



DESIGN & CONSTRUCT 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 Manchester Underwriting Management Limited.

“**Data Protection Legislation**” means the Data Protection Act 2018, or, from the date it comes into force in the UK, the General Data Protection Regulation (EU) 2016/679 and any other applicable laws relating to the protection of personal data and the privacy of individuals (all as amended, updated or re-enacted from time to time).

“**Data Subject**”, “**Personal Data**”, “**Controller**” and “**Processor**” each have the meaning given to them in the Data Protection Legislation.

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.

PRIVACY

Short Form Privacy Notice

The General Data Protection Regulation (GDPR) gives you rights over the processing of your personal data by whoever and wherever it is held.

Manchester Underwriting Management Limited (MUM) is the data controller of any personal data which it holds about you or processes and MUM will process your personal data in accordance with data protection laws. Details of who MUM is and where we can be contacted can be found on our website www.manchesterunderwriting.com. This personal data includes details such as your name, address and contact details and any other information that we collect about you in connection with the insurance cover from which you benefit. This information may include special categories of personal data such as information about your health and any criminal convictions you may have and may be obtained from you, your representatives and public records (e.g. criminal records, regulatory records, anti-fraud databases).

We process your personal data for the purposes of providing insurance related services to you and for business purposes such as fraud prevention, record management and general day to day business operations. As an underwriting agent for insurers MUM will collect and transfer your personal data to various parties associated with the services MUM provides to you. The way insurance works means that your information may be shared with, and used by, a number of third parties in the insurance sector for example, our group companies, insurers, agents or brokers, reinsurers, loss adjusters, sub-contractors, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases. We will only disclose your personal information in connection with the insurance cover that we provide and to the extent required or permitted by law.

Details of what information MUM collects, its source, the legal basis for this, who MUM may pass it to and why MUM does this are set out in MUM's privacy notice which may be accessed on MUM's web site at <http://www.manchesterunderwriting.com/contact-us/privacy-notice/>. If you pass us personal data about any third party, you should ensure that they are aware of the content of this notice. MUM's policy is to keep any information obtained from you secure and confidential and only use it for the purposes of providing insurance, or as may be specifically agreed with you.

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	to 2016	to 2017	to 2018	to 2019	to 2020	N/Y Estimate
Work in UK						
Work in EU						
Work in USA/Canada						
Work elsewhere						
Total						

13) Please provide a breakdown of the turnover/fees generated:

	Last full financial year		Current financial year	
	UK	Overseas	UK	Overseas
A) Turnover where You design and construct from Your own design				
B) Turnover where You construct from the designs of others performed on Your behalf				
C) Fees where You design and provide technical supervision and project management services (i.e. No construction is undertaken by the firm)				
D) Turnover where You construct from designs provided by the employer (i.e. You have no design responsibility)				
E) Other Turnover (please provide brief details below)				
TOTAL:				

14) If **You have declared no turnover in A,B,C,D or E above, have **You** ever undertaken such work in the past? If YES please provide detail below:**

Yes No

If YES, please provide full details:

15) Please provide a breakdown of activities and percentage of income generated from each discipline (must equal 100%) in the last complete financial year:

Heating/Ventilating/Air Conditioning Engineering	%
Electrical Engineering	%
Mechanical Engineering (not process engineering)	%
Structural Engineering	%
Civil Engineering	%
Soil Engineering	%
Marine Engineering	%
Environmental Engineering	%
Architectural	%
Project Management	%
Project Co-Ordination	%
Chemical/Process Engineering	%
Other (please provide full details below)	%
Total:	%

16) Please provide a breakdown of contract types and percentage of income generated from each (must equal 100%) in the last completed financial year:

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 (please provide full details below)	%
Total	%

17) 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

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18) Do **You** anticipate professional activities/services provided will change over the forthcoming twelve months? If YES, please give full details below:

Yes No

19) 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

20) 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:

£

21) 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
			£	£	
			£	£	
			£	£	
			£	£	
			£	£	

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

£

23) 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.

24) 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.

25) 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
				£	£	
				£	£	
				£	£	

26) 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
				£	£	
				£	£	
				£	£	

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 doing so? Yes No

28) 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			

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 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:

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