

2019/2020 Solicitors' Professional Indemnity

Your Aon Proposal Form for Sole Practitioners and 2-10 Partner Firms

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Maven ref: MF 19/20 v1

This form should not be used if during the last 18 months your Firm has become a successor practice. In these circumstances please contact Aon as a fuller form will be required.

Please provide a full answer to every question and use supplementary sheets if necessary. The more information you give us, the better we will understand your Firm and be better able to negotiate with the insurer on your behalf.

A Principal/Member/Partner/Director of the Firm must sign this form along with any supplementary sheets.

Please read the note Duty to make a fair presentation of the risk before you complete this form. If in doubt as to the meaning of any question contained within the Proposal Form or any issues raised in the Declaration below, please contact Aon.

1 Your Firm's details

Please state all practising titles including associate nominee, alternative business structures and service companies.

Please mark type against each 'S' for Sole Practitioner, 'P' for Partnership, 'LLP' for Limited Liability Partnership, 'ABS' Alternative Business Structures, 'R' for Recognised Body and 'Ltd' Limited company.

| | SRA Firm ID number | Type |
|--|--------------------|------|
| | | |
| | | |
| | | |

Firm's principal address

| | | |
|----------|-------|--|
| | | |
| Postcode | Email | |

a Do you have any other overseas domiciled interests to be insured under this policy? Yes No
If yes, please provide full details on page 8/9 (additional information)

b Sanctions

Has your Firm established clear processes and responsibilities for: Yes No

- assessing your Firm's own risk profile in relation to sanctions taking into account the jurisdictions and clients it deals with
- providing training for relevant practice areas or individuals where sanctions apply to specific business areas
- ensuring that clients are assessed against latest HM Treasury sanctions lists as part of due diligence/know your client procedures?

If no, please provide details on page 8/9 (additional information)

c General Data Protection Regulation (GDPR)

i Does your firm collect, store or process more than 250,000 personal data records, including 10,000 payment card details? Yes No

ii Does your firm hold medical records? Yes No

If yes, to i or ii please provide details on page 8/9 (additional information)

iii Do you ensure the confidentiality of personal data through encryption of all portable media devices and monitor access to data on your network? Yes No

iv Has your firm reviewed all relevant policies & procedures and are they updated at suitable intervals to ensure continuing compliance with GDPR in line with developing knowledge and issues? Yes No

v Do the above procedures include strict controls on release of data to third parties including Aon as your claims service provider? Yes No

vi Is training on data protection and confidentiality provided at key points including induction, regular refreshers and in response to issues seen internally and externally? Yes No

If no, to iii, iv, v or vi please provide details of what you do on page 8/9 (additional information)

d Network Security

i Does your firm ensure antivirus protection and firewalls on all your IT systems & implement software updates when recommended? Yes No

ii Does your firm plan to upgrade or replace any unsupported software or systems (e.g. Windows XP/7) that are currently used? Yes No

iii Are the firms mission critical systems backed-up and tested for recovery on a regular basis? Yes No

iv Has your firm had any cyber or data breach incidents? Yes No

v Does your firm purchase separate Cyber crime insurance? Yes No

2 Successor Practice

a Is the Firm a successor as defined in the Solicitors Regulation Authority's Minimum terms & conditions to any other Firm, (e.g. by holding out, takeover, merger or employment of principals or staff) please also refer to the definition of Successor Practice on page 11 of this proposal form?

Yes No

If yes, please contact Aon as a fuller form will be required

3 Your staff details

Please state number of staff:

| | 2019 Full-Time | 2019 Part-Time |
|------------------------------------|----------------|----------------|
| Equity Partners/Principals/Members | | |
| Salaried Partners/Members | | |
| Solicitors and Consultants | | |

| | 2019 Full-Time | 2019 Part-Time |
|-------------------|----------------|----------------|
| Legal Executives | | |
| Other fee earners | | |
| Other staff* | | |

*Excluding cleaning, maintenance and other manual employees

Please provide all information requested for every current Partner or Member of the Firm and full details of every former Partner or Member for the last 6 years, even if you are a Sole Practitioner.

| Roll number | Partner's full name | Current = C Former = F | Years as a Partner/ Member in the Firm | Date qualified |
|-------------|---------------------|---------------------------|---|----------------|
| 1 | | | | / / |
| 2 | | | | / / |
| 3 | | | | / / |
| 4 | | | | / / |
| 5 | | | | / / |
| 6 | | | | / / |
| 7 | | | | / / |
| 8 | | | | / / |
| 9 | | | | / / |
| 10 | | | | / / |

a Do all Partners, Principals and Members in the Firm devote all of their work time and attention to the business of the Firm?

Yes No

If no, please provide full details including number of hours worked in respect of each relevant Partner, Principal or Member on page 8/9 (additional information).

b Are any Partners, Principals or Members in the Firm also a Partner, Principal or Member in another Firm of solicitors or other business activity?

Yes No

If yes, please provide full details in respect of each relevant Partner on page 8/9 (additional information).

c Has any new fee earner in the last 6 years, including any Partner, Principal, Member or Sole Practitioner, obtained their first legal qualification outside the UK?

Yes No

If yes, please attach an up-to-date CV for each fee earner mentioned below.

| Roll number | Name | Current = C Former = F | Place of qualification |
|-------------|------|---------------------------|------------------------|
| 1 | | | |
| 2 | | | |
| 3 | | | |

4 General questions

In the past 18 months has the Firm or any prior Practice or any present or former Principals, Partners, Members, Directors, Consultants and employees thereof:

a Been or is the subject of an investigation that has been upheld, or any investigation or intervention by any regulatory department of the Solicitors Regulation Authority, the Legal Ombudsman Service or any other recognised body?

Yes No

b Received a monitoring visit from the PSU?

Yes No

c Been or is the subject of a Financial Services Authority and/or Financial Conduct Authority investigation or proceedings commenced by the Financial Services Authority and/ or Financial Conduct Authority?

Yes No

d Previously been, or is currently the subject, to a Petition for Bankruptcy or Voluntary Insolvency Agreement or any other arrangement with creditors?

Yes No

e Ever been refused a Practising Certificate or granted a Conditional Practising Certificate or been the subject of a costs or penalty order or reprimand by the Solicitors Disciplinary Tribunal?

Yes No

- f Ever been convicted of (or charged with but not yet tried for) any criminal offence involving fraud or dishonesty other than spent convictions? Yes No
- g Ever failed to meet any insurance premium, (including premium finance arrangements), run-off premium or excess contribution in full or in part? Yes No
- h Has been declined Professional Indemnity insurance by any insurer or referred to the Assigned Risks Pool? Yes No

If yes, to any of Question 4, please provide full details and reports on page 8/9 (additional information)

5 Material Information

- a Has there been a material change in the Firm in the last 3 years including, but not limited to, legal entity, nature of work or location? Yes No
- b Do you expect there to be any material change to or in your Firm in the coming year including, but not limited to, legal entity, nature of work or location? (e.g. converting to an LLP or ABS; opening new offices; acquiring or developing individuals or teams to enter new areas of business; any other business model change that might impact on your risk profile) Yes No
- c Has the Firm been approved as, or do they intend to apply to be an Alternative Business Structure (ABS) or Multi Disciplinary Practice (MDP)? Yes No

If yes to 5c, please answer the following questions:

- i Has the practice registered its intent to convert with the Solicitors Regulatory Authority? Yes No
- ii Has the practice completed stage one of the application process?
If yes, please submit a copy of the application Yes No
- iii Has the practice completed stage two of the application process?
If yes, please submit a copy of the application Yes No
- iv Is the practice intending to have outside investors?
If yes, please provide further information to their role (if any) within the practice Yes No
- v Please give an overview of the changes which will happen to the current practice if it is approved as an Alternative Business Structure

6 Cover required for 2019/2020

The statutory minimum cover is £2 million for a Partnership or £3 million for LLPs and other relevant recognised bodies.

a Please state your choice of limits of indemnity (up to a maximum of 3). £ m £ m £ m

b Please state your choice of excess each and every claim (up to a maximum of 3). £ £ £

NB: Quotes will normally limit the aggregate excess to three times the above figure(s).

7 Your gross fees

Please provide gross fees for the last completed accounting periods and an estimate for the current year (excluding VAT):

| | Year ending | England and Wales | USA/Canada* | Any other jurisdiction* | Total |
|-------------------------------|-------------|-------------------|-------------|-------------------------|-------|
| Last annual accounting period | / / | £ | £ | £ | £ |
| Estimated current year | / / | £ | £ | £ | £ |

*Please also provide full details of the clients and work on page 8/9 (additional information)

■ The largest total fee that you have charged in the last 18 months? £ ■ The average fee charged in the last 3 years? £

Please provide the following information for the last 3 Financial Years:

| | 2016/2017 | 2017/2018 | 2018/2019* |
|---|-----------|-----------|------------|
| Operating/Administrative Expenses excluding Partner/Principal salary and drawings | £ | £ | £ |
| Net Profit/Loss after tax and before drawings | £ | £ | £ |
| Total Partner/Principal drawings or Member/Director Remuneration | £ | £ | £ |
| Net Worth of the Practice (Total Assets less Total Liabilities) | £ | £ | £ |

*Please use an estimate if year not completed

Has the total Partner/Principal drawings or Member/Director remuneration exceeded the Firm's net profit in any of the last 3 years and are there any outstanding tax liabilities to either the Firm or individuals? Yes No

If yes, please provide the reasons and full details on page 8/9 (additional information)

a For the past 12 months, does any one client or group of clients or referrers generate 20% or greater of your annual fees? Yes No

b Has your fee income changed by more than 30% in any of the past 3 years? Yes No

If yes, to any of the above please provide full details on page 8/9 (additional information)

c Please list the postcode for any branch office(s) for which cover is required, together with the percentage of fees generated from each branch office. If there is no branch office(s) please tick 'None' None

| Location | Resident Partner | Postcode | % |
|--|------------------|----------|-------------|
| | | | |
| | | | |
| Principal office (If no branch office(s) this should be 100%) | | | % |
| Total for all must equal to 100% including principal office | | | 100% |

d Please provide full details of how each office is supervised and provide CV(s) of the based solicitor(s) if there is no resident partner on page 8/9

e Do you have any US domiciled interests to be insured under this policy? Yes No

For example – having a US office that is a 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.

If yes, please provide full details on page 8/9 (additional information)

f Do you have any other overseas domiciled interests to be insured under this policy? Yes No

If yes, please provide full details on page 8/9 (additional information)

8 Client Account

Do you operate a client account(s)? Yes No

If yes, over the past year, what is the highest and average value held in any one account?

| Highest Value (GBP) | Average Value (GBP) |
|---------------------|---------------------|
| £ | £ |

If no, is client money held in a third party managed account (TPMA)? Yes No

If yes, please provide the name of the provider on page 8/9 (additional information)

8 Type of work

Please provide a percentage breakdown of the gross fee income for the last accounting period into the following categories:

| | Current year | % | | Current year | % |
|---|--------------|---|---|--------------|---|
| Criminal law | (01) | % | Insolvency | (51) | % |
| Acting as arbitrator, adjudicator or mediator | (02) | % | Marine Law | (52) | % |
| Immigration | (06) | % | Tax Law and Tax Planning | (53) | % |
| Employment | (12) | % | E-Commerce and Technology Law | (54) | % |
| Property Sales management and valuation | (13) | % | Intellectual Property | (55) | % |
| Residential conveyancing* | (19) | % | Environmental Law | (56) | % |
| Commercial conveyancing* | (20) | % | Human Rights | (58) | % |
| Landlord and Tenant | (21) | % | Debt collection (judgement debts over £10,000) | (25) | % |
| Wills, Trust & Probate: contentious | (48) | % | Financial advice and services† | (26) | % |
| Wills, Trust & Probate: non-contentious | (22) | % | Commercial not listed elsewhere | (27) | % |
| Matrimonial | (23) | % | Defendant litigious work for insurers | (28) | % |
| Personal Injury Claimant | (24) | % | Litigation not listed elsewhere | (29) | % |
| Personal Injury Defendant | (49) | % | Other non-litigious | (30) | % |
| Mergers and Acquisitions | (50) | % | Low risk work‡ | (40) | % |
| | | | Work aside from that of a solicitors private practice | (99) | % |

Other work (state nature of work and %)

| | | |
|--------------------------------|------|-------------|
| | (99) | % |
| | (99) | % = |
| Total (must equal 100%) | | 100% |

* Conveyancing to include any long term lease work

† Low risk work (40), debt collection under £10,000, children, mental health tribunal, welfare, offices and appointments, administering oaths and taking affidavits, parliamentary advice, agency advocacy, lecturing and related activity, expert witness, town and country planning.
If the work type is not listed here, please provide details to your broker.

‡ If any work undertaken in this area now or ever, a separate questionnaire will be required. Please contact us and we will email the questionnaire.

10 Nature of work – Personal injury

a Has the Firm ever undertaken any personal injury work? Yes No

If no, please move to Question 11.

b Please advise your current personal injury work by percentage:

Clinical Negligence % Occupational Disease % All other Personal Injury e.g. RTA, Employers/Public Liability etc %

c How many open claimant personal injury cases does your Practice currently have?

d What was your average personal injury settlement over the last 3 years?

 £

e What was your highest personal injury settlement over the last 3 years?

 £

f Do you undertake personal injury cases where you expect settlement to exceed £250,000?

Yes No

i If yes, how many in the past 3 years?

ii If yes, what advice did you give your clients concerning the taxation of compensation awarded/damages payable and HMRC's position of the same?

Please provide full details on page 8/9 (additional information)

g Please estimate the percentage of personal injury work (Claimant) you currently have in each of the following categories:

Small Claims % Fast Track % Multi Tracks %

h Has your Firm been or do you intend to be part of any referral network, claims management or promotional group?

Yes No

If yes, please provide full details on page 8/9 (additional information)

i Does the Firm have any concerns in respect of any personal injury settlements negotiated in the 12 month period prior to the change of the discounts rates (20th March 2017)

Yes No

If yes, please provide full details on page 8/9 (additional information)

j What steps has the Firm taken to recalculate the quantum claimed in any ongoing Personal Injury claims since the change to the discount rate?

k What steps has the Firm taken to educate staff on the changes to the discount rate?

11 Nature of work – Financial services

a Has the Firm (or any predecessor Practice) ever undertaken financial advice and services work?

Yes No

If yes, a separate form will be required. Please speak to your client manager about this

b If no, do the Firm's retainer letters clearly state that you undertake no financial advice or services and they should seek this from an independent third party?

Yes No

12 Nature of work – Conveyancing

a Has the Firm ever undertaken residential or commercial conveyancing.

Yes No

If no, move to Q13

Please provide estimated fees derived from both residential and commercial conveyancing for the current year:

| | Residential conveyancing | Commercial conveyancing | Total conveyancing |
|---------------------------|--------------------------|-------------------------|------------------------|
| Estimate for current year | £ <input type="text"/> | £ <input type="text"/> | £ <input type="text"/> |

Do you use a secure online platform to conduct your conveyancing transactions?

Yes No

If yes, please advise which platform

Has the Firm acted in any of the following:

i multiple buyers of property in the same development or in the same building

Yes No

ii for a single buyer purchasing multiple properties

Yes No

iii for a single seller of multiple properties

Yes No

If yes, do you ensure that you have separate contracts and retainer letters for each party?

Yes No

If no, please provide details on page 8/9 (additional information)

iv Over the past three years has the Firm acted on any new build/off-plan transactions? Yes No

If yes,:

i Please state the highest and average value of off plan deposits, and IRO the highest deposit, what percentage of the total purchase price does it represent?

| Highest Value (GBP) | Average Value (GBP) | Highest Percentage |
|---------------------|---------------------|--------------------|
| £ | £ | % |

ii Do you warn of the potential for the loss of deposits if developers enter liquidation and is this evidenced in writing? Yes No

v Has the Firm ever been removed from a lenders' panel for any reason connected to your professional work i.e. other than lack of instructions, lender no longer instructing sole practitioners? Yes No

b Has your Firm received any request for conveyancing files or information from conveyancing files by lenders or a lender's representatives and can the Firm confirm that they have reviewed all the files that have been the subject of file requests? Yes No

If yes: How many?

If no, go to question 12c

Has the Firm had any concerns that there was something in the reviewed file(s) that may constitute a circumstance which may give rise to a claim? Yes No *If yes, please provide details on page 8/9 (additional information)*

Has notification of all of these requests been reported to your insurer? Yes No *If no, please provide details on page 8/9 (additional information)*

Have any potential notifications not been accepted or rights been reserved by your insurer? Yes No *If yes, please provide details on page 8/9 (additional information)*

c Has the Firm ever acted on any right to buy transactions where there has been a referral by an introducer? Yes No

If yes: How many? *Please provide full details on page 8/9 (additional information)*

Has the Firm ever or are you planning in the next 12 months to:

d Perform(ed) residential or commercial surveys/valuations for lending purposes? Yes No
If yes, please provide full details on page 8/9 (additional information)

e Has the Firm been rejected or had a deferral decision in their application to the Conveyancing Quality Scheme? Yes No
If yes, please provide full details on page 8/9 (additional information)

f Has the Firm ever given or plan to give legal advice on Home Equity Release plans? Yes No

g Has the Firm ever given or plan to give financial advice on Home Equity Release plans? Yes No
Please provide full details on page 8/9 (additional information)

h Does the Firm have controls in place to ensure all new build or refurbished leasehold properties with escalating ground rents are reported to lenders & buyers? Yes No
Please provide full details on page 8/9 (additional information)

13 Nature of work – Matrimonial (divorce/ancillary relief)

a Has there Firm ever undertaken any matrimonial (divorce/ancillary relief) work? Yes No

If no, please move to question 14

i How many fee earners currently undertake this work?

Please confirm the breakdown between partners, legally qualified staff and non-legally qualified staff:

| Partners | Legally qualified staff | | Non-legally qualified staff | |
|----------------------|-------------------------|----------------------|-----------------------------|----------------------|
| | Full-Time | Part-Time | Full-Time | Part-Time |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

ii How many instructions did your Firm receive in each of the last 3 years?

| 2016/2017 | 2017/2018 | 2018/2019 |
|----------------------|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> |

iii Please estimate the percentage of work you currently have where the combined assets of the couple are greater than £500,000 %

iv Identifying the percentage for each of the last 3 years, what percentage of instructions have involved either a client from overseas and/or international assets

| 2016/2017 | 2017/2018 | 2018/2019 |
|------------------------|------------------------|------------------------|
| <input type="text"/> % | <input type="text"/> % | <input type="text"/> % |

v In cases where a pension worth more than £100,000 is involved, do you always obtain a report from a pensions expert? Yes No
If no, please confirm the percentage of cases where you do & the reasons for not doing so now.

%

14 Nature of work – Wills and Probate

- a Has the Firm ever undertaken any Wills and Probate work? Yes No
- If no, please move to question 15**
- b Does the firm have a consistent means of ascertaining the last Will before proceeding with probate matters? Yes No
- c Does the firm, where deemed necessary, keep written records evidencing client capacity at the point of writing/amending a will? Yes No

15 Nature of work – Commercial

- a Do you conduct commercial work for mergers and acquisitions? Yes No
- b If yes, to question 15a does the contract value exceed £5,000,000? Yes No
- c Do you conduct commercial 'securities' related work? Yes No
- If yes, please provide full details on page 8/9 (additional information)*
- d If yes, to question 15c does the contract value exceed £5,000,000? Yes No

16 Tax Mitigation/Avoidance Questionnaire

- a Has the Firm been involved with or introduced a client(s) to a tax efficient scheme or investment vehicles(s)? Yes No
- b Has the Firm referred any work to third parties who provide advice or products in respect of any of the above? Yes No
- c Has the Firm acted for any clients who have sought to take advantage of SDLT mitigation or avoidance schemes? Yes No
- If yes to any of the above, please provide the following on page 8/9 (additional information).*
- i Full details including the third party undertaking the referred work
 - ii Confirmation that your standard terms and conditions exclude liability arising from any third party specialists
 - iii Details of the increased risk management factors employed.

17 Compliance with Automatic Exchange of Information (AEOI) Rules

If your Firm, or any nominated individual within it, acts as a Trustee or a Financial Institution (FI), or acts on behalf of Trustees or FI's, have you documented and implemented the policies and procedures that must be applied to comply with the Foreign Account Tax Compliance Act (FATCA) requirements, which might include:

- providing training for all relevant personnel in relation to FATCA requirements and your Firm's processes for compliance
- identifying, classifying, and if necessary registering entities that are trusts or investment bodies
- upkeep of engagement letters to cover your AEOI scope and limitations, responsibilities for status updates, and obligation for disclosures
- establishing processes for determining and updating client citizenship and applicable reporting regimes and for recording such details in a searchable database
- making the necessary reports about relevant clients in accordance with HMRC requirements
- restructuring client accounts as necessary to ensure funds covered by AEOI can be identified and banking requests dealt with effectively
- ensuring that procedures are reviewed and updated to reflect the latest jurisdictions and controls needed under AEOI rules?

Yes No N/A

If no, please provide details on page 8/9 (additional information).

18 Claims and circumstances

a Please provide details of all claims and circumstances for each of the following years of experience, including Firms referred to in Question 2

| | Name of qualifying insurer/Assigned Risks Pool/Aon Claims Solutions | No claims/circumstances | Claims/circumstances attached | |
|-----------|---|-------------------------|-------------------------------|--------------------------|
| 2012–2013 | | | Yes <input type="radio"/> | No <input type="radio"/> |
| 2013–2014 | | | Yes <input type="radio"/> | No <input type="radio"/> |
| 2014–2015 | | | Yes <input type="radio"/> | No <input type="radio"/> |
| 2015–2016 | | | Yes <input type="radio"/> | No <input type="radio"/> |
| 2016–2017 | | | Yes <input type="radio"/> | No <input type="radio"/> |
| 2017–2018 | | | Yes <input type="radio"/> | No <input type="radio"/> |
| 2018–2019 | ACS | Not Applicable | No | |

Please attach to this form your current claims information provided by the above qualifying insurer(s) or the Assigned Risks Pool. If this is not yet available, please provide claims/circumstances details on the attached supplementary claims form.

Please note there is no need to attach details of any claims reported to Aon Claims Solutions.

b Are there any matters notified by your Firm (or any prior Practice) to qualifying insurers or the Assigned Risks Pool in respect of which rights have been reserved or indemnity refused?

Yes No

If yes, please provide full details on page 8/9 (additional information)

c Please give details of all claims and circumstances not already notified to your insurers that may give rise to a claim of which you are aware but not included in the above.

If none, please tick

| Date of claim/ circumstance | Claimant's name | Type of work eg conveyancing, matrimonial etc. | Estimated cost of claim |
|--------------------------------|-----------------|---|----------------------------|
| / / | | | |
| / / | | | |
| / / | | | |

Please confirm that **all** of the matters stated above **will** be notified to your current Professional Indemnity Insurers **prior** to the expiry of your current policy. NB You must satisfy the reporting conditions of your policy.

d To the best of your knowledge, has any partner, director or any employee been the subject of a claim or circumstance in a prior practice, that would not fall for indemnity under this policy?

Yes No N/A

If yes, please provide full details

For additional information

For additional information

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. Insurers cannot avoid or repudiate claims for the cover required under the minimum terms, but if they later find you have not disclosed something material they may charge an additional premium (if provided for in the policy) or, in the event of prejudice, seek recovery for the claim from you. For claims above the statutory limit, failing to disclose such information could result in the policy being rendered void so that claims would not be paid.

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 reasonably 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.

Declaration

I/We declare the following:

- 1 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.
- 2 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.
- 3 I/We understand that any fraudulent suppression or fraudulent mis-statements of any material facts will be reported by Insurers to the Solicitors Regulation Authority.
- 4 I/We authorise any prior insurers of the Firm to release to Aon any information that they may require including all claims information which may be requested by insurers pursuant to this Proposal for Insurance.
- 5 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.
- 6 I/We acknowledge that, by submitting this Proposal, I/we hereby consent to insurers carrying out any enquiries into my/our financial standing (including, but not limited to, a credit search with one or more (licensed) credit reference or fraud prevention agencies) to check our indemnity and credit status. Such enquires may be made either before or during the existence of the Contract of Insurance.
- 7 I/We acknowledge and agree that, by submitting this proposal, I/we hereby consent, in the event of the legal Firm carried on by me/us ceasing during or on expiry of any period of insurance provided by insurers, to Aon or insurers requesting and obtaining any information or data (including but not limited to personal data) from relevant regulatory bodies (including but not limited to the Solicitors Regulation Authority, the Law Society, Solicitors Indemnity Fund and Solicitors Compensation Fund) and to Aon or insurers processing such data for purposes in connection with this insurance (including but not limited to providing run off cover in accordance with the Insurance Policy conditions and/or regulatory requirements on such cessation).
- 8 I/We understand that completion of this proposal form does not bind the Insurer to a contract of insurance.
- 9 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.
- 10 I/We declare that by signing my/our name below I/we have the authority of all partners, members, directors, officers, board members and shareholders of the legal Firm to bind and commit each of them individually to comply with the terms of this policy of insurance.
- 11 Is any Partner, Director or Member aware, after enquiry, of any loss or claim or circumstance which may give rise to a loss being sustained or claim being made against or involving any person or persons to be included in this insurance, their predecessors in practice or any past Partners, Directors or Members, where such has not been previously notified to past or present insurers? Yes No
If yes, please provide full details on a separate sheet.
- 12 I/We understand that the information I/we provide will be passed to or used by Aon UK Limited, Aon Group Members or other third parties (for example suppliers, underwriters or (re)insurers and other entities within their group of companies) located in the UK or any other country (which may not have equivalent data protection laws) for the purposes of providing our services to you, verifying credit information, developing our products and services, and to better understand our customers' requirements (including the marketing of products and services which may include those of a third party), analytics and compiling statistical information.

| | | |
|------------|--|------|
| Print name | Signature of principal/partner <i>Signature not required if submitting electronically</i> | Date |
|------------|--|------|

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. All personal information is collected and used in accordance with our privacy statement at www.aon.com

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

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

Proposal Form Definitions

Adjudication work

Acting as a neutral third party engaged by disputing parties to provide a non-judicial resolution of their dispute which is, subject to the terms of any contract between the disputing parties, binding upon them, but excluding arbitration work.

Agency advocacy work

All civil advocacy work, including attendance at a Court or Tribunal for the purpose of such advocacy, done on behalf of another insured Firm, but excluding any work done as a Solicitor working as an agent or locum tenens in another Firm.

Arbitration work

Any work done in the discharge or the purported discharge of the functions of an arbitrator in relation to an arbitration to which the Arbitrations Acts 1950-1996 apply.

Children work

Applications made in relation to family proceedings as defined by section 8(3) of the Children Act 1989 and including Parts III and V of the Children Act 1989.

Commercial/corporate work including work for public companies

This covers all work relating to Public Limited Companies, including mergers and acquisitions, corporate insolvency, corporate trusts and taxation.

Commercial/corporate work excluding work for public companies

This covers all commercial and private company work, including mergers and acquisitions, corporate insolvency, corporate trusts and taxation.

Debt collection – small

The collection of judgment debts not exceeding £10,000 or debts without dispute as to liability not exceeding £10,000, and the collection of rents not exceeding £7,500 per property per annum.

Employment work

All non-litigious work that excludes Tribunal work in connection with employment, termination, dismissal, redundancy, discrimination at work and pension rights affected thereby.

Estate agency, property valuation and property management

Property selling whether or not through an estate agency and informal valuations undertaken by the Firm.

Expert witness work

Work done in the capacity as an expert witness.

Financial advice and services regulated by the Solicitors' Regulation Authority

This covers all financial advice and services provided to private individuals, unincorporated bodies and companies where such work is regulated by the Solicitors' Regulation Authority as a designated professional body under The Financial Services and Markets Act 2000. This does not include Commercial Work including All Company Work (securities related).

Financial advice and services where your Firm has opted into regulation by the Financial Conduct Authority

This covers financial advice and services provided to private individuals, unincorporated bodies and companies where such work is directly regulated by Financial Conduct Authority under the Financial Services and Markets Act 2000. This does not include Commercial Work including All Company Work (securities related).

Immigration work

Advice and assistance on UK immigration and nationality law, including preparation for and representation before Immigration Adjudicators, Special Adjudicators, and any Tribunals or Courts of Justice up to but not including the Divisional Court, the Court of Justice of the European Union, the Commission on Human Rights of the Council of Europe, or the European Court of Human Rights.

Lecturing and related activity work

Work involving the preparation for, and the presentation of, lectures, seminars, training and tuition whether for the purposes of professional skills training, continuing education or otherwise, including the provision of written material for publication.

Mediation work

Acting as a neutral third party engaged by disputing parties to assist them to resolve their dispute by negotiated agreement without resort to adjudication.

Mental health tribunal work

Representation of patients detained under the Mental Health Act 1983 at hearings of the Mental Health Tribunal.

Offices and appointments

As Clerks to City Livery Companies, Dean and Chapters, Drainage Boards, Local Councils, Charities or School Governing Bodies; Diocesan Registrars, Archdeacon's Registrars or Provincial Registrars of the provinces of the Church of England in respect of work covered by an Ecclesiastical Fees Order; Company Secretaries.

Overseas work

Gross fees derived from work done overseas and/or work done in the UK but relating to instructions received from and/or fees paid by clients overseas.

Parliamentary agency

All work done in the promotion of or opposition to primary or subordinate legislation.

PSU

Practice Standards Unit

SRA

Solicitors Regulation Authority

Successor practice

The definition of a Successor Practice in the Solicitors Regulation Authority Minimum Terms is complicated. You may be a Successor Practice even though you did not intend to take on the liabilities of another Firm when taking it over or merging with it, and even if you specifically agreed that those liabilities would remain elsewhere.

Whenever a Firm ceases "being carried on as a discreet business", there is potential for the Successor Practice to take effect.

You may become a Successor by holding out your Firm "expressly or by implication" as being the successor of or by incorporating the other Firm(s), by taking on the majority of the principals in the other Firm as principals in your Firm, by taking on at least one such principal as a principal when the majority have not become principals in another Firm, by taking a Sole Practitioner or Recognised Body into your Firm as a principal, or by taking on a Sole Practitioner as an employee after 31st August 2000.

If your Firm has done any of these things, at any time or is planning to do so, you may be a Successor Practice and should provide full details.

Town and Country Planning

Includes compulsory purchase, listed buildings and conservation areas work.

UK work

Gross fees derived from work done in the UK for clients based in the UK including overseas contracts involving occasional trips abroad.

Welfare work

Advice and assistance about assessment of a client's entitlement to welfare benefits and for verifying an assessment by the Department of Social Security or other benefit granting bodies such as Local Authorities.