

Professional indemnity insurance Surveyors, auctioneers, valuers and estate agents proposal form



Instructions

Please provide a full answer to every question. Please ensure that all answers are typewritten or printed in block letters within the spaces provided. A principal of the practice must sign and date this form and any separate sheets.

In this proposal we use the term 'Principal' to mean any sole principal, partner, director or member of a Limited Liability Partnership.

1 Name and address details

Company name (please include all names under which you practice)

Main office address

Postcode:

Telephone number

Contact e-mail address

Employer's Reference Number (ERN)
(found on PAYE documents)

Company website

Date established

/ /

Is the firm 'Regulated by RICS'?

Yes

No

Please list on a separate sheet all subsidiary companies that will be insured by this policy.

2 Activities

Give full details of activities undertaken and of any intended change in these

3 Firm changes

3.1 During the past 6 years, has the name of the Proposer been changed or has any amalgamation or take- place or have any principals ceased working for the Proposer?

Yes

No

If 'Yes', give details

3.2 Give details below of any predecessor firms for which cover is required. Please include any claims experience for the predecessor firms within question 30.1 and state below if the predecessor firm was "Regulated by RICS".

3.3 Give details below of any offices that have closed in the last 6 years. Please supply the address, principal in charge and reason for closure.

4 Principals

Give details below of all Principals (including details of sole principal)

Full Name	Age	Qualifications	Date Qualified	Numbers of years in this capacity with the Proposer
			/ /	
			/ /	
			/ /	
			/ /	
			/ /	

5 Previous business experience

Give details below of previous business experience, as appropriate, or attach curricula vitae

Newly established business / practice – complete for all Principals

Existing business / practice – complete for each Principal who has held such position with the Proposer for less than 5 years

Name of Principal	Period engaged in previous occupation	Name of firm/company	Profession or business	Position Held

6 Office supervision

Where the Proposer is a sole principal, give details of the arrangements for office supervision when the Proposer is absent

7 Permanent staff

Please advise number of permanent staff (excluding Partners, Directors, Members)

Qualified Full Time
 Qualified Part Time
 Other Full Time
 Other Part Time

8 Current insurance

Has the Proposer any other Professional Indemnity insurance in force? Yes No

If 'Yes', state

Name of insurer
 Renewal date

9 Previous business cover

Is cover required for Principals' Previous Business with another firm in respect of any principal named in 5? Yes No

If "Yes" please supply details including: name of principal, name of previous firm, period as a principal, profession of firm, activities performed and fee income of the principal's previous firm

10 Practice fees / finances

10.1 State gross fees (including those paid to sub-contractors) payable by clients for work undertaken

	Last year	Previous year	Forthcoming year (estimated)
a. in the UK (excluding c. and e. below)	£	£	£
b. in the USA, its territories and possessions and Canada	£	£	£
c. in the UK and elsewhere (excluding USA and Canada) for clients domiciled in the USA, its territories and possessions or Canada, including work for USA companies, subsidiaries of USA companies or USA subsidiaries of companies based elsewhere	£	£	£
d. Elsewhere* (excluding USA and Canada)	£	£	£
e. In the UK for clients domiciled elsewhere* (excluding USA and Canada)	£	£	£
Total of a. b. c. d. and e. above	£	£	£

* State countries, amounts involved

10.2 Is the practice represented in any way in the USA or its territories and possessions, or Canada?

Yes

No

If 'Yes', give details

11 Largest fee

	Last year	Previous year	Forthcoming year (estimated)
State largest fee earned from any client	£	£	£

12 Subcontractor fees

State gross fees paid to subcontractors

Last year	Forthcoming year (estimated)
£	£

13 Percentage of gross fees

13.1 State the approximate percentage of last year's gross fees and of the fees estimated for the forthcoming year (including those paid to sub-contractors) payable in respect of

		Last year	Forthcoming year
a.	Quantity surveying (excluding project co-ordination/management)	%	%
b.	Estate agency	i. residential	%
		ii. commercial	%
		iii. development agency	%
		iv. property investment	%
c.	Auctioneering. Please specify type of work:	%	%
d.	Financial services	i. general insurance intermediary	%
		ii. mortgage broking	%
		iii. building society agency	%
		iv. pensions and investments	%
		v. other (please specify)	%
e.	Town planning	%	%
f.	Council tax rating	%	%
g.	Property management	i. residential property management (excluding lettings and rent reviews)	%
		ii. residential lettings	%
		iii. residential rent reviews	%
		iv. commercial property management (excluding rent reviews and asset management)	%
		v. commercial rent reviews	%
		vi. commercial asset management***	%
h.	Leasehold enfranchisement	%	%
i.	Land surveying	i. hydrographic surveying	%
		ii. mineral surveying	%
		iii. setting out	%
		iv. all other (please specify)	%
j.	Project co-ordination*	%	%
k.	Project management*	%	%
l.	Clerk of Works (please provide a description of services provided in 17c)	%	%
m.	Employers Agent (please provide a description of services provided in 17c)	%	%
n.	Principal Designer (CDM) 2015****	%	%
o.	Agricultural consulting	i. forestry	%
		ii. crop/fertiliser	%
		iii. financial	%
		iv. single farm payments or similar payments/subsidies	%
		v. other (please specify)	%
p.	Architectural design & planning work	%	%
q.	Energy assessments	i. residential	%
		ii. commercial	%
r.	Asbestos inspections (separate questionnaire will be required)	%	%
s.	Party walls, schedules of dilapidation, specification & supervision of repairs, redecoration & refurbishment	%	%
t.	Surveying and valuing (Not specified elsewhere above)	i. residential**	%
		ii. commercial**	%
u.	All other work (please give details)	%	%
		100%	100%

* Declare fees under Project Management where **the Proposer is responsible** for appointing other consultants or contractors in connection with the project works and declare under Project Co-ordination where **the Proposer's principal** makes such appointments.

**residential / commercial refers to the end use / purpose of the property being inspected or valued.

*** commercial asset managers ensure the best investment or return on a portfolio of properties including the disposal or acquisition of properties.

****Are you appointed or do you hold yourself out to be a Principal Designer as defined in the CDM Regulations 2015? Yes No

If 'Yes', please give full details including nature of services

13.2 Please state the surveying and valuing fees (as requested in 13.1, t.) and total gross fees (for all work) for the 5 year period prior to last year

	2nd year	3rd year	4th year	5th year	6th year
Surveying and valuing - Residential	£	£	£	£	£
Surveying and valuing - Commercial	£	£	£	£	£
Total gross fees for all work	£	£	£	£	£

14 Gross fees details

14.1 If fees are received in connection with Quantity Surveying, Project Co-ordination, Project Management, Architectural Design and Planning work, give details in the box below of the five largest contracts undertaken during the last three years

Start and completion Dates	Total contract value	Fee	Type of Contract	Professional Service provided
		£		

14.2 If fees are received in connection with General Insurance Intermediary, indicate FCA status, i.e. FCA authorised, Appointed Representative, Introducer Appointed Representative or other (explain below)

14.3 If fees are declared under 13.1 I(Clerk of Works), m(Employers Agent' & u(other work), give details of the type of work undertaken in the box below

15 Building Information Modelling contracts

Are you in any way involved with Building Information Modelling contracts (BIM)? Yes No

If 'Yes', please give details including the level of BIM contract and any additional contractual duties being taken on by the practice.

16 Geographical spread

Please provide an approximate split of the geographical spread of the practice's work in the following categories

	Central London & Docklands	Remainder of London and South East England	Elsewhere
Property Management	%	%	%
Surveying and Valuing	%	%	%

Please complete questions 16 to 21 where the Proposer carries out surveying and valuing activities

Where the space below is insufficient please provide responses on page 14

17 Work radius

17.1	Mile radius from office	Percentage of Surveys / Valuations
	0-25 mile radius of office:	%
	25-50 mile radius	%
	50+ mile radius:	%

17.2 If the practice regularly takes on work outside its immediate geographical area, especially outside a 25-mile radius of its office(s), what extra controls are in place to ensure sufficient knowledge of local values or other factors that may affect the value/condition of the property in question?

18 Type of work undertaken

18.1 Please provide a split for the last year of Surveying and Valuing fees declared under 16i t together with the number of reports between the following:

Purpose	Residential		Commercial	
	Fees	No. of reports	Fees	No. of reports
1. Valuation for lending purposes(excluding 2, 5, 6 and 8 below)	%		%	
2. RICS Homebuyer Report or equivalent – with lending valuation	%		%	
3. RICS Homebuyer Report or equivalent – with non lending valuation	%		%	
4. RICS Homebuyer Report or equivalent – with no valuation	%		%	
5. Further Advance valuations – for existing lender	%		%	
6. Re-mortgage valuations – for existing lender	%		%	
7. Asset Valuations for balance sheet purposes or probate/divorce valuations	%		%	
8. Building Surveys (Structural) – with lending valuation	%		%	
9. Building Surveys (Structural) – with non lending valuation	%		%	
10. Building Surveys (Structural) – with no valuation	%		%	
11. For property investment funds	%		%	
12. Home Condition Report	%		%	
13. Other (please provide details below)	%		%	

18.2 Has the practice undertaken any valuation work in respect of:

- i. Buy-to-let Properties
- ii. Property Clubs
- iii. New build or conversions for Developers
- iv. Sub-prime products

during the last 12 months? Yes No

If 'Yes', please provide details in the table on page 7

during the previous 5 years? Yes No

If 'Yes', and the average annual numbers and details differ substantially from those given on page 7 (or none undertaken in the last 12 months), please provide details on page 14.

Valuations in respect of	Percentage of Total Valuation Fee	No. of reports	Brief description of properties involved	Name of lender/s
i. Buy-to-let Properties	%			
ii. On behalf of Property Clubs	%			
iii. New build or conversions for Developers	%			
iv. Sub-prime products	%			

18.3 Number of valuations for self certified mortgages in the last 6 years:

19 Valuations for lending purposes

19.1 Please give details of the five largest residential valuations undertaken in the last 5 years

Type/location of property	Year of Report	Value of property	Description of work	Name of lender
		£		
		£		
		£		
		£		
		£		

19.2 Average value of residential valuations undertaken in the last 5 years:

19.3 Please give details of the five largest commercial valuations undertaken in the last 5 years

Type/location of property	Year of Report	Value of property	Description of work	Name of lender
		£		
		£		
		£		
		£		
		£		

19.4 Average value of commercial valuations undertaken in the last 5 years:

19.5 Please provide details of the lenders for whom the practice has undertaken valuation work during the last 3 years and state the fee income for the last year

Name of Lender	Fee Income
	£
	£
	£
	£
	£

Name of Lender	Fee Income
	£
	£
	£
	£
	£

19.6 Has the Proposer been removed from or refused admission to any lenders' panels?

Yes No

If 'Yes', please provide details below:

19.7 Please provide details on the type of comparable evidence obtained for each of the listed items i. to vii. below:

- i. Type (estate agent sold values, estate agent for sale values, land registry values, etc)
- ii. Number held per property
- iii. How long evidence is retained?
- iv. Who in the practice obtains comparables (valuer, valuers' assistant, secretary, administrator, etc)?
- v. Who decides on the final comparables to be used (valuer, valuers' assistant, secretary, administrator, etc)?
- vi. How long has this system been in place? Please provide details of any different previous practice
- vii. Note of any internal or external databases used

19.8 When undertaking re-mortgage or further advance valuations in what percentage of cases does the practice:

Re-inspect the property?	%
Undertake drive-by valuations?	%
Undertake desk-top valuations?	%

19.9 How does the practice control the firm's increased risk exposure resulting from drive-by or desk-top valuations and in what circumstances does the practice undertake them?

20 Workload and quality

20.1 What is the average number of surveys undertaken per fee earner per week for:

- i. Lender Valuations
- ii. Homebuyers Reports
- iii. Home Condition Reports
- iv. Building Surveys
- v. Other
- vi. Average total of surveys per fee earner per week

	Last Year	Average over previous 5 years

20.2 Does the Proposer and has the Proposer in the past always complied with the RICS Valuation Yes No
 ("Red Book")?

If 'No' please explain the circumstances in which these are not followed

20.3 Please describe the survey and valuation procedures the practice has in place for:

- i. monitoring the quality, accuracy and integrity of ALL surveys and valuations
- ii. sign-off for large, complex, specialist and non standard property valuations
- iii. peer review, validation and dual sign off
- iv. visiting properties to spot check the quality and standard of work
- v. ensuring quality of reports with the use of specialist software or reporting systems (please name those used)
- vi. recording on file the site notes, photographs, valuation evidence and calculation basis

20.4 If the Proposer is a sole practitioner describe the procedures put in place to obtain a second opinion e.g. in respect of valuations / difficult properties?

20.5 Is allocation of work to individual valuers controlled via a central process? Yes No

If 'No', please explain below how the Proposer prevents the possibility of undue influence being exercised by external parties

21 Qualifications of staff

21.1 Please provide the following information for all fee earners undertaking Survey and Valuation work (if insufficient space please list details on a separate sheet)

Name	Qualifications	Number of years survey and valuation experience	Number of years with this practice	Previous experience of this type of work (please state previous employment history where employed within last 2 years)

21.2 Does the Proposer always verify qualifications and previous experience? Yes No

21.3 Have any of the fee earners undertaking Survey and Valuation work had any claim made against them or are they aware of any circumstances which might give rise to a claim for work performed prior to joining the Proposer? Yes No

If Yes, please provide details in Question 31a.

21.4 Are all those named in Question 23a who undertake "Red Book" valuations, a "RICS Registered Valuer" under the RICS Valuer Registration Scheme? Yes No

If 'No', please give details below.

22 Type of property

Please provide details of:

22.1 the types and age of properties the practice regularly inspects

22.2 any building inspections or valuations in the last 3 years for

- i. licensed premises, pubs, restaurants, casinos or hotels
- ii. listed or pre 20th Century property
- iii. schools

The remaining questions should be completed by all proposers

Where the space below is insufficient please provide responses on page 14

23 Professional development

Please provide information on how the practice ensures that all staff and principals maintain their qualifications and ensure their knowledge is up-to-date

24 Quality management systems and codes of practice

24.1 Is the Proposer accredited to or in the process of becoming accredited to an ISO 9000 Quality Management System or subject to any other form of external assessment? Yes No

24.2 Does the Proposer subscribe to a professional code of practice? Yes No

If 'Yes', in either case please give details below

25 Firm procedures

Is the Proposer able to confirm that

- | | | | | | |
|------|---|-----|--------------------------|----|--------------------------|
| i. | the standard of work undertaken by all fee earners is regularly audited and reviewed? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| ii | no disciplinary action has been taken by any outside professional or regulatory body against any Principal or member of staff? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| iii | written procedures or checklists are used for the professional services provided? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| iv | contracts or terms of acceptance are evidenced in writing, specify the work to be undertaken and the extent of the Proposer's responsibility? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| v | records are kept of all on-site visits, contracts, letters of engagement, client meetings and telephone calls? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| vi | working papers, including survey and valuation files, are retained for at least 6 years? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| vii | diary systems, registers or other procedures are in operation to ensure that deadlines (including those relating to rent reviews) are met? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| viii | a formal review of working procedures is undertaken at least annually? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| ix | satisfactory written references are always obtained for new employees and Principals? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |

If 'No' to any of the above, give details below.

Does the Proposer have:

- | | | | | | |
|------|---|-----|--------------------------|----|--------------------------|
| i. | a business relationship with or a financial interest in any mortgage broker or solicitor? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| ii. | a referral fee or shared commission arrangement with a third party organisation? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| iii. | procedures to establish the existence of incentives on new build and refurbishment properties, for example ensuring receipt of a CML Disclosure of Incentives Form? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| iv. | controls to identify mortgage fraud? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |

If 'Yes' to questions 25 i and 25 ii or 'No' to questions 25 iii and 25 iv, please give details below.

26 Fidelity

Has the Proposer suffered any loss during the past five years through fraud or dishonesty of any employee? Yes No

If 'yes' state date, circumstances, amount and steps taken to prevent recurrence

27 Insurance history

Has any insurer, in respect of the risks to which this proposal relates, ever

- | | | | | | |
|------|--|-----|--------------------------|----|--------------------------|
| 27.1 | declined a proposal, refused renewal or terminated an insurance? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| 27.2 | required an increased premium or imposed special conditions? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |

If 'Yes' in either case please give details below:

28 Claims and circumstances

28.1 Has any claim been made against the Proposer or any principal, consultant or employee or predecessor firms during the last ten years in respect of the risks to which this proposal relates? Yes No

If 'Yes' give details (by separate note if preferred)

Date of claim	Brief details of each claim	Cost (if any) of claim paid	Estimated outstanding cost
/ /		£	£
/ /		£	£
/ /		£	£
/ /		£	£
/ /		£	£

28.2 What action has been taken to prevent a recurrence of the situation which gave rise to each claim?

Is any principal, consultant or employee, after enquiry, aware of any circumstances which might

28.3 give rise to a claim against the Proposer or any predecessors in business or any of the present or former principals? Yes No

28.4 result in the Proposer or any predecessors in business or any of the present or former principals incurring any losses or expenses which might be within the terms of this cover? Yes No

28.5 otherwise affect the Company's consideration of this insurance? Yes No

If 'Yes' give details including maximum potential cost (by separate note if preferred)

29 Sanctions

Do you have any connection to customers or suppliers operating in the following countries or are any form of product or service sourced from or passed through these countries or indeed any employees who would visit any of these countries on business: Yes No

Afghanistan, Balkans (Former Rep. of Yugoslavia & Serbia), Belarus, Burundi, Central African Republic, DR Congo, Egypt, Eritrea, Guinea-Bissau, Guinea, Iraq, Lebanon, Libya, Mali, Sierra Leone, Somalia, South Sudan, Sudan, Tunisia, Ukraine, Venezuela, Yemen or Zimbabwe.

30 Disciplinary proceedings

Has any proposer / director / partner of the business:

- (i) In the last six years been the subject of a disciplinary proceeding by any Professional organisation? Yes No
- (ii) Been declared insolvent or bankrupt or been the subject of bankruptcy proceedings? Yes No
- (iii) Been the subject of a County Court judgment (or Scottish equivalent) or are there any proceedings pending? Yes No
- (iv) Been a director or partner in any business which is or has been the subject of a winding up or administrative order, or receivership or other insolvency proceedings? Yes No
- (v) Had a proposal form declined? Yes No
- (vi) Had an insurance cancelled? Yes No
- (vii) Had special terms imposed? Yes No
- (viii) Been convicted or charged with any criminal offence, or have a prosecution for such an offence pending? Yes No
- (ix) Been prosecuted or served with a notice of intended prosecution or a prohibition notice in connection with a breach or alleged breach of any health and safety legislation? Yes No

If 'Yes', please provide details:

31 Quotation requirements

Please give details of the firm's current Professional Indemnity Insurance.

Do not complete this question if you are already a client of Bluefin

Limit of Indemnity	Excess	Premium	Name of Insurer	Renewal Date
£	£	£		/ /

Please advise your requirements

	Option 1	Option 2	Option 3
Limit of Indemnity	£	£	£
Excess	£	£	£

People consulted in completion of the form

Please list below the people you have consulted to assist with the completion of this form, including any external providers:

Name	Position	Location

Please continue on a separate sheet if necessary.

Confirmation

Your duty to make a fair presentation of the risk

You must make a fair presentation of the risk to us when you take out, renew or amend your policy. A fair presentation requires you to tell us about all facts and circumstances which may be material to the insurance or sufficient information to put a prudent insurer on notice that further enquiries are needed, in a clear and accessible manner. Material facts are those which are likely to influence an insurer in the acceptance or assessment of the terms or pricing of your policy. If you are in any doubt as to whether a fact is material, you should tell us about it.

If you fail to make a fair presentation of the risk, where that failure is deliberate or reckless, the insurer may treat your policy as if it had not existed, refuse to pay any claims and keep the premium paid. Where the failure is not deliberate or reckless but the insurer would not have accepted the policy had you told them about a material fact or circumstance, the insurer may treat your policy as if it had not existed and refuse to pay any claims but must return the premium. In other cases, the insurer may only pay part of the value of your claim or impose additional terms.

For these reasons, it is important that you check all of the facts, statements and information set out in the documentation provided by us are complete and accurate, and that you answer any questions completely and accurately. If there is more than one person involved in your business or employed by you, you should check with them, where appropriate, that the facts and statements that you make are complete and accurate.

If any of the facts, statements and information in this document, or any additional information provided are incomplete or inaccurate, you must contact us immediately. Failure to do so could invalidate your policy or lead to a claim not being paid.

I declare that the above statements and particulars are true, full enquiry having been made, and I have not omitted, suppressed or misstated any material facts and undertake to inform the insurer of any change to any material fact. I understand that the information provided will be used by the insurer and/or their agents to arrange and administer the insurance and in handling claims which may necessitate sharing information with third parties and that information may be shared with business partners to deliver any additional services provided with this insurance.

A copy of this proposal should be retained by you for your own records

This form must be signed by a principal of the firm

Signature: _____

Date: / / _____

Print name: _____

Position: _____

Please return this application form along with any other supplementary information sheets to the address detailed below:-

Bluefin Professions | Castlemead | Lower Castle Street | Bristol | BS1 3AG
t: 0117 929 3344 | enquiry.professions@bluefingroup.co.uk | www.bluefinprofessions.co.uk



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Additional information

Use this space to provide further information in support of answers given to questions in this Proposal.

Please state question number clearly.

Continue answer on a separate sheet if insufficient space.

Professional indemnity insurance Cladding questionnaire



Instructions

Please provide a full answer to every question. Please ensure that all answers are typewritten or printed in block letters within the spaces provided. A principal of the practice must sign and date this form and any separate sheets.

1 Practice details

Practice name (include all names under which you practice)

2 Cladding

2.1 Have you ever taken contractual responsibility for cladding systems? Yes No

2.2 During the last 10 years have you ever been involved in a contract where external cladding was applied to a building which was in excess of 18 metres or 6 stories in height? Yes No

If 'Yes', please provide details below

2.3 Have you already, or do you intend to, tender for any contracts where external cladding will be applied to a building which is in excess of 18 metres or 6 stories in height? Yes No

If 'Yes', please provide details below

2.4 Were you, or will you be, contractually required to advise on, or be responsible for, the design, selection, specification, approval, testing, certification, inspection or installation of the cladding? Yes No

If 'Yes', complete 2.5

2.5 a) Was, or will, the external cladding installed be in accordance with manufactures guidelines? Yes No

b) In ALL instances, has the external cladding (including components within the cladding system) used on these projects been non-combustible? Yes No

If 'No', please provide details below and complete 2.6, if 'Yes', complete 2.6

2.6 In ALL instances, has the external cladding used in all projects been A2 grade, rather than FR or PE grade? Yes No

If 'Yes' complete 2.8, if 'No' complete 2.7

2.7 List all the projects where cladding material with FR or PE grade was or is being used then complete 2.8 Yes No

Name if client	Type of building	Address of project	Contract value	Start date	Finish date	ACM
			£	/ /	/ /	FR <input type="checkbox"/> PE <input type="checkbox"/>
			£	/ /	/ /	FR <input type="checkbox"/> PE <input type="checkbox"/>
			£	/ /	/ /	FR <input type="checkbox"/> PE <input type="checkbox"/>

- 2.8 a) Were specialist cladding contractors engaged? Yes No
- b) Did these specialist cladding contractors have their own Professional Indemnity Insurance? Yes No

If 'Yes' to a) and/or b), please provide details below and sign and date the questionnaire for return, if 'No', to both then sign and date the questionnaire for return

Declaration

Your duty to make a fair presentation of the risk

You must make a fair presentation of the risk to us when you take out, renew or amend your policy. A fair presentation requires you to tell us about all facts and circumstances which may be material to the insurance or sufficient information to put a prudent insurer on notice that further enquiries are needed, in a clear and accessible manner. Material facts are those which are likely to influence an insurer in the acceptance or assessment of the terms or pricing of your policy. If you are in any doubt as to whether a fact is material, you should tell us about it.

If you fail to make a fair presentation of the risk, where that failure is deliberate or reckless, the insurer may treat your policy as if it had not existed and refuse to pay any claims and keep the premium paid. Where the failure is not deliberate or reckless but the insurer would not have accepted the policy had you told them about a material fact or circumstance, the insurer may treat your policy as if it had not existed and refuse to pay any claims but must return the premium. In other cases, the insurer may only pay part of the value of your claim or impose additional terms.

For these reasons, it is important that you check all of the facts, statements and information set out in the documentation provided by us are complete and accurate, and that you answer any questions completely and accurately. If there is more than one person involved in your business or employed by you, you should check with them, where appropriate, that the facts and statements that you make are complete and accurate.

If any of the facts, statements and information in this document, or any additional information provided are incomplete or inaccurate, you must contact us immediately. Failure to do so could invalidate your policy or lead to a claim not being paid.

I declare that the above statements and particulars are true, full enquiry having been made, and I have not omitted, suppressed or misstated any material facts and undertake to inform the Insurer of any change to any material fact. I understand that the information provided will be used by the insurers and/or their agents to arrange and administer the insurance and in handling claims which may necessitate sharing information with third parties and that information may be shared with business partners to deliver any additional services provided with this insurance.

A copy of this proposal should be retained by you for your own records

This form must be signed by a principal of the firm

Signature: _____ Date: ____ / ____ / ____

Print name: _____ Position: _____

Please return this application form along with any other supplementary information sheets to the address detailed below:-

Bluefin Professions | Castlemead | Lower Castle Street | Bristol | BS1 3AG
t: 0117 929 3344 | enquiry.professions@bluefingroup.co.uk | www.bluefinprofessions.co.uk



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