



# Supplementary Questionnaire

## Covid-19 – Construction Consultants

**Architects, Consulting Engineers, Quantity Surveyors, Project Managers etc.**

### Important Notes

“**You / Your**” refers to all firms to be insured under this arrangement including their **Principals**, including any predecessor or previous business for which cover is required.

“**We / Us / Our**” means the Insurer or Insurers subscribing to the insurance to be effected through Pen Underwriting Limited trading as Manchester Underwriting Management (“**MUM**”).

“**Firm**” means any business, whether a sole trader, partnership or company, limited liability or otherwise.

“**Principal/s**” means any director, partner, member or sole trader.

This form should be completed such that the information provided relates to all **Firms** to be insured under this arrangement, including any predecessor or previous business for which cover is required.

This questionnaire forms part of **Your** presentation to **Us**. **We** rely on the information **You** give to **Us** in deciding whether to offer insurance and in setting the terms and premium. **You** must take care when answering any questions **We** ask by ensuring that all information provided is accurate and complete. **You** must disclose every material circumstance **You** know or ought to know, and provide a fair presentation of the information required to enable **Us** to assess **Your** insurance risk. **You** must also disclose any changes to the facts disclosed that occur prior to commencement of insurance.

Failure to disclose all relevant material facts whilst making this application may lead to the invalidation of any insurance effected, and ultimately result in avoidance of the insurance or non-payment of any claim made.

Information is material if it could:

- a. affect **Our** assessment of the risk; or
- b. it could mean that **We** may need to change the terms or premium or both; or
- c. mean that **We** may not be able to cover that aspect of risk; or
- d. mean that **We** may no longer be able to provide **You** with insurance cover.

Full details of coverage provided can be found in MUM’s Policy Wordings and Summaries, which are available on request or at [www.manchesterunderwriting.com](http://www.manchesterunderwriting.com).

### 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. Have **You** furloughed any staff or otherwise reduced staff numbers?

Yes	<input type="checkbox"/>
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No	<input type="checkbox"/>
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If YES, please provide further details:

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2. Do **You** have an up-to-date Business Continuity Plan (BCP) as part of **Your** risk management process, including processes to allow staff adequately to work remotely?

Yes	<input type="checkbox"/>
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No	<input type="checkbox"/>
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If NO, please describe how your business practices have been impacted:

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3. Does your BCP include contingency measure for significant levels of staff illness?

Yes	<input type="checkbox"/>
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No	<input type="checkbox"/>
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4. Is it possible to maintain usual risk and operational controls and procedures under the BCP?

Yes	<input type="checkbox"/>
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No	<input type="checkbox"/>
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If NO, please describe what changes have been implemented:

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5. Do you use an electronic document management system throughout the business and is there remote access to all core systems?

 Yes  No 

If NO, please describe what changes have been implemented:

6. Will the impact of COVID-19 affect your revenue stream, whether positively or negatively?

 Yes  No 

If YES, please describe how and to what degree, plus the potential time period your revenue will be affected:

7. Other than revenue, do you anticipate that COVID-19 will have a long term impact on your business structure?

 Yes  No 

If YES, please describe these changes and their impact:

8. How have **You** tried to manage the impact that this will have on projects already secured that have been scheduled for 2020 / 2021?

9. How are **You** ensuring that the quality of **Your** firm's work remains as good as it was before the crisis and that deadlines or renewal dates are not missed, things that need to be done timeously get done on time and that information needed, such as files in relation to present or past work, whether electronic or paper, remain easily accessible.

10. Have you undertaken any form of work flow audit on your recent and current work to ensure that no deadline or milestone has been or is likely to be breached?

 Yes  No



If breaches were identified, please provide details and advise what has been done:

11. Have any variations to contracts been documented and legally agreed with your client and other parties to the contract?

 Yes  No 

12. If work has stopped on all or some of **Your** projects on site during the COVID-19 outbreak, was this **Your** decision or the client's? If **Yours**, have the clients agreed with the decision undertaken and agreed to the consequential delays that will be incurred?

13. If this was **Your** decision, do all the contracts where work has stopped contain Force Majeure provisions and have **You** sought legal advice that these can be invoked for the COVID-19 outbreak?

 Yes  No 

14. Do **You** only use standard contract agreements with Force Majeure provisions?

 Yes  No 

If NO, please provide details of any contractual protections in respect of COVID-19 and whether they apply for all clients and projects?

15. Have **You** documented each decision impacted by COVID-19 and recorded the agreement with **Your** client?

 Yes  No 

16. If work has not stopped at any time on all or some of **Your** projects on site during the COVID-19 outbreak, have **You** informed and documented to the employer any potential delays or additional costs that may be incurred due to the outbreak?

 Yes  No 

17. Are **You** ensuring adequate record keeping in order to be able to evidence any COVID-19-related delays to projects (e.g. delays to plant & equipment manufacturing, construction, staff quarantined, travel restrictions, actions taken to minimise any delays, etc.?)

 Yes  No



18. Do you anticipate any delays within the supply chain or delays to projects, either current or starting?

Yes		No	
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If YES, please describe:

19. What plans do you have in place to mitigate any negative impact on projects?

20. If any of **Your** work is sub-contracted, have **Your** sub-contractors or sub-consultants been fully available when required and on site when needed?

Yes		No	
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21. Have extra checks been implemented on the financial health of sub-contractors or sub-consultants?

Yes		No	
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If YES, please provide further details:

22. Have any contractors/sub-contractors/consultants on any of your projects entered administration or faced any other 'insolvency event' such as receivership, insolvency etc.?

Yes		No	
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If YES, please provide further details:

23. How are you managing your debt obligations at present? Do you have any large debt payments to complete within the next 6 months?



## Declaration

I declare that, after full enquiry, the contents of this application are true and that I have not misstated, omitted or suppressed any material fact or information. 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 **You**.

Name of <b>Principal</b> signing this form
Signature
Date