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Professional Indemnity for Surveyors, Valuers, Estate Agents and Auctioneers Proposal form

Special notice

This proposal must be completed in by a partner, principal or director of the firm or company. All questions must be answered to enable a quotation to be given.

Your duty to make a fair presentation of the risk

Material information is information that would influence an Insurer in deciding whether a risk is acceptable and, if so, the premium, terms and conditions to be applied. In addition, the Insurance Act 2015 sets out whose knowledge of material information you must disclose. As an organisation you will be deemed to know all material information that is known to your senior management and those responsible for arranging your insurance, and which should have been revealed by a reasonable search. Your search will need to include information which is held by other persons such as your agents, outside advisers (including lawyers and consultants), suppliers/service providers etc. There are clearly limits to the search you, and we, can carry out. Please talk to your usual Aon adviser if you are in any doubt about what information needs to be disclosed.

Important notes

1 Other relevant information

For the sake of conciseness the number of questions in this proposal form has been kept to a minimum. If there is any relevant information not covered by the questions that should be drawn to the attention of insurers, please give full details.

2 Predecessors in business

Declare all predecessors in business for whom cover is required.

3 Associated companies

Where the proposer firm(s) is controlled by another firm(s), company(s) or organisation(s) or where the partner(s)/director(s) of the proposer firm(s) have control of another firm(s), company(s) or organisation(s), and cover is sought for claims made against the proposer firm(s) by those other firm(s), company(s) or organisation(s) then this should be declared to insurers and further enquiries will be made before such cover is provided. The policy provides cover for claims emanating from independent third parties.

4 Consultants

The insured is indemnified for professional business undertaken for or on behalf of the insured. The insurers' right of subrogation against consultant(s)/subcontractor(s) are maintained unless the consultant(s)/subcontractor(s) is deemed an insured and named on the policy. NB. Claims arising from professional services performed by any named insured will affect the claims experience of the firm(s)

5 Incoming partner(s)/director(s)/employee(s)

All partner(s)/director(s)/employee(s) of the firm(s) should be reminded to annually check that a policy is in force to cover their own liability arising out of work carried out prior to joining the firm(s). If new partner(s)/director(s)/Employee(s) have carried out work which has given rise to claims against previous firms then this information should be disclosed.

6 Contracts/agreements

The policy excludes cover in respect of liability arising from any express guarantee assumed by the insured which would not have attached in the absence of a contract or agreement being signed.

Warranties insurers accept are standard BPF CoWa/F and CoWa/P+T or CIC/ConsWa/F and CIC/ConsWa/P+T. Where warranties depart from these eg. indemnities have been given to principles under contract, or liability for financial loss has been assumed under a warranty to a tenant or purchaser these are not automatically covered by the insurance.

7 Survey/inspection and/or valuation work

Reports on real or leasehold property may be undertaken by a Fellow or Professional Associate of The Royal Institution of Chartered Surveyors or a Fellow or Associate of the Incorporated Society of Valuers and Auctioneers, or Royal Institute of British Architects or Royal Institute of Architects of Scotland, or The Architects and Surveyors Institute or any person having had five or more years experience of such work. NO OTHER PERSON(S) will be covered by the policy unless they are delegated by the Insured to execute such work subject always to supervision by a qualified person OR unless special agreement has been obtained from underwriters prior to cover being granted.

Pre-sale surveys or home condition inspections - SAVA or equivalent accreditation is required.

8 General practice

Please give FULL details of the services performed under this heading. DO NOT include as general practice those activities specifically mentioned on other sub-sections of question 16.

9 Building surveying

DO NOT include those items specifically mentioned in other sub-sections of question 16.

10 Project management/project co-ordination

Project management is the term used where the insured/proposer is responsible for appointing other professional and/or non professional firm(s) necessary to the contract; project co-ordination is the term used in similar cases but where the insured's/proposer's principal makes the appointment, whether on the insured's/proposer's recommendation or not.

11 Planning and development

Is deemed to be outline planning work only and does not include detailed plans from which a structure will be erected.

12 Architectural work

Includes designs of new buildings and structural alterations including refurbishment and modernisation programmes where load bearing surfaces are affected. "Any one contract" applies to the total price of the contract and not to individual units within the contract. However, where contracts do not exceed £50,000 per contract they may be included under the heading of building surveying.

1 Name of Firm

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2 a Principal address**b Do you have any offices or assets in territories outside the UK?**

	<i>If yes please list</i>
Postcode	

3 Telephone, fax and email address

Tel	Fax
Email	Mobile

4 Date established

/ /

5 Is the firm(s) named above a partnership?
 Yes No
6 Do you work solely from home?
 Yes No
7 Do you have any US domiciled interests to be insured under this policy?

For example – having a US office that is subsidiary of a UK parent, or having a US registered address, would count as having a US domiciled interest, whereas providing services to a US client from a UK office (even if it requires you to visit the US) would not.

 Yes No
8 Are you a member of a Professional Body?
 Yes No

If yes, which one

--

9 Has the name of the firm(s) changed or has any amalgamation, merger or take-over occurred during the past 15 years
 Yes No

If yes and cover is required for past work, please give details of the name(s) of such firm(s).

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10 a Is the firm(s) associated with another firm(s)
 Yes No

If yes, please provide name(s) of other firm(s) and include fee income under question 14

--

b Please describe the nature of the relationship (e.g. holding company, or subsidiary, or common ownership)

--

11 a Please provide full details of partners/directors/members

Full name of all partners/directors/members of LLP	Qualifications	Date qualified	How long practising as a partner/director/member

b Are there any beneficial owners?*

Name	Position	Beneficial owner
		Yes <input type="radio"/> No <input type="radio"/>
		Yes <input type="radio"/> No <input type="radio"/>
		Yes <input type="radio"/> No <input type="radio"/>
		Yes <input type="radio"/> No <input type="radio"/>

**Any individual or organisation which directly or indirectly, owns or controls at least 25% of the shares or voting rights.*

12 Please state the number of permanent staff

a Professionally qualified

--

b Unqualified

--

c Clerical

--

13 Please provide full details of consultant(s)

Full name of all consultant(s)	Qualifications	Date qualified	How long practising as a consultant

14 Please complete this section if the firm(s) is new or if there are new partner(s)/director(s)/member(s) seeking cover under the proposed policy, for their liability arising out of their professional business undertaken prior to joining the above firm(s).

a Name of person(s) _____

b Name of firm(s) _____ i) LLP ii) partnership iii) limited company

c Position held in previous firm(s) _____

d Date at which the person(s) named in (a) above joined the firm(s) named in question 1 above. _____

To be completed for each of the incoming partners(s)/director(s) named

a If you are seeking cover in respect of their activities please give reasons for seeking such cover.

b Is there a policy in existence covering the activities? Yes No

If yes, are they insured by such a policy? _____ If no, please advise reasons for the exclusion of cover. _____

c Please state reason for leaving the previous firm.

d Please advise the amount of fees generated for each person within their previous firm in the past three years

20	20	20
20	20	20

e During the past 10 years have they become aware of any claim(s) against their previous firm(s) arising out of the services undertaken by them whilst acting on behalf of previous firm(s)? Yes No

If yes, please advise details, including amounts settled or reserved and if settled, date of settlement. _____

f During the past 10 years have they become aware of any circumstance(s) which may give rise to a claim(s) against their previous firm(s) arising out of the services undertaken by them acting on behalf of previous firm(s)? Yes No

If yes, please give details of circumstances and amounts if known. _____

g Signature of all incoming parties requiring cover

Name	Signature	Date
Name	Signature	Date
Name	Signature	Date

15 a Please state total gross earnings (excluding disbursements and VAT) for each of the last two financial years and anticipated gross earnings for forthcoming year

b Financial year ending (day/month)

Fees emanating from	20	20	20
UK			
European Union			
Overseas (non USA/Canada)			
USA/Canada			
VAT registration no			

16 Non repeat or aborted activities

a If the firm(s) has earned a substantial amount of fees in the past 12 months relating to work which can be considered as unrepeatable or one off please describe such and advise the proportion of fees relative to such. %

b If the firm(s) has earned fees in the past 12 months relating to work which eventually became aborted by the client(s), please describe such and advise the proportion of fees relative to such. %

17 Breakdown of activities

Please state percentage of last year's fees declared in question 14, relative to the types of work undertaken by the firm(s), or give estimates if new practice.

			%
a	Quantity surveying		
	i Pre and post-contract services only		
	ii Other services		
b	General practice (please give details)		
c	Estate/house agency/sales		
	i Residential		
	ii Commercial		
d	Residential survey/valuation/inspection reports	No of reports	
	i Full structural surveys		
	ii Partial surveys (housebuyers etc.)		
	iii Lending institution valuation reports		
	iv Pre-sale survey/home conditions inspections (if appropriate)		
	v Other valuations		
e	Commercial survey/valuation reports		
	i Surveys		
	ii Valuations		
f	Land agriculture management		
g	Property and estate management		
h	Land/mineral hydrographic surveying		
i	Auctioneering		
	i Livestock markets		
	ii Fine art		
	iii Property		
	iv Other		
j	Building surveying		
k	Architectural		
	i Design only		
	ii Design and supervision		
	iii Design supervision and project management		
	iv Refurbishment (non-structural only)		
	v Design supervision and project co-ordination		
l	Project management		
	i Project management		
	ii Project co-ordination		
	iii Employers agent		
m	Planning and development (where there are no detailed plans)		
n	Planning supervisor/CDM co-ordinator		
o	Building society agents		
p	Insurance agent		
q	Loss assessing or adjusting		
r	Rating and rent review		
s	Expert witness		
t	Other work (please give details)		
			100%

18 Have you ever or do you plan to provide advice, design, specification or installation of cladding/insulation similar to that used on Grenfell Tower? For example: Aluminium Composite Material (ACM), Reynobond PE; Reynolux; other product involving aluminium coated with polyethylene core [not exhaustive]

Yes No

If yes, please provide further details (use a separate sheet if necessary)

19 Does the firm provide any home condition reports and/or energy performance certificates?

Yes No

If yes, please provide an estimate for the number of:

home condition reports for this current financial year

energy performance certificates for this current financial year

20 a In which country/countries will/does the firm(s) operate

b Please state how overseas work is/will be controlled

21 If the firm(s) inserts standard disclaimers in reports or letters of appointment please attach a copy of such and describe circumstances in which such are used

Standard disclaimers

22 a Has the firm(s) sustained any loss through the fraud or dishonesty of any person(s) during the past 10 years

Yes No

b Are you aware of any fraud or dishonesty on the part of any past or present partner(s)/director(s)/employee(s)

Yes No

If yes, please supply details (use a separate sheet if necessary)

c Will any partner(s)/director(s) or employee(s) be authorised to sign cheques on their sole signature in respect of the firm(s) or client(s) accounts

Yes No

If yes: i) Up to what amount

ii) How regularly are the cash books of the firm(s) checked against bank statements independently of the person(s) so authorised

d Please confirm that the annual accounts have been prepared and/or certified by an independent accountant or auditor.

Yes No

e Accounts: are they audited independently annually

Yes No

f Does the firm hold client monies?

Yes No

23 Has any proposal for similar insurance made on behalf of the firm(s), any predecessors in business or present partner(s)/director(s), ever been declined or has any such insurance been cancelled or renewal refused or special terms imposed

Yes No

If yes, please supply details

24 Non-lending survey & valuation work

	%
Right to Buy	
Probate	
Divorce	
Asset Register	
Land Valuations	
Milk Quota	
Sheep Quota	
Compulsory Purchase	
Reduction in Value (Noise/new road etc)	
Homebuyers Reports – Standard report including valuation	
Homebuyers Reports – follow up on lending valuation where specific matters need comment (ie. Damp, cracking, other potential problem areas)	
Condition Reports/Schedules of Dilapidations	
Other – Please give full details	
Total	%

25 Project management/coordination

For each activity please show details of the firm's largest projects in which they have been involved within the last 12 months

a Where acting as project managers:

	Starting date	Approx completion date	Type of product	Total contract value	Total fees income retained	Total fees paid to consultants under appointment via firm
1				£	£	£
2				£	£	£
3				£	£	£
4				£	£	£
5				£	£	£

b Where acting as project co-ordinators:

	Starting date	Approx completion date	Type of product	Total contract value	Total fees income retained
1				£	£
2				£	£
3				£	£
4				£	£
5				£	£

c Please give details of the largest projects where construction is likely to commence in the coming 12 months

	Starting date	Approx completion date	Type of product	Total contract value	Total fees income retained	State professional services provided (ie project management or project co ordinator)
1				£	£	
2				£	£	
3				£	£	

d In respect of the project management, does the firm ensure that professional indemnity insurance is effected and maintained by other consultants

Yes No

If no, please advise full details

26 Please give details of the FIVE largest contracts undertaken within the last three years (If project is phased treat each phase as a separate contract)

Details of contract					Dates			Fees (complete appropriate columns)		
Name of client	Location	Identification (eg: residential, industrial etc)	Total contract value	Type of work undertaken	When appointed	Building contract		% of contract value	Fixed price (aggregate of hourly rate or otherwise)	Other (please specify)
						Starting	Completion			
1										
2										
3										
4										
5										

Give details of the THREE largest contracts to be undertaken in the coming year

1										
2										
3										

27 Please remember that answers to this question should be considered carefully after consultation with other partner(s)/director(s)/member(s)/employee(s) and named consultant(s) (use separate sheet if necessary)

a During the past 10 years have any claim(s) been made against the firm(s), any partner(s)/director(s)/member(s) or their predecessors in business in respect of liabilities for which indemnity could have been sought under a professional indemnity policy whether or not this is/was below the self insured excess.

i) Claims paid Yes No ii) Claims outstanding Yes No

If yes, please advise details, including amounts settled or reserved and if settled date of settlement.

b Are any of the partner(s)/director(s)/member(s) after enquiry within the firm(s) aware of any circumstances which may give rise to claim(s) against the firm(s), their predecessors in business or any former partner(s)/director(s)/member(s)

Yes No

If yes, please give details of circumstance(s), and amount(s) if known.

28 Is any person(s) within the firm(s) facing or have they ever faced criminal investigations or disciplinary proceedings by the Royal Institution of Chartered Surveyors or any other professional organisation

Yes No

If yes, please give details

29 Please give particulars of the firm(s) present insurance: please do not complete this if you are already insured through Aon

Amount of indemnity	Excess	Insurer	Renewal date	How long continuously insured	Premium

30 Amount of indemnity required

£

Alternatives

£

£

31 FSA activities

Do you, or have you ever, given any advice in respect of any financial products

Yes No

If yes, please obtain and complete the Financial Services questionnaire.

32 Are you an appointed representative?

Yes No

If yes, in respect of your activities as an appointed representative are you insured on the professional indemnity policy held by your principal?

Yes No

NB. If you answer yes to this question your activities as an appointed representative will be excluded from the policy.

33 Are there any other material facts that ought to be disclosed

Yes No

If yes, please give details

Declaration

I/We declare the following:

- i I/We understand that I/we have a legal duty to make a fair presentation of the risk to be insured and that failure in this duty could result in the policy being invalidated and/or any claims not being paid or not being paid in full
- ii All facts, provided within this proposal form, or provided separately as part of this application for insurance, are true or substantially true and any representations as to matters of expectation or belief are made in good faith
- iii I/We understand that by submitting this proposal form I/we consent to the information being used by Aon and Insurers (including Underwriting Managers on Insurers behalf) for the purpose of providing insurance, underwriting, processing, claims handling and preventing fraud
- iv I/We understand that completion of this proposal form does not bind the Insurer to a contract of insurance
- v If any information provided as part of this application for insurance materially changes before a contract of insurance is concluded, I/we will immediately advise Aon or the Insurer

Duty to make a fair presentation of the risk

Material information is information that would influence an Insurer in deciding whether a risk is acceptable and, if so, the premium, terms and conditions to be applied. In addition, the Insurance Act 2015 sets out whose knowledge of material information you must disclose. As an organisation you will be deemed to know all material information that is known to your senior management and those responsible for arranging your insurance, and which should have been revealed by a reasonable search. Your search will need to include information which is held by other persons such as your agents, outside advisers (including lawyers and consultants), suppliers/service providers etc.

There are clearly limits to the search you, and we, can carry out. Please talk to your usual Aon adviser if you are in any doubt about what information needs to be disclosed.

Do you have any of the following insurances – if yes, please advise of the renewal date:

Office	Yes <input type="radio"/>	No <input type="radio"/>	Renewal date	<input type="text"/>
Cyber	Yes <input type="radio"/>	No <input type="radio"/>	Renewal date	<input type="text"/>
Directors & Officers	Yes <input type="radio"/>	No <input type="radio"/>	Renewal date	<input type="text"/>

We collect and process your personal data and sensitive personal data in accordance with all applicable Data Privacy Laws which Aon is required to comply with. Full details of how we process your data, as well as measures we have put in place for the protection of your personal data can be found in our [Privacy Statement](#).

Aon UK Limited and other Aon group companies will use your personal information to contact you from time to time about other products, services and events that we feel may be of interest to you.

If you do not wish to receive these communications, please tick here.

Print name

Signature
Signature not required if submitting electronically

Date

Please save or print a copy for your records. Click the submit form button to return the completed form.