

# Combined Liability Insurance Proposal Form

# COMBINED LIABILITY INSURANCE

## Proposal Form

Notes for Combined 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 your firm'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, if proposing for the first time, the following information to assist Insurers in considering their terms:

- a) Standard Contract Terms and Conditions, Agreement or Letter of Appointment.
- b) Copies of any brochures that the Firm issue.

1. Trading names and styles of the Companies and/or Partnerships and/or Sole Proprietors, hereinafter referred to as the "Firm", including any former Firms for which cover is required:

2. Address (es) of the Firm (s), including postcodes:

3. When did the current Firm commence business?

4. Full details of the Profession/Business of the Firm (please provide full products information, if applicable):

5. Please provide the total number of:

- a) Directors, Partners or Principals
- b) Qualified staff
- c) Other staff
- d) Typists or office staff

6. Is the Firm currently insured for Combined Liability Insurance? If yes, please provide the following information:

- a) Insurers:
- b) Renewal Date:
- c) How many years has the Firm been continually Insured?

7. Has any Insurer ever:
- a) Declined to provide terms or renew for the Firm or any Director, Partner or Principal?  
Yes/No
  - b) Required an increase in premium, other than due for normal market conditions, or imposed special terms?  
Yes/No
  - c) Cancelled an Insurance? Yes/No  
If Yes, please provide full details:
8. Has the Firm or any Director, Partner or Principal ever been:
- a) Prosecuted under the Factories Act, the Health and Safety at Work Act, the Consumer Protection Act, the Data Protection Act or any other Regulations?  
Yes/No
  - b) Convicted or charged with a Criminal Offence, other than a motor offence?
  - c) Declared Bankrupt or Insolvent? Yes/No
  - d) Convicted of, or is any prosecution pending for Arson or any offence involving dishonesty of any kind? Yes/No  
If Yes, please provide full details.
9. Does the Firm's activities now or any time in the past involve exposure to noise levels exceeding 85 decibels? Yes/No  
If Yes, please provide full details.
10. Does the Firm work at height and if so please state at what maximum height limit? Yes/No  
If Yes, please provide full details (including the use of cranes, hoists, platforms, slings, cradles or ropes etc.).
11. Does the Firm carry out any excavation or work underground? Yes/No  
If Yes, please provide full details (including at what depth).

12. Does the Firm handle, store or transport any hazardous substances, including toxic chemicals, gases, asbestos, explosive or radioactive substances, dust fumes or vapours?  
Yes/No

If Yes, please provide full details.

13. Does the Firm's activities include the use of heat equipment away from the Firm's premises? (Note: Heat equipment includes welding and cutting equipment, blow torches, hot air strippers, hot air guns and/or asphalt bitumen or pitch heaters). Yes/No

If Yes, please provide full details.

14. Does the Firm's activities involve demolition or dismantling of existing building and/or structures? Yes/No

If Yes, please provide full details.

15. Please list any overseas contracts undertaken by the Firm:

Country:	Brief Description of Contract:	Firm's Contract Price:	Jurisdiction:
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16. Please give an estimate of the total wages and/or salaries and/or payments in each category for the forthcoming year:

Description of Employees (including Directors of limited liability companies):	At Firm's Premises:	Number: Away from Firm's Premises:	Estimated Annual Wages/Salaries/Payments:
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Clerical and Managerial Staff who do not work manually:

Manual and other Staff:

Labour only self-employed persons and/or sub-contractors:

Employees using welding, flame cutting or other heat application equipment:

Payments to bona-fide sub-contractors:

17. Please give an estimate of the Firm's total turnover for the forthcoming year:

18. Is the Firm or any Director, Partner or Principal connected or associated (financially or otherwise) with any other Practice, Company or Organisation? Yes/No  
If Yes, please provide full details.

19. Does the Firm or any Director, Partner or Principal act in any other capacity other than stated in Question 4 of this Proposal Form? Yes/No  
If Yes, please provide full details.

20. Does the Firm use a standard form of contract, agreement or letter of appointment? Yes/No  
If Yes, please supply a copy. If no please provide details of how the Firm limits their liability.

21. Does the Firm require Employers' Liability Insurance? Yes/No

22. Does the Firm require Public and Products Liability Insurance? Yes/No  
If Yes, what Limit of Indemnity does the Firm require (including any alternatives)?

a)

b)

c)

22. Has any claim, such as would be covered by the proposed insurance, ever been made against the Firm or any Directors, Partners or Principals, whilst with the Firm or elsewhere? Yes/No  
If Yes, please provide full details, including any quantum.

#### Employers' Liability

Year:	Claimant:	No:	Paid Claims Amount	Outstanding Claims Amount
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## Public and Products Liability

Year:                      Claimant:                      No:                      Paid Claims Amount                      Outstanding Claims Amount

23. Is the Firm or any Director, Partner or Principal of the Firm a member of any Trade or Professional Body, or registered with any self-regulatory Organisation?                      Yes/No  
If Yes, please provide full details.

24. Has membership, or registration, of any Trade or Professional Body or Organisation of the Firm or any Present or Former Directors, Partners or Principals of the Firm ever been suspended, withdrawn, amended or declined?                      Yes/No  
If Yes, please provide full details.

### DECLARATION

I/We hereby declare that the statements and particulars in this proposal are true and that I/we have not misstated or suppressed any material facts. I/We agree that this proposal, together with any other information supplied by me/us shall form the basis of any Contract of Insurance effected thereon. I/We undertake to inform Insurers of any material alteration of the facts occurring prior to the completion of the Contract of Insurance. The signing of this proposal does not bind the Proposer or Insurers to complete this Insurance.

Signature of Director, Partner or Principal:

Name of signatory (please print):

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.