

Charity Trustees Liability Insurance Proposal Form

CHARITY TRUSTEES LIABILITY INSURANCE

Proposal Form

Notes for Charity Trustees Liability Insurance proposers:

The Proposal Form, if accepted, will form the basis of your contract with Insurers and it is, therefore, essential that the questions asked have been understood and answered correctly.

If in answering any of the questions in this Proposal Form you find there is insufficient space, please complete on the Charity's headed notepaper and attach it to this form.

In the event that you require any assistance in completing this Proposal Form, please do not hesitate to contact Lothbury UK Limited.

Please provide, in addition to completing this form, the following information to assist Insurers in considering their terms:

- a) Copy of the Charity's Memorandum or Articles of Association.
- b) Copy of the Charity's latest audited annual Report and Accounts.
- c) Copies of recent issues of any Magazines or Newsletters published by the Charity.

1. Name of the Charity and any other trading names:

2. Address(es):

3. Registered Number:

4. Date of Establishment:

5. Please confirm whether the Charity is involved in any of the following:

- a) Any form of Treatment and/or Medical and/or Surgical Care or Advice
Yes / No
- b) Any Legal, Financial or Environmental Advice? Yes / No
- c) Undertaking any Scientific or Medical Research? Yes / No
- d) Provision of Professional Services for which the Charity charges a fee?
Yes / No
- e) Sports, Social or Recreational Society, Association or Club? Yes / No
- f) Certification, Examination, Licensing or Regulatory activities or functions?
Yes / No
- g) The running of Residential Homes and/or the regular care of, training, supervision or sole charge of persons under the age of 18 and/or vulnerable adults? Yes / No

If you answered Yes to any of the above, please provide full details, including, but not limited to, details of the Charity's policies and procedures (if applicable) to ensure the suitability of members, employees or volunteers to work with children or vulnerable adults:

6. Please provide full details of the Charity's activities:

7. What was the Charity's total gross income for its last complete financial year?
8. Please provide a percentage breakdown of the Charity's source of income between:
- | | | |
|----|--|---|
| a) | Funding from Government, Local Authorities and/or their Agencies | % |
| b) | Subscriptions and Membership Fees | % |
| c) | Voluntary Income and/or Donations | % |
| d) | Fee generating activities | % |
| e) | Other | % |

If you show a percentage in either d) or e) above please provide full details:

9. Does the Charity anticipate any major changes in their activities in the forthcoming twelve months? Yes / No
If yes please provide full details:

10. Has there been any fundamental changes in the Charity over the past five years? Yes / No
If yes please provide full details:

11. Does the Charity undertake any activities outside the United Kingdom? Yes / No
If yes please provide full details:

12. Are the Charity's funds managed by suitably qualified external professional managers? Yes / No
- a) If yes please confirm that there has been no change in the external professional managers within the last three years and that the Charity and/or its Trustees maintain full legal rights against them? Yes / No
If no please provide full details:

- b) If no please provide full details of who manages the Charity's funds including the length of time they have undertaken and their experience in, fulfilling this function:

13. Please confirm the following in respect of all of the Charity's financial arrangements:
- a) Are satisfactory written references always obtained from former employers for the three years preceding the engagement of any employee or volunteer responsible for money, accounts or goods? Yes / No
 - b) Is all money received recorded and banked daily? Yes / No
 - c) Are all employees and volunteers required to account for money received at least weekly? Yes / No
 - d) Are petty cash payments always made against authorised vouchers? Yes / No
 - e) Is cash in hand and petty cash checked independently of the employees or volunteers responsible at least monthly and additionally, without warning, at least every six months? Yes / No
 - f) Are bank statements, receipts, counterfoils and supporting documentation checked at least monthly against the cash book entries independently of the employees or volunteers making cash book entries or paying into the bank? Yes / No
 - g) Are salaries or wages paid by credit transfer or crossed cheque and if not are they checked independently of the employees or volunteers handling such money? Yes / No
 - h) Are all payments, other than petty cash and salaries or wages, made by crossed cheque? Yes / No
 - i) Are cheques prepared independently of the signatory to a cheque? Yes / No
 - j) Does the signatory to a cheque always examine full supporting evidence? Yes / No
 - k) Do all cheques in excess of £5,000 require two signatory? Yes / No
 - l) Are different employees or volunteers, acting independently, responsible for ordering, certifying receipt of and authorising payment for goods and services? Yes / No
 - m) Is there, on at least an annual basis, a physical stock and inventory check carried out independently of employees or volunteers responsible for the stock? Yes / No
 - n) Is there, at least once a year, a professional external auditor's audit on the Charity's accounts and all computer system installations that are used for financial and stock control purposes? Yes / No
 - o) Are all auditors' recommendations on security against fraud implemented to their satisfaction? Yes / No
 - p) Has the Charity been loss free in respect claims through the fraud or dishonesty of any trustee, employee or volunteer in the past five years? Yes / No

If you have answered No to any of the above please provide full details:

14. Please confirm the following:
- a) Has there been any complaints concerning the Charity been made to the Charity Commissioners or other Regulatory or Official Body or Institution?
Yes / No
 - b) Has the Charity ever been subject to an investigation by the Charity Commissioners or other Regulatory or Official Body or Institution? Yes / No
 - c) Has the Charity been refused this type of insurance or had similar insurance cancelled or been quoted increased premiums or had special terms imposed?
Yes / No
 - d) Has any similar insurance been subject to a claim against any person to be covered under this policy?
Yes / No
 - e) Is any person being proposed for insurance aware, after enquiry, of any circumstance or incident that they have reason to suppose might afford grounds for any future claim that would fall within the scope of the proposed insurance?
Yes / No

If you answer yes to any of the above please provide full details:

15. What limits of indemnity do you require quotations for?

- a)
- b)
- c)

DECLARATION

I hereby declare that I am authorised to complete this proposal on behalf of the Charity and that, after appropriate enquiry, the statements and particulars, including any attachments, are true and that I have neither misrepresented or suppressed any material facts.

I undertake to inform Insurers of any material alteration to these facts whether occurring before or after completion of the contract of insurance.

I agree that this proposal, including any attachments, is incorporated into and forms the basis of any contract of insurance.

Signed:

Name (please print):

Position:

Date:

Please remember to keep a copy of this Proposal for your records.

DATA PROTECTION ACT

By signing this Application Form (or returning it to us if from the website) you consent to us holding and processing your personal data for the above purposes. You also consent to us transferring your information to countries outside the EEA. If we do make such a transfer we will ensure your information is protected.

The data controller is Lothbury UK Limited. In compliance with the Data Protection Act 1998, we will hold the data, together with other information, securely and confidentially and process it for the purpose of carrying out our activities. These activities are administration, research, marketing and prospecting, accounts and records, insurance broking, risk assessment, consultancy services, surety, and compliance services.

If you provide data on another individual within your business, you confirm that you have the consent of that individual to forward the data to us and we will process the data as above.

We will process the data about buyers, debtors and debts in accordance with the data protection policy stipulated by the client, which remains the data controller of those data. The client will make its data protection policy clearly known and available to Lothbury UK Limited. Where no data protection policy is made known we shall not be liable for any breach under the client's data protection policy. Furthermore you agree to comply with the Data Protection Act 1998 and to process all personal data in accordance with that Act.

We may keep your information for a reasonable period for the on-going pursuance of our business activities as stated above. We may also use the data you provide to contact you by mail, telephone, fax or email with information about our other products and services.

A copy of the data we hold on you may be obtained for a small fee upon written request to:

The Compliance Officer,
Lothbury UK Limited,
Fleur-de-Lys Court
112 Houndsditch,
London EC3A 7BD.

Lothbury UK Limited is regulated by the Financial Services Authority for the conduct of UK business.