



PROFESSIONAL  
INSURANCE AGENTS LTD

Proposal form for  
**Commercial  
Insurance**

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Broker  
Innovation  
Finalist 2013



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# Important information for clients before completing this form

## 1. Insurance Act 2015 – Your new legal obligations

The Insurance Bill received Royal Assent on 12 February 2015 and will be in force from August 2016. This change has led us to re-design our proposal forms to help you comply (as far as possible) with your new duty of 'fair presentation of the risk', when submitting your details via us to Insurers, requesting quotes – for further details, we strongly recommend that you read the supplementary information contained in the back of the proposal form.

## 2. How to complete this form

Please save a copy of the form onto your computer before you start completing it. Otherwise there may be issues with saving.

The person completing this form should be a principal, partner or director of the applicant firm and necessary enquiries should be made with fellow colleagues to ensure that all questions are answered as accurately as possible, to the best of the firm's knowledge and presented in a clear manner.

The additional information section should be used if you require extra space when providing certain answers.

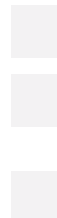
A detailed submission generally allows Insurers to get a better understanding of your risk and should result in them applying a more accurate premium, than if a vague presentation was submitted.

## 3. Checklist, prior to submitting the form

Fully completed proposal form

Any supplementary information that you believe should be shown to underwriters, in order for them to have a clear understanding of your business(es).

Review of the 'supplementary information section' in the back of this form



# Section 1

## 1.1

Name of business:

Full postal address:

Post code:

Tel:

Mobile:

Fax:

Full risk address (if different):

Post Code:

Tel:

Mobile:

Fax:

E-mail:

Website:

## 1.2

How long has the business been established?

At these premises:

Elsewhere:

## 1.3

a) Full business description:

b) Details of work or services undertaken away from premises:

c) Details of manufactured products:

d) Details of other products sold or supplied:

## Section 2 Buildings & Contents

Property to be Insured	Sum Insured	Property to be Insured	Sum Insured
Buildings	£	General	£
Contents (other than stock or property listed below)	£	Non-ferrous Metals	£
Electronic Business Equipment	£	Cigarettes & Tobacco	£
Computers	£	Wines & Spirits	£
Any other property	£	Other target stock	£

## Section 3 Construction & Security

### 3.1

Are the Premises:

a) Built of brick stone or concrete and roofed with slates tiles concrete metal or sheets or slabs composed entirely of incombustible mineral ingredients and plastic roof lights?

Yes  No

b) In a good state of repair and will be so maintained?

Yes  No

c) In a position of are likely to be subject to flooding or where flooding has occurred?

Yes  No

d) Protect by an intruder alarm?

Yes  No

If yes, please confirm method of signalling (e.g. bells only, Digicom, BT Redcare etc.)

Yes  No

e) Protected by a water sprinkler system?

Yes  No

f) In the sole occupancy of the proposer?

Yes  No

### 3.2

Please state the method of heating on the premises:

### 3.3

Has the electrical installation been inspected by a qualified engineer during the past three years?

Yes  No

### 3.4 Subsidence

Do you wish to extend cover to include subsidence?

Yes  No

If 'Yes'?

a) Is the property erected on made up ground, or showing any visible signs of cracking?

Yes  No

b) Has the property or any adjacent property previously suffered damage from subsidence?

Yes  No

## Section 4 Loss of Income & Book Debts

### 4.1

Estimated Gross Profit:

£

Please select Indemnity Period required:

12 months  24 months

### 4.2

Book debts are automatically included for up to £10,000. Please state figure if higher amount required.

£

## Section 5 Public and Employer Liability Cover

### 5.1

Limit of Indemnity required:

£1,000,000  £2,000,000  £5,000,000  £10,000,000

### 5.2

Has the firm previously been insured for Professional Indemnity Insurance?

Yes  No

If yes please give details:

Name of Insurers:

Premium:

£

Indemnity Limit:

Excess of: £

Each and every claim: £

Date of expiry of coverage:

## 5.3

Category	Wageroll
Clerical & Managerial	£
Woodworking machinists	£
All other employees at own premises	£
Full details of nature of work undertaken:	
All other employees working away from premises	£
Full details of nature of work undertaken:	

## 5.4

Category	Wageroll of <b>all</b> employees (inc partners/ principals/ directors)	
Working on the premises	£	
Working away from the premises (not involving use of heat)	£	
Working away from the premises (and involving use of heat)	£	
Payments to subcontractors working away from premises	£	
Charges for plant and/or equipment hired in	£	
Estimated Annual Turnover	Within the UK only	£
	Within the USA and/or Canada	£
	Elsewhere in the world	£

## Section 6 General Questions

### 6.1

Please give details of previous insurers at these premises or elsewhere:

## 6.2

Has any Health & Safety notice/order/prosecution been placed in the last 5 years?

Yes  No

## 6.3

Does the trade or business involve:

a) The discharge of effluent, fumes or anything noxious?

Yes  No

b) Any work in/on aircraft operational areas, water-bourne craft, off shore?

Yes  No

c) Any work in/on nuclear installations, petrochemical works or power stations?

Yes  No

## 6.4

Are any products intended for installation or form part of any aircraft, water-bourne craft, off shore installations, nuclear installations, petrochemical works or power stations?

Yes  No

## 6.5

Does the proposer provide design specification formula or advice:

a) In connection with own products?

Yes  No

b) Separately for a fee?

Yes  No

## 6.6

Are any of the materials components or products imported from outside of the European Community?

Yes  No

## 6.7

Does the proposer have a system in force for checking quality control?

Yes  No

## 6.8

Does the proposer enter into any contracts or agreements which may affect liability under statute or common law?

Yes  No

## 6.9

Please give full details of maximum height you work to?

## 6.10

Please give full details of maximum depth you work to?

If any of the above (section 6) are answered 'Yes' please provide full details:

## 6.11

The following optional covers are available, please select which are required:

- Goods in Transit
- Theft by Employees
- Refrigerated Goods
- Legal Expenses Cover



## Section 7 Claims / Loss History

### 7.1

Please give details of all losses, whether insured or not or any claims made against the proposer (in this or any other business)

Date of occurrence	Brief details of incident	Cost

## Section 8 Other Information

### 8.1

Please advise of any further information in the box below:

## Section 9 Declaration

I / We declare that the statements and particulars in this proposal and submission are true and I / We have made a fair presentation of the risk, by disclosing all material matters which I / We know or ought to know or, failing that, by giving the Insurer sufficient information to put a prudent Insurer on notice that it needs to make further enquiries in order to reveal material circumstances. Furthermore, I / We will agree to inform Insurers of any material alterations to my / our circumstances that may occur before or after the completion of any contract of insurance offered to me/us by the Insurer.

Signature of principal/partner/director:

Full Name:

Date:

*\*\*By signing this declaration, on behalf of our company and any applicable employees, we are also consenting to PIA sending relevant insurance information to us as part of their services. This consent can be withdrawn at any time by giving written notice to PIA.*

*Please note that returning this proposal does not bind the Proposer or Underwriter to complete this insurance but does authorise 'Professional Insurance Agents Limited' to seek terms on my/our behalf from Insurers; including current Insurers.*

## Section 10 Supplementary Information for Clients

Professional Insurance Agents Limited strongly recommend that you review the below information thoroughly, prior to forwarding all applicable information to us, requesting quotes. We are always willing to assist you through this process, or if you have any queries or concerns with the information provided below, please do not hesitate to contact us.

### **1. Insurance Act 2015 – Clients are now legally obliged to comply with the 'Fair Presentation of Risk' condition when presenting their details to Business Insurance providers**

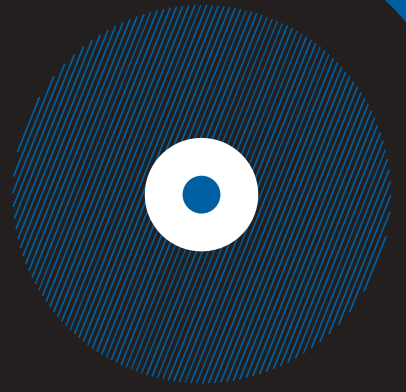
The Insurance Bill received Royal Assent on 12 February 2015 and will be in force from August 2016. It is widely reported to represent the greatest change seen to business insurance contract law in this country in over 100 years. The legislation has been designed with the aim of creating a more modern and fairer balance between policy holder and insurer, with new duties formed for both policy holder and insurer to comply with, whilst remaining as flexible as possible to cater for micro SME's to major corporations.

With regard to clients completing proposal forms and attaching any relevant additional information, the applicable component of the new Act is briefly outlined below:

**a.** Presentation of Risk – The Act introduces the duty on a policy holder to make a 'fair presentation' of the risk, in place of the previous 'duty of disclosure'. The policy holder still has a duty to disclose all material facts/circumstances which are known, or ought to be known by it, after making relevant enquiries. However, a new second element has been imposed which states that the disclosure of the material facts/circumstances need to be made by the proposer 'in a manner which would be reasonably clear and accessible to a prudent insurer' – meaning that the information must be presented in a well-ordered manner which is clear enough for the insurer to make further requests for information, if necessary, when trying to understand a clear picture of the risk to be insured. One point to note is that sending through bulk, un-filtered information to us may not comply with your duty under the new Law.

Professional Insurance Agents Limited (PIA) has exercised reasonable care and skill in designing our new proposal forms which we believe should help our clients comply (as far as possible) with the above concept; 'Presentation of Risk'. In our opinion, this is one example of how our clients' best interests are at the forefront of our undertakings and the change in our proposal forms should not be viewed as just a regulatory 'tick in the box' exercise, or to make things unnecessarily awkward for our clients by requesting updated information.

*\*For the avoidance of doubt, it should be clearly understood that 'PIA' are not legally qualified to provide legal advice and does not issue a guarantee of full compliance with the Act itself, to its clients – separate specialist legal advice should always be obtained, if any legal queries arise – we can assist with recommendations to certain specialist insurance law firms, if required.*



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