



## IT Consultants 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](http://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: www.**

**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 <b>Principal</b> to be covered						
Name of previous <b>Firm</b>						
Period at previous <b>Firm</b>	From:		From:		From:	
	To:		To:		To:	
Fees for last 3 years of trading	Year	Total	Year	Total	Year	Total
Position held at previous <b>Firm</b>						
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:**

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 activities and percentage of income generated for each discipline:**

(A) Hardware - Sale of own brand	%
(B) Hardware - Distribution of other brands	%
(C) Hardware - Installation/Maintenance	%
(D) Software Sales - Shrink wrapped	%
(E) Software Sales - Own written/customisable	%
(F) Software Services - Installation including configuration	%
(G) Software Services - Customisation	%
(H) Software Services - Developing bespoke applications	%
(I) Software Services - Maintenance	%
(J) Consultancy	%
(K) Provision of Contract Staff	%
(L) Provision of Outsourced/Managed Services	%
(M) Training	%
(N) Other work (please provide full details below)	%

Total:  %

**14) If You have declared any income in Question 13 E, F,G or H please provide details below of the software provided and its use:**

Details of Software	End Use

**15) Please answer the following questions:**

If any of <b>Your</b> services or products should fail, could there be a loss of life or injury?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Do <b>You</b> always use a standard written contract for each client?	Yes	No
If any of <b>Your</b> services or products should fail, could there be destruction or damage to physical property?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Do all contracts include an outline of the scope of services to be provided?	Yes	No
If any of <b>Your</b> services or products should fail, could there be an immediate and large financial loss?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Do all contracts include a limitation of liability?	Yes	No
If any of <b>Your</b> services or products should fail, could there be a significant cumulative financial loss?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Do all contracts include a consequential and economic loss exclusion?	Yes	No

**If You have answered YES to any of the questions above please provide details below:**

**16) 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
			£	£	
			£	£	
			£	£	
			£	£	
			£	£	

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

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

**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) 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

**20) Do You undertake any projects wherework 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
				£	£	
				£	£	
				£	£	

21) 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
				£	£	
				£	£	
				£	£	

22) 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

23) 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

24) 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			

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

26) 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
		£		£
		£		£
		£		£
		£		£
		£		£

**27) 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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