



Professional Indemnity Mortgage & General Insurance Intermediaries

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THE INSURANCE ACT AND THE DUTY OF FAIR PRESENTATION

The Insurance Act provides clarity around what information a purchaser of insurance has to provide to the insurer, which of their staff is responsible for doing that and to whom they have to provide it. The new duty is now described as a 'duty of fair presentation', effectively requiring non-consumer policyholders to undertake a reasonable search of information available to them, and defining what a policyholder knows or ought to know. It is important to note that 'entering into an insurance contract' includes not only the main policy and each renewal of it, but any variations or amendments. Each time a contract is varied, the duty arises afresh in relation to that variation.

Fair Presentation and Material Circumstances

Before the insurance policy takes effect you have a duty to make a fair presentation of the risk to be insured under the insurance policy.

A *fair presentation of the risk* is one:

- which;
 - a) discloses to the Insurer every material circumstance which the proposer knows of or ought to know of, or failing that;
 - b) disclosure which gives the Insurer sufficient information to put the Insurer on notice that it will need to make further enquiries for the purposes of revealing those material circumstances; or
- disclosure which would be reasonably clear and accessible to the Insurer; and;
- in which every material representation as to a matter of fact is substantially correct, and every material representation as to a matter of expectation or belief is made in good faith.

The proposal form will form the basis of a contract between you and the Insurer. Inaccuracies or misrepresentations could lead to the policy being voided, and/or a claim being refused. If you have any doubt whether particular information or a material circumstance is relevant to Insurer's ability to underwrite your application for insurance, you should declare the information as soon as possible. A *material circumstance* is one that would influence the Insurer's decision as to whether or not to agree to insure you. If you are in any doubt as to whether a circumstance is material, you should immediately disclose it to the Insurer.

Remedies

Importantly, the Act introduces a new system of proportionate remedies where the duty to make a fair presentation has been breached. The ability to avoid will be retained in some cases where the insured breaches the duty to make a fair presentation in relation to disclosure/misrepresentation – see brief details below of how Remedies will apply.

Remedies for Material Non-Disclosure or Misrepresentation

Consequences of a deliberate or reckless breach may be:

- a) the insurer may avoid the contract and refuse all claims; and
- b) need not return any of the premiums paid

For example, an insured deliberately conceals known and material information from its presentation of the risk and does not even provide sufficient information to put the insurer on enquiry, making it an unfair presentation. This entitles avoidance but with no obligation to return premium.

Proportionate Remedies; for non-deliberate or reckless breaches

1. If the insurer would not have entered into the contract on any terms: the insurer may avoid the contract and refuse all claims but must in that event return the premiums paid.
2. If the insurer would have entered into the contract but on different terms (other than terms relating to the premium): the contract is to be treated as if it had been entered into on those different terms if the insurer so requires, even if the insured would never have accepted such terms.
3. In addition, if the insurer would have entered into the contract but would have charged a higher premium (whether the terms relating to matters other than the premium would have been the same or different): the insurer may reduce proportionately the amount to be paid on a claim.

In sub-paragraph (3) above, 'reduce proportionately' means that the insurer need only pay on the claim X% of what it would otherwise have been under the terms of the contract (or, if applicable, under the different terms provided for by virtue of paragraph 2, because 2 and 3 can apply together). The calculation is as follows:

$$X = \frac{\text{Premium actually charged}}{\text{Higher Premium}} \times 100$$

Insurers Remedies for Fraudulent Claims

The Act provides the insurer with clear statutory remedies when a policyholder submits a fraudulent claim. If a claim is tainted by fraud, the policyholder forfeits the whole claim, they cannot recover the part of the claim that would genuinely have been payable.

The Act also provides that the insurer may refuse any claim arising after the fraudulent act and can serve notice that it is treating the contract as terminated from the date the offence was committed. However, previous valid claims arising prior to the fraudulent act are unaffected.

The insurer need not return premium following notice of termination based upon the submission of a fraudulent claim.

If you need further clarification on the Insurance Act 2015 please do not hesitate to contact your Broker.

Guide to Completing this Proposal Form

When submitting this proposal form to your Broker or to The PI Desk, please make sure 'YOU' ('you' means the proposer/the firm & its staff entitled to indemnity under this insurance contract) answer all questions fully leaving no blank spaces (if necessary comment as N/A, 'not applicable' or 'none'). If the form is not satisfactorily completed we will not provide any terms but may make further enquiries of you or will automatically decline.

If there is insufficient space to complete all answers, please continue at the end of the form or provide additional information on the firms headed paper. Providing as much information as possible will help underwriters to understand the business and enable Insurers to offer terms quickly. Failure to provide underwriters with relevant information in an appropriate manner may adversely influence the ability of Insurers to offer suitable terms.

The form must be signed and dated by a Director, Partner or Principal or an identified Officer of the proposing entity.

Insurance coverage is not effective until the underwriters and/or Insurers have underwritten and accepted this proposal form, any subjectivities have been satisfied and the terms (or special terms) offered to the proposer have been accepted in writing.

If the proposer has not been trading for at least 3 years in this profession, please enclose CV's of all Directors, Partners and/or Principals. If the proposer is a new start-up please provide full details of past experience, qualifications along with the CV's.

Where available, email addresses, web site addresses, brochures, the proposer's standard contract conditions and/or agreements should be provided to assist the underwriting process.

Claims and/or Claims Circumstances

If the proposing firm has received any complaint(s) or claim(s) or is aware of any circumstance(s) that may give rise to a claim please provide full details and forward a complaints/claims log in a durable format which has been fully completed; is up to date and which should incorporate all complaints/claims from inception of the business. Please also include any complaints/claims notified to any predecessor firm and/or whilst conducting business for or on behalf of any other firm.

Professional Indemnity (PI) policies respond on a claims-made basis, which means that cover is only provided for matters arising where Professional Indemnity Insurance is in force at the time of the notification of a complaint or claim to Insurers. Where a retroactive date is noted on the policy certificate/schedule, then no cover is provided for any matter arising from business conducted prior to the retroactive date. If a PI policy is allowed to lapse at renewal or mid-term due to unpaid premiums then cover is automatically cancelled and no cover is provided in any event.

Please note that Professional Indemnity Insurance schedules/certificates are issued as annual contracts and you cannot cancel the Insurance mid-term unless specifically agreed by Underwriters.

New Business Start Up Venture

If this proposal form relates to a new business startup, please complete the questions by giving your best estimated information for your first year of trading. When estimating your projected fee income, we recommend that you provide a realistic estimate of what you think is achievable based on your business plan. If you exceed your projections the policy cover/limits can be amended.

Retroactive Cover

If this is the first time you are submitting a proposal to The PI Desk, it is very important that you provide details of any retroactive date applying to your business. Where a retroactive date is stated on your expiring policy schedule, this will be applied on the quotation document and thereafter the policy schedule. In this event, the policy will only provide indemnity for claims arising from activities/work declared to the Insurer and which has been undertaken on or after the retroactive date shown. It is your responsibility to ensure that there is no work or liabilities arising from work undertaken prior to the retroactive date which needs to be covered under your policy.

Predecessor Companies and/or Partners, Principals Previous Businesses

If cover is required in respect of liabilities arising out of predecessor companies or any partners, principals previous businesses, please include full written details within the proposal form. If there is insufficient space to provide this information, please include an additional page, covering letter or email with full details.

Limits of Indemnity

You must arrange and maintain a limit of indemnity that is adequate to meet your regulatory requirements and any claims that may be brought against you both now and in the future. If you are subject to a minimum requirement by your professional body you must not take this as being adequate and the level of cover should meet the protection requirements of you and your business. We can provide quotations for any limit you request but will not accept any responsibility for the choice you make. If you are in any doubt as to what limit of indemnity will meet your business needs then please discuss this with your broker.

If you require any assistance in completing this form please contact your Insurance Broker in the first instance.

Please note that we will communicate with you preferably by email so please provide a valid and regularly used email address.

Submission / Contact Details

Email the completed form to the Insurance Intermediary/Broker dealing with your Professional Indemnity Insurance

Alternatively if you are dealing with the PI Desk Ltd, email to: enquiries@thepidesk.co.uk

Fax to: 0114 242 2372 or

Post to: The PI Desk Ltd, Suite B, Sheffield Business Centre, Europa Link, Sheffield, South Yorkshire, S9 1XZ

For all Underwriting queries call on: 0114 242 1176

Larger cases, claims or technical queries contact: roger.crowther@thepidesk.co.uk

Proposer Details

1. Name of Person dealing with this Application Form

2. Name of Insured firm(s), partnership(s), individual(s) as per the FCA register and any trading names and subsidiary companies to be included in this insurance (**please include any predecessors in business for whom cover is required**)

3. Date of establishment (and date of commencement if different) for all firms to be covered in this insurance

4. **TRADING** Address(es) with post code (including all branches)

Contact Telephone:

Mobile:

Email Address:

Web Address:

5. Name of all Directors, Partners or Principals D.O.B. Qualifications in full Date qualified Number of years in this capacity

Name of all Directors, Partners or Principals	D.O.B.	Qualifications in full	Date qualified	Number of years in this capacity

6. Please state the total number of : (including part time workers)

Principals, Partners, Directors

Technical / Sales Staff / Consultants (excluding Administration staff)

Self Employed Individuals

Appointed representatives – please list at the end of the form

Administrative and all other staff

Do the Directors/ Principals of the firm have at least 3 years experience trading in this profession?

Yes

If this is a new start up business and/or where any Principal has less than 3 years' experience, please attach full CV's

No

Do all staff conducting Mortgage, Equity Release and Non-Investment and General Insurance business hold the relevant regulatory qualifications/experience?

Yes

No

Income

7. Please give the amount of the total Gross Brokerage, Commissions and Fees received by the firm for the last 4 financial years shown in your prepared accounts as well as an estimate for the current year – This should include all the gross income generated by Appointed Representatives (Please do not insert Nett Profit figures)

	Please insert ALL Actual Year Ends (dd mm yyyy)	Gross Turnover
Last Complete Financial Year		£
Previous Financial Year end		£
Previous Financial Year end		£
Previous Financial Year end		£
Please advise/estimate what the firm expects to receive to the next financial year end. This should include the total gross brokerage/commission/fee income the firm expects to achieve to the next year end.		£

Business Activities

8. In respect of the above declared income(s) please state the percentage split of business in relating to the following activities conducted in the last financial year - if you are a new start up business show projected number in your target market for the next 12 months. (Please ensure the total equals 100%).

Mortgage, Loan and Insurance Business

Percentage of Income

Residential Full Status Mortgages	%
Residential Interest Only Mortgages (Not Buy to Let)	%
Sub Prime Business	%
Buy to Let Mortgage Business	%
Lifetime Equity Release and/or Home Reversion Plans	%
Islamic Law Compliant Home Purchase Plans	%
Secured Loans/Second Charge Loans/Unsecured Loans	%
Bridging Loans	%
Commercial Mortgage/Loan Business/Development Finance & Associated Consultancy	%
Crowd Funding/Peer to Peer Finance	%
Asset Finance	%
Hire Purchase/Invoice Factoring/Discounting	%
Mortgage Related General Insurance (Home Insurance/B & C)	%
Pure Protection Business/Life/Critical Illness/PHI	%
Private Medical Insurance	%
Commercial Insurance	%
Other – If your work/activities cannot be identified above please give an accurate description of your professional services below or at the end of the form: -	%
	100 %

Please note no cover will be provided for any single premium PPI or Commercial Insurance unless otherwise agreed

Business Activities - continued

9. Please give the largest Mortgage and/or Loan arranged in the last three years

£

10. Please give the average of all Mortgages & Loans arranged in the last complete financial year

£

Please note - If the company is newly established give an approximation based on your target market

Overseas Clients

11. Has the firm ever arranged or does it expect to arrange any Mortgage or Loan for British Expats?

Yes

No

12. Has the firm ever arranged or does it expect to arrange any Mortgage or Loan for non-UK passport holders living overseas?

Yes

No

13. Are all Mortgages / Loans arranged via a UK Lender and repaid from a UK bank account for a property physically situated in the UK?

Yes

No

14. Has the firm ever conducted business with non-UK based Lenders / Financial Institutions or transacted any business in relation to any overseas based property? If YES, please provide full details in the space below or at the end of the form.

Yes

No

15. Has the firm ever advised any client to borrow for property investment purposes or for holiday homes or timeshares? If YES, please provide full details in the space below or at the end of the form.

Yes

No

16. Has the firm ever conducted or intends to conduct business with any clients connected with Russia, Belarus or the Ukraine and/or connected with Russian Oligarchs and/or with any Politically Exposed Persons and/or with anyone from Sanctioned countries? If YES, please provide full details in the space below or at the end of the form.

Yes

No

17. If ANY business with Overseas Clients and/or Foreign Nationals is conducted, please describe the full compliance process below, confirm 100% of cases are peer reviewed and go through full Identity and AML/Sanction checks and are signed off by the principal of the firm.

Risk Management & Compliance

18. Is the firm authorised by any Regulator, linked to or a member of any Trade Association or Professional body? Yes No

Name of Regulator or Professional Organisation(s)	Date Joined	Authorisation Number

19. Who is responsible for the Compliance, risk management and monitoring of advice within the firm?

20. Does the firm employ the services of a Third Party Compliance firm? If **Yes** please provide the name of the Third Party Compliance Firm. Yes No

21. What is the percentage of client files checked by your Compliance Firm?

22. Does your Compliance Firm deal with client complaints on your behalf? Yes No

23. In all cases - Does the firm conduct full Verification of I.D and proof of residence, full AML, PEP and Sanction checks using proprietary software (e.g. SmartSearch, Lexis Nexis etc, Credit Safe)? Yes No

24. Has the firm or any individual faced an FSA/FCA investigation, disciplinary action or has its / their authorisation ever been suspended, withdrawn or declined by the Financial Conduct Authority or by any other regulator or trade body? (If **Yes** please provide full details in the space below or at the end of the form). Yes No

25. Does the firm have adequate procedures/checks in place to ensure that all sales files contain, for example, suitability letters, know your client questionnaires, product disclosure documents, adequate risk warnings and affordability details? Yes No

26. Can you confirm processes are in place to prevent financial crime against vulnerable clients? Yes No

27. Does the firm keep all client sales files and associated documentation and will the firm hold indefinitely in a durable and reproducible format? If **No** or if the firm has lost, destroyed, or has no access to certain files please provide full details at the end of the form including, where applicable, how many years ago files were destroyed. Yes No

28. Has the firm ever provided advice on or transacted any Investment and/or Pension business irrespective of whether such business was regulated or not? If YES please provide details at the end of the form. Yes No

29. Changes to Business:

Have any major changes in the firm's activities/structure taken place in the past twelve months? Yes No

Are any major changes in the firm's split of activities/structure/fee growth expected in the next twelve months? Yes No

Is cover required for any previous activity, now ceased, which is different from that declared within the Proposal Form? Yes No

If Yes to any question, please provide further information

30. Has any Partner, Principal or Director ever been made personally bankrupt or been associated with any business which has ceased trading either voluntarily or compulsorily? Yes No

31. Is any Principal, Partner or Director of the proposing firm, Partner Principal or Director of any other company/firm? Yes No

If **Yes** please give full details below or at the end of the form;

32. Has the firm ever transacted any business or advised on any product whilst operating as a member firm or Representative of a Mortgage, IFA or Investment Network (if **Yes** please provide full details below) Yes No

Name of Network(s)	From	To	Reason for Leaving

Mortgage Business

- 33.** Does the firm require cover for Mortgage and/or Loan business? - If **Yes** please continue to complete all Mortgage Sections/questions below. If **No** please go to the Insurance section.
Please Note: - If **No** is selected underwriters will assume no cover is required for any past business.
- Yes
 No
-
- 34.** In respect of any Mortgage/Loan conducted, can you confirm that in all cases the firm has and always will carry out appropriate suitability/affordability/evidence of income checks and that this is clearly documented on every file? If **No**, please state how such requirement is evidenced in the space below or at the end of the form.
- Yes
 No
-
- 35.** In respect of any regular repayment mortgages arranged that extend into retirement, can you confirm that the firm has and always will adequately assess the borrower(s) ability to make regular and/or structured capital payments after retirement and/or until the end of the mortgage term?
- Yes
 No
-
- 36.** In respect of any Interest Only Mortgages conducted, can you confirm that the firm has and always will warn clients of the danger of not making regular and/or structured capital repayments and/or not making any provisions for the full repayment of the capital at the end of the mortgage term?
- Yes
 No
-
- 37.** If the firm conducts Non - Regulated Mortgage and Loan business (e.g. Let Property, Commercial Mortgages, Bridging Finance and Secured Loans) can you confirm that the firm has installed and implemented a documented good practice and compliance procedure for all non-regulated business (which is similar to that required for regulated business) when providing advice and throughout the sales process? If **No** please provide details below or at the end of the form how such business is monitored.
- Yes
 No
-
- 38.** Has the firm conducted (or will it be conducting) any Equity Release/Lifetime Mortgage/Home Reversion business? If **Yes** please answer all questions on the Equity Release, Lifetime Mortgages and Home Reversion business on page 11.
- Yes
 No

Residential Interest Only Mortgage Business

39. How many **Residential** Interest Only Mortgages were arranged prior to 31 December 2012?

40. How many **Residential** Interest Only Mortgages have been arranged since 31 December 2012?

41. In all cases, have the reasons for the Mortgage being arranged on an Interest Only basis been fully recorded/documentated with all supporting documentation held on file? Yes No

42. At the fact-finding stage, does the Fact Find contain specific & detailed reasons why the borrower(s) are requesting or need a Residential Interest Only Mortgage? On completion of the fact finding, are all Fact Finds signed & dated in all cases by the borrower(s)? If Fact Finds are not signed please explain the reasons why below. Yes No

43. Has the advice and recommendation/suitability letter underpinning **your advice** been accepted, signed and dated in all cases by the borrower(s) or do you have evidence the client has received a copy of it (e.g. email response) and is this retained on each and every file? Yes No

44. In all cases - were the relevant warnings relating to the need to make structured capital repayments during the mortgage term or that a capital lump sum must be paid at the end of the term made clear, and is this documented on file? Yes No

45. In line with **your recommendation**, does every Residential Interest Only Mortgage file contain detailed evidence of how the Residential Interest Only Mortgage will be repaid at the end of the term? (for example, any savings/investment plans to be used with plan numbers, other means of savings and pensions, inheritance details) and do you always hold some evidence to this effect? Yes No

46. If the method of capital repayment is declared as 'The Sale of the Property' are all relevant warnings given that at maturity of the loan, the property value may not meet the level of borrowing for whatever reason and are the borrowers back up plans thereafter fully documented and retained on file? Yes No

47. Does every mortgage file contain an Interest Only Mortgage declaration signed & dated by the borrower(s)? Yes No

If 'No' to any of the questions above, please provide a full explanation including details of the systems & processes you have in place when conducting/arranging Interest Only Mortgages:

Equity Release, Lifetime Mortgages & Home Reversion

48. Approximately, how many Equity Release, Home Reversion or Lifetime cases have been arranged since inception of the company?

49. What is the largest Equity Release contract conducted and the average conducted over the last three years?

Largest £

Average £

50. How often does the firm review its advisers against the firms Vulnerable Client policy and sign off training and competence in this respect?

51. Does the firm take account of the mental fitness/capacity of all vulnerable persons and report any suspicious activity – for instance, are advisers acutely aware of the possibility of fraud or financial crime instigated by dependents, relatives or third parties?

Yes No

52. In all cases, have and will the specific reasons for the release of funds be fully documented and held on file?

Yes No

53. In all cases, at the fact-finding stage, will the Fact Find contain full evidence of the use and plausibility of the use of any released funds? (For example, estimates for home building improvements, cars, provide an income, gifts to dependents etc).

Yes No

54. At the fact-finding stage, are witnesses but specifically family or dependents always involved in interviews and given the opportunity to assist in the financial situation? Are other options fully considered and discussed with dependents or other family members?

Yes No

55. If NO to the above, is a signed declaration obtained from the borrower(s) with the specific reasons recorded in their own hand why they do not want family or witnesses are involved?

Yes No

56. In all cases, will the final Fact Find be accepted, signed & dated in all cases by the borrower(s) and/or the dependents? If Fact Finds are not signed please explain reasons why below.

Yes No

57. Within the suitability letter, are the dangers of redeeming an Equity Release contract early fully explained and the size of the Early Redemption Penalties (ERP's) fully explained and specifically detailed in the documentation in every case?

Yes No

58. Do you warn all clients that an Equity Release contract is generally a long-term plan and the value of their estate will significantly REDUCE over time?

Yes No

59. On issue, will your advice and recommendation/suitability letter be accepted, signed and dated by the borrower(s) and retained on each file for future reference?

Yes No

60. Can you confirm that every case is peer reviewed by a suitably qualified or compliance person and signed off prior to or post completion?

Yes No

If 'No' to any of the questions above, please provide a full explanation including details of the systems & processes you have in place when conducting/arranging Home Reversion/Lifetime business:

Non-Investment Insurance Contracts, Life & Pure Protection, General Insurance Business

61. Does the firm require cover for Non-Investment Insurance, Protection business, General Insurance business? - If **Yes** please continue and complete all questions below. If **No** please go to next section.
 Please Note: - If **No** is selected underwriters will assume no cover is required for past business.

Yes
 No

62. Is full training provided for all staff conducting Protection & General Insurance business?

Yes
 No

63. Does the firm operate any industry software or Online systems to conduct its General Insurance and Pure Protection business? If **Yes**, please provide details of system(s) used in the space below.

Yes
 No

Systems Used:

64. If **No** does the firm operate a robust renewal and diary system with adequate controls to identify any failings when transacting and/or renewing all its Insurance business?

Yes
 No

65. In relation to Protection and PMI/Health business, are all clients Medical Question responses checked for accuracy and are the clients always invited to check and confirm all answers are correct?

Yes
 No

Additional Information

Existing Professional Indemnity Insurance

66. Has the firm previously been insured for professional indemnity? Yes
 No

Name of Insurer:

Start date of your policy: Expiry date:

Indemnity limit: £ Excess:

Premium Paid excluding IPT: £

Retroactive date: This SPECIFIC date can be found on your expiring Policy Schedule

Please note it is a condition precedent that this question is answered fully and correctly as failure to do so will prejudice the rights of the firm in the event of a claim arising in the future

Limit of Indemnity required for this PI Insurance Proposal

67. What limit of indemnity is required?

£500,000 in the aggregate Mortgage Business Only

£1.85 Million in the aggregate Mortgage & Non Investment Insurance Contracts combined

Other – please advise £

68. When do you want this insurance to start?

Start Date: Or on renewal date of your existing PI Desk Insurance Contract Or T.B.A.

Previous Claims & Circumstances

69. Whether successful or not - Has the firm ever received any complaints or claims for any alleged negligent act, error or omission? If yes, please provide details at the end of the form and/or provide your up-to-date complaints/claims register. Yes
 No
70. In all its trading years, has the proposer ever received any Subject Access Requests for any Mortgage, Loan, Equity Release Contract, Protection Contract and/or General Insurance business? If yes, please provide full information at the end of the form and/or provide your up-to-date complaints/claims register. Yes
 No
71. Are any of the partners, Directors, Principals or employees, after full enquiry of all areas of the proposer's business, aware of any matter or circumstances that may give rise to a claim against the firm, its predecessors in business or any present or past partner, principal, director or employee? Yes
 No
72. Has any previous Insurer, declined a proposal for renewal for this firm or any director / principal / partner, imposed special terms, cancelled any insurance or been unable to offer renewal terms for any reason? Yes
 No

If **Yes** to any part of the above question - please give full details on the Supplementary sheet at the end of the form and provide a full up to date Complaints/Claims register showing amounts paid and status

Notice to the Proposer

Please read the following carefully

Data Protection

At The PI Desk Ltd we recognise our responsibility to treat your personal information with care and to comply with all relevant legislation. For full details please refer to our Privacy Notice which governs how we use and protect your personal information. The Privacy Notice will be provided with any quotation but in the meantime it is available on request or can be obtained from our website www.thepidesk.co.uk.

Duty of Fair Presentation and Disclosure of Material Circumstances:

Since an Insurance Contract is based upon the **Duty of Fair Presentation**, it is important that those seeking Insurance should provide full disclosure of any material circumstance to Insurers and that any changes to this information should be updated throughout the period of insurance. The Courts will find a circumstance to be 'material' where it would affect the judgement of a prudent Insurer as to whether or not to accept the risk at the particular terms offered. You are reminded that if you are in doubt whether or not any circumstance is material we recommend that you disclose the information to Insurers.

Declaration

I hereby confirm that I am authorised to complete this proposal form on behalf of all parties entitled to coverage under this insurance and understand that signing this proposal form does not bind the Proposer or the Insurer to complete and/or enter into any binding contract of insurance.

I declare that all Principals, Partners and/or Directors have read, understood and agreed that all the statements and particulars given, including those answers written for me by any other person and that to the best of my/our knowledge and belief, the contents of this proposal form, all attached additional information and other particulars which have been given separately to Underwriters and/or Insurers by me or our agents are true and complete and that no material circumstances have been omitted, suppressed, misrepresented, or misstated.

I undertake to inform the Underwriters and/or the Insurers of the change to any material circumstance that occurs prior to the point at which this insurance contract has been agreed and/or prior to the inception of the policy.

I agree that Underwriters and/or the Insurers may contact any previous Insurers for further information and/or clarification if required.

Signed for and on behalf of the firm by:

Full Name:	<input type="text"/>	Position:	<input type="text"/>
Signature:	<input type="text"/>	Date:	<input type="text"/>

N.B. APPLICATIONS MUST BE SIGNED WITHIN 30 DAYS OF THE PROPOSED START DATE AND CANNOT BE BACK DATED

Please take a couple of minutes to check the information on the proposal form and save a copy for your records

Supplementary Sheet - Details of any claims / potential claims

If easier please provide a copy of your complaints/claims register

Date notified	Name, Details of claim / circumstance, what paid, Open / Closed

Supplementary Sheet – Additional Information

Please provide as much detail as possible when providing additional information