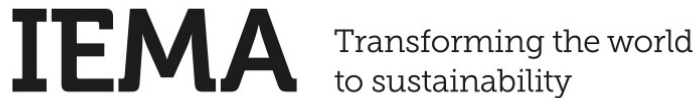


Environmental and Sustainability Professionals

Professional indemnity insurance proposal form



Please complete this form and return to:
Professional Indemnity Broking Department
Alan Boswell Insurance Brokers
154-156 Victoria Road
Cambridge
CB4 3DZ

01223 324233
martint@alanboswell.com



Important information - Your Duty of Fair Presentation

The Insurance Act 2015 requires you to make a Fair Presentation of your risk. All information that you provide as fact must be substantially correct and any estimates or projections must be made in good faith.

To ensure that you are making a Fair Presentation of the risk and material facts, a reasonable search must be undertaken by you before giving any information to Alan Boswell Insurance Brokers which the insurer may rely on when making an underwriting decision.

This document highlights areas which will generally be important to the insurer but if you are aware of anything which is particular to your business/operations that is not covered, you must advise us and provide further information.

As a minimum, you should include all senior management in the search but you could also include external consultants/contractors who may have specialised knowledge of the risks your company faces.

Senior Management is quantified as anyone who plays a significant role in the making of decisions about how the company's activities are to be managed or organised.

Each client will be different but you should satisfy yourself at this stage that a reasonable search has been made and if not, you should advise Alan Boswell Insurance Brokers accordingly.

It is important you record the extent of the search as this may be used as part of our market presentation or in the event of any query in the future from insurers.

Please confirm who has been consulted as part of your reasonable search (including their position within the company):

If, when the policy is in force, your insurer becomes aware of facts which you did not disclose at this stage but which would have been available to you following a reasonable search it has a number of options:

- If the breach of duty was deliberate or reckless they can cancel the policy from inception and keep the premium.
- If the breach was not deliberate or reckless:
 - If the insurer would not have entered into the contract under any circumstances they can cancel the policy from inception but must return the premium to you. You will be responsible for repaying any claims payments made.
 - If the insurer would have entered into the contract on different terms they can rewrite the policy terms and apply the new terms from inception - the new terms will be applied to any current claim and any claims already settled, which may mean that you will need to repay some or all claims moneys received.
 - If the insurer would have entered into the contract at a higher premium, they can reduce any claim payments proportionate to the amount of premium paid.

Business name

Address

Date established

Telephone number

Email address

How did you hear
about us?

Please select
appropriate description

IEMA Member

Fully describe your
occupation and activities

Name

Qualifications

Years in the industry

Please list below your
details and those of any
partners or directors

Total turnover split

Current year:

Next year estimate:

UK

Europe

USA/Canada subject to
US or Canadian law

USA/Canada NOT
subject to US or
Canadian law

Total

Do you require cover to be extended for work carried out in Europe, USA or Canada?

Does any one client account for more than 25% of your gross fee income?

Please give details of your three largest contracts in the past five years:

Client	Size of contract	Type of contract

Do you or have you in the past ever offered advice or services related to polluted or contaminated land or asbestos?

Have you ever undertaken remediation of contaminated land directly or arranged for such work to be undertaken on your clients' behalf?

If yes to either of the above, please provide details

In respect of sampling or testing can you confirm that all such work is undertaken by UKAS accredited testing laboratories?

Do you employ sub-contractors?

What percentage of turnover will be paid to sub-contractors?

Does this business currently hold professional indemnity insurance?

If yes, please state:

Renewal date

Current Insurer

Retroactive date

Are you, or any partner or director, **after enquiry**, aware of any circumstance which may give rise to a claim against you?

If yes, please give details on a separate sheet

Have any claims in respect of the risks to which this form relates ever been made against the business or any partner or director?

If yes, please give details on a separate sheet

Please select the level of cover required:

Professional Indemnity

Public & Products Liability

DECLARATION

Have you or any partner or director or any other person responsible for managing the business in connection with this or any other business in which you or they have been trading ever been:

- convicted or charged (but not yet tried) with any criminal offence other than motoring offences or spent convictions under the Rehabilitation of Offenders Act 1974?
- declared bankrupt or insolvent?
- a director or partner of a company that went into liquidation or receivership?
- the subject of a recovery action by Customs and Excise or the Inland Revenue?
- the subject of a County Court Judgement or the Scottish equivalent?

I/we declare that to the best of my/our knowledge and belief:

- The above statements and particulars, whether written by me/us or by others on my/our behalf, are true and complete.
- Any statements or particulars which have been given separately by me/us or by others on my/our behalf are true and complete.
- I/we have not withheld any material fact.
- No insurer has declined my/our proposal or cancelled or refused to renew my/our insurance or increased the premium or required special terms or conditions in respect of any of the risks proposed.

If you are proposing for cover on behalf of a business which is a company or partnership then the declaration extends to any director or partner in the business.

I/we agree to accept the insurer's standard form of policy for this type of insurance.

I/we understand that the insurer reserves the right to decline any proposal.

I/we understand that insurers share information with each other, credit reference agencies and other information agencies with regards to credit agreements, insurances and claims, primarily to assess risks, handle claims and prevent fraud. I/we consent to this.

Signed

Position

Date