	
Commercial Schemes	%
Retail Works	%
Industrial Works	%
Churches/Cathedrals	%
Private Sector Individual Houses	%
Private Sector Housing (including Housing Associations)	%
Public Sector Hospitals	%
Private Sector Hospitals	%
Public Sector Education	%
Private Sector Education	%
Bridges/Tunnels/Dams	%
Other works (please provide full details below)	%
Total:	%

15) Have you at any time undertaken work in any of the following disciplines? If YES, please provide details below:

Clean Rooms	Yes	No	Nuclear/Atomic Projects	Yes	No
Amusement Rides	Yes	No	Railways	Yes	No
Bridges/Tunnels/Mines	Yes	No	Water Schemes	Yes	No
Chemical/Petro-Chemical/Oil Plants & Refineries	Yes	No	Bulk Handling Equipment	Yes	No
Dams/Harbours/Jetties/Sea Defences	Yes	No	Cladding/Roofing	Yes	No
Facade/Glazing Design	Yes	No	High Rise properties (over six storeys)	Yes	No
Industrial Waste Treatment	Yes	No	Landfill Sites	Yes	No
Marine Engineering	Yes	No	Offshore Installations	Yes	No
Airports/Aircraft	Yes	No	Highways/Flyovers	Yes	No

16) Do **You** anticipate professional activities/services provided will change over the forthcoming twelve months? If YES, please give full details below: Yes No

17) Are **You** involved in the process of manufacturing, construction, alteration, repair, installation, sale or supply of products, other than in pure design or consultancy capacity? If YES, please give full details below: Yes No

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 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: £

19) Please provide details of **Your 5 largest contracts that have been completed in the past 6 years:**

Client	Start Date	Description of Work	Total Contract Value	Your Contract Fee	Estimated Completion Date
			£	£	
			£	£	
			£	£	
			£	£	
			£	£	

20) Please provide details of **Your 5 largest contracts currently in hand.**

Client	Start Date	Description of Work	Total Contract Value	Your Contract Fee	Estimated Completion Date
			£	£	
			£	£	
			£	£	
			£	£	
			£	£	

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

22) Have **You** at all times used written agreements for each contract undertaken which clearly outline the services to be provided, and **You** confirm all changes to the specifications or agreed deliverables in writing, explaining the cost changes and other implications? Yes No

If **You** have answered NO please detail below what procedures are undertaken to ensure that any revised specifications/deliverables are agreed and understood by all parties.

23) Are all current projects on time and within budget and all projects completed within the last 2 years been completed on time and within the agreed budget? Yes No

If NO, please give full details below.

24) Do **You** undertake any projects where construction is outside the United Kingdom? Yes No

If YES, please provide details of 3 largest projects below:

Country	Client	Start Date	Description of Work	Total Contract Value	Your Contract Fee	Est. Completion Date
<input type="text"/>				£	£	
<input type="text"/>				£	£	
<input type="text"/>				£	£	

25) 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
<input type="text"/>				£	£	
<input type="text"/>				£	£	
<input type="text"/>				£	£	

26) 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 doing so? Yes No

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

£250,000	<input type="checkbox"/>	£2,000,000	<input type="checkbox"/>
£500,000	<input type="checkbox"/>	£3,000,000	<input type="checkbox"/>
£1,000,000	<input type="checkbox"/>	£5,000,000	<input type="checkbox"/>
Other Limit of Liability			

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

29) 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
		£		£
		£		£
		£		£
		£		£
		£		£

30) 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 YES to any of the above, please provide full details here:

DECLARATION

I, being a signatory to this form, declare that the information in this form, together with any other information supplied, is a **Fair Presentation**. If the proposer is an organisation such as a company or Limited Liability Partnership, I make the declaration for and on behalf of the organisation (and I declare that I am duly authorised to do so).

If there is any material alteration to the facts and information which I have provided or any new material matter arises before the completion of the contract of insurance, I undertake to inform Underwriters.

SIGNATURE

Signed:

Printed Name:

Date: