

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

Entity Name(s)	Date Established

2) Please confirm your address:

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

Name	Age	Qualifications	Date Qualified	Date of engagement

4) Please provide a breakdown of staff numbers:

Principals	Qualified Staff	Unqualified Staff	Manual Staff	Others

5) 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	£	£	£

6) Please provide details of Your 3 largest contracts undertaken over the last 5 years in the space provided below:

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

7) Please provide details of Your 3 largest contracts to be undertaken over the next 12 months in the space provided below:

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

8) Please provide a full description of all Your activities, and state percentage of each undertaken (must equal 100%).

	%		%

9) Has any claim been made or loss suffered, whether insured or not, or are You aware of any circumstance which might lead to a claim in respect of any of the risks to which this proposal for insurance relates?

YES/NO

10) Are You aware of any matter which might otherwise affect the consideration of this proposal?

YES/NO

11) 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 below, or on another sheet if required:

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Please state limit of liability required:

£250,000 £500,000 £1,000,000 Other: £

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

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 of Principal:

Date: