Property Professions Proposal Form

Including Surveyors, Estate Agents and Property Managers

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:	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 **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 **Your** activities and percentage of income generated for each discipline:	
Quantity Surveying	%
Building Surveying	%
Residential Estate Agency/Letting Agency	%
Commercial Estate Agency	%
Residential Property Management	%
Commercial Property/Land Management	%
Rent Reviews/Lease Renewals	%
Land Surveying/Setting Out	%
Planning & Development Consultancy	%
Project Co-ordination	%
Project Management	%
Architecture	%
Residential Surveys/Valuations for lending purposes	%
Other Residential Surveys & Valuations	%
Commercial Surveys/Valuations for lending purposes	%
Other Commercial Surveys & Valuations	%
General Insurance Business	%
Environmental	%
Other work - please provide full details in below:	%
Total:	%

14) If **You** have declared any fees for Quantity Surveying, Project Co-ordination, Project Management, Architecture or any other construction management/administration role, please provide details of **Your** 5 largest contracts that have been completed in the last 6 years:

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

15) If **You** have declared any fees for Quantity Surveying, Project Co-ordination, Project Management, Architecture or any other construction management/administration role, please provide details of **Your** 5 largest contracts currently in hand:

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

16) Please provide details of **Your** largest and average valuations if **You** have undertaken work in any of the following disciplines:

Discipline	Highest Valuation	Average Valuation
Commercial Estate Agency		
Residential Estate Agency		
Auctioneering		
Non-lending residential valauations		
Non-lending commercial valuations		
Commercial Rent Reviews		

17) Do all cheques drawn for over £5,000 require at least two signatures? ☐ Yes ☐ No

18) Are bank statements, receipts, counterfoils and other supporting documents checked at a minimum monthly against the cash book entries, and by others not responsible daily for looking after the same? ☐ Yes ☐ No

19) Is cash in hand and petty cash checked independently of the person responsible at least monthly and additionally without warning at least every six months? ☐ Yes ☐ No

20) Have **You** ever undertaken any work which involves contaminated or polluted land or property? ☐ Yes ☐ No

Have **You** ever provided advice on whether land or property might be contaminated or polluted? ☐ Yes ☐ No

If YES, please provide full details below:

21) 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:	£

22) Do you undertake projects where the work is outside 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

23) 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

24) In respect of quantity surveying, project management, project co-ordination, building surveying and achitecture, are all current projects on time and within budget and have all projects undertaken within the last 2 years been completed on time and within the agreed budget? If NO, please give full details below: ☐ Yes ☐ No

25) 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? ☐ Yes ☐ No
If NO, please give full details below:

26) 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)? ☐ Yes ☐ No
If YES, please provide full details below:

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 committing them?	☐ Yes	☐ No

28) Please select the Limit of Liability **You** require quotations for.			
£250,000	☐	£2,000,000	☐
£500,000	☐	£3,000,000	☐
£1,000,000	☐	£5,000,000	☐
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 the answer to any of the above is YES, please provide full details below:		

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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