



Solicitors Proposal Form

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This proposal must be completed and signed by a Principal, Partner or Director of the Proposer. The person completing and signing the form should be authorised by the Proposer to do so and should make all necessary enquiries of his fellow Partners, Directors and Employees to enable all the questions to be answered.

All questions must be answered to enable a quotation to be given.

Completing and signing this proposal does not bind the Proposer or Underwriter to enter a contract of insurance.

If there is insufficient space to answer questions, please use an additional sheet and attach it to this form (please indicate section number).

Put a cross for the **YES/NO** questions to indicate your response.

1.

a) Please provide the following details (including trading names) of the Proposer/s:

Name of Company(s) or Entity(s) to be insured		Date Established	
Address			
Contact Name(s)			
Mobile:			
Tel:		Fax:	
SRA Registration Number:		DX Number:	
www:		Email:	

b) Do you have any other offices, other than the main office listed above for which you are seeking cover? **YES** **NO**

If **YES**, please provide full details below or on a separate sheet. If there is no resident Principal/Partner/Director at any of these offices, please identify the office concerned and explain how the office is supervised:

Address(es)	Principal in charge

c) Is your practice an LLP or company registered at Companies House or are you seeking to incorporate within the next 12 months? **YES** **NO**

d) Is your practice or any Principal/Partner/Director of the practice, connected financially, or otherwise with any other practice, company or business for which it renders professional services? **YES** **NO**

If **YES**, please provide details on a separate sheet.

2.

- a) Is your practice registered as an Alternative Business Structure or are you seeking to register as an Alternative Business Structure within the next 12 months? YES NO
- b) Does the ABS have Non-Solicitor Principals? YES NO
- c) Is there external investment in the ABS? YES NO
- d) Does the ABS engage in activities that are not regulated by the SRA? YES NO

If YES, please provide full details on a separate sheet.

3.

- a) Is cover required for predecessor/prior practices as defined on the back of this form in the last 10 years? If necessary, please continue on a separate sheet. YES NO

If YES, please provide full details:

Name of Practice	Date Established	Date of Succession	Run Off Cover Purchased?

- b) Have any of the listed practices reported any circumstances or claims in the last six years? YES NO

If YES, please provide full details in the claims section below.

4.

- a) Please provide details of every Principal, Member, Director, Assistant and consultant who will be employed by your practice as at the policy inception. (If any person is listed a Registered Foreign Lawyer or a Registered European Lawyer, please note RFL or REL alongside solicitor status. Please enclose Curriculum Vitae for every Principal/Member/Director in your practice who has not held this position in the Firm for at least 3 years).

Name in full	Age	Solicitor Status (Principal, Member, Director, Consultant, Assistant)	Full/Part Time	Date Qualified	SRA Roll No.	RFL/REL

b) Please provide all information requested for anyone who has previously been a Principal, Member or Director in the practice since 1st October 2012 or since inception of the practice, whichever is later. (If any person listed is a Registered Foreign Lawyer or Registered European Lawyer, please note RFL or REL alongside Roll No.)

Name in full	Date became Principal/Member/Director	Date ceased to be Principal/Member/Director	Full/Part Time	Date Qualified	SRA Roll No.	RFL/REL

c) Does the practice always obtain satisfactory written references when engaging new Principals, Members, Directors and Employees, including procedures for verifying qualifications, previous experience, previous claims and/or circumstances?

YES NO

d) Please provide details of all other staff.

	Full Time	Part Time
Number of non-solicitor fee earning staff		
Number of all other staff (Including Secretarial)		

5.

a) Please provide gross fees received for the following years and confirmation of your accounting year end (/ /):

Year Ending	UK	USA/Canada	Elsewhere	Total for the year
2014	£	£	£	£
2015	£	£	£	£
2016	£	£	£	£
2017	£	£	£	£
2018	£	£	£	£
2019 (Estimate)	£	£	£	£

b) Has any one client or group of clients generated 20% or more of your annual gross fee income in any of the last 3 years?

YES NO

If **YES**, please provide full details on a separate sheet.

c) If your practice is represented in the USA/Canada do you have; a local office or representative; anyone holding power of attorney on your behalf; a reciprocal referral agreement, bank accounts in the USA/Canada; or do you act as a trustee for any trust which has any USA/Canadian operation?

YES NO

If **YES**, please provide full details on a separate sheet.

6. In the last 10 years has any fee earner in the practice or any fee earner previously employed in the practice:

a) Ever been refused a practicing certificate?

YES NO

b) Been granted a conditional practicing certificate?

YES NO

c) Been reprimanded, fined or otherwise sanctioned by the Disciplinary Tribunal?

YES NO

d) Practised in a firm subject to an investigation or an intervention by the Law Society or SRA?

YES NO

e) Had an award made for inadequate professional service by the Legal Ombudsman, LCS, CCS or OSS?

YES NO

f) Entered into any regulatory settlement agreement with the SRA?

YES NO

g) Had a civil or criminal judgement against him/her?

YES NO

h) Been investigated by any other regulatory body other than the Law Society or SRA (e.g. FSA, ILEX...)?

YES NO

i) Acted as an intervening agent or taken over an intervened firm?

YES NO

7. Has the Practice:

a) At any time in the last three years been the subject of a monitoring visit from the Solicitors Regulation Authority?

YES NO

b) Ever been the subject of any visit from or enquiry by the Forensic Investigation Unit of the Law Society or SRA or Received notice of a proposed visit??

YES NO

If **YES** to any of these, please provide full details on a separate sheet and include a copy of any reports issued by the SRA, LCS, CSS, OSS, LEO, Solicitors Disciplinary Tribunal and/or any other regulatory body.

8.

a) Has your practice, or any prior practice, reported any circumstances, incidents or claims to Participating Insurers or the Assigned Risks Pool/ within the Extended Indemnity Period in:

Insurance Year	Yes/No
2012-2013	
2013-2014	
2014-2015	
2015-2016	
2016-2017	
2017-2018	
Current Insurance Year	

If **YES**, please provide full claims information from Participating Insurers or the Assigned Risks Pool for all indemnity years since 1st October 2012 (or date of commencement of the practice if later) for your firm and any firm to which you are a successor practice.

b) Have any circumstances or claims reported by you or any prior practice in the past arisen as a result of the fraud or dishonesty of any Principal/Members/Directors or employee of the practice? YES NO

If **YES**, please provide full details on a separate sheet including how the matter was resolved and any procedures/processes put in place to avoid a re-occurrence.

c) After making full enquiry of all Principals/Members/Directors and employees in the practice, are you aware of any circumstances, incidents or claims that have not been reported to prior insurers (Including letter of complaint or dispute as to outstanding fees)? YES NO

If **YES**, please provide full details on a separate sheet.

d) After making full enquiry of all Principals/Members/Directors and employees in the practice, are you aware of any circumstances, incidents or claims that have been notified to insurers but have not been accepted by insurers as a valid or effective notifications? YES NO

If **YES**, please provide full details on a separate sheet.

e) Please identify any claims or circumstances which are attributable to:
 * Unauthorised access to your practice's information or computer systems or to your practice's bank accounts or
 * Transactions involving bogus or fraudulent practices acting for the counterparty in transactional matters.

f) What steps have you taken to prevent a recurrence of such claims or circumstances in the future?

Please note that you have an obligation under your current Professional Indemnity policy to notify all circumstances and claims as soon as practicably possible. All such notifications of which you are aware that have not been reported to your previous insurers must be declared.

9.

- a) Have you ever failed to pay your premium (Including Run-off premium) or defaulted on a payment where premium was financed? YES NO
- b) Have you or any solicitor referred to above ever been the subject of an IVA or other arrangement? YES NO
- c) Have you or any solicitor referred to above ever been convicted of (or charged and not yet tried for) any criminal offence involving fraud or dishonesty? YES NO

If YES to any of these, please provide full details on a separate sheet.

10. PI INSURANCE - DETAILS DO NOT ANSWER IF PROPOSAL IS FOR RENEWAL OF INSURANCE WITH BRUNEL PROFESSIONS LTD:

Name of current insurers	
Name of your broker	
Renewal date	
Limit of indemnity	£
Premium	£
Excess	£

INSURANCE REQUIREMENTS:

	Option 1	Option 2	Option 3
Limit of Indemnity	£	£	£
Excess	£	£	£

OTHER INSURANCES:

Insurances	Purchased	Renewal Date
Directors & Officers Insurance	Yes/No	
Cyber Liability	Yes/No	
Office Insurances	Yes/No	
Public Liability	Yes/No	
Employers Liability	Yes/No	

11.

a) Please provide the percentage of Gross Fees allocated to each area of practice during the last financial year and the two prior years. (Please round up to the nearest whole percentage)

	Last Year	Prior Year	Prior Year 2
Administering oaths, taking affidavits and Notary Public	%	%	%
Agency Advocacy	%	%	%
Acting as an Arbitrator, Adjudicator and Mediator	%	%	%
Children, Mental Health Tribunal and Welfare	%	%	%
Corporate/Commercial (excluding work related to public companies)	%	%	%
Conveyancing – Commercial	%	%	%
Conveyancing – Residential	%	%	%
Criminal Law	%	%	%
Debt Collection	%	%	%
Defendant litigious work for Insurers	%	%	%
Employment	%	%	%
Financial Advice and Services regulated by the SRA	%	%	%
Immigration	%	%	%
Landlord and Tenant	%	%	%
Lecturing and related activities and Expert Witness work	%	%	%

Litigation (Commercial)	%	%	%
Litigious work other than included in any other category (Please specify)	%	%	%
Matrimonial/ Family	%	%	%
Non-Litigious work other than included in any other category (Please specify)	%	%	%
Offices and Appointments	%	%	%
Parliamentary Agency	%	%	%
Pension Trustee	%	%	%
Personal Injury (Claimant) - Fast track	%	%	%
Personal Injury (Claimant) – Other	%	%	%
Personal Injury (Defendant)	%	%	%
Probate and Estate Administration	%	%	%
Property Selling/ Valuations and Property Management	%	%	%
Tax Planning/Mitigation	%	%	%
Town & Country Planning	%	%	%
Trusts	%	%	%
Wills	%	%	%

b) If you indicate a percentage in any of the areas below, please provide full details on a separate sheet including the highest deal values for these areas over the last 3 years.

	Last Year	Prior Year	Prior Year 2
Corporate/Commercial work, including public companies	%	%	%
EC Competition Law and Human Rights Law	%	%	%
Financial Advice and Services where you opted into regulation by the FCA / FSA	%	%	%
Intellectual Property including Patent, Trademark and Copyright	%	%	%
Marine Litigation	%	%	%
Mergers & Acquisitions including Management			
TOTAL must equal 100%	%	%	%

c) If you have specified Non Litigious work above please provide a breakdown of this work by percentage below:

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d) Has the practice or any prior practice carried out any work in connection with the recovery of Payment Protection Insurance (PPI) monies, Bank Charges or Card Security Product fees? YES NO

e) Has the practice or any prior practice carried out any work in connection with any tax planning or tax mitigation/avoidance schemes including but not limited to Stamp Duty Land Tax? YES NO

f) Has the practice or any prior practice ever accepted instructions for class actions or any other group litigation? YES NO

If YES to any of these, please provide full details on a separate sheet

12. Personal Injury Work

a) Has your practice or any prior practice ever accepted referrals from personal injury claims companies and/or their agents? YES NO

If YES, how many personal injury cases (from claims companies) have you undertaken in the last six years?

b) Please advise the percentage of personal injury (Claimant) work you have had in each of the following categories in the last 12 months:

Fast Track	%	Multi-Track	%
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c) Please advise your current areas of personal injury work or percentage:

Clinical Negligence	%
Occupational Disease	%
All other Personal Injury (RTA, EL/PL etc.)	%

d) How many open claimant personal injury cases does your firm currently have?

Please advise your average personal injury settlement size for:

2015/16	£ <input style="width: 80%;" type="text"/>
2016/17	£ <input style="width: 80%;" type="text"/>
2017/18	£ <input style="width: 80%;" type="text"/>

e) What percentage of claimant personal injury claims have been funded by unions?

13. Conveyancing

Please only use this section if you have undertaken conveyancing work in the last 6 years.

a) Please complete the following:

Residential Conveyancing	2013/14	2014/15	2015/16	2016/17	2017/18
% of Total Gross Fees	%	%	%	%	%
Approx. No. of transactions					
Highest fee for a single conveyance					
Average fee for conveyance transactions					
No. of transactions relating to re-mortgage/2 nd Mortgage					
No. of referrals from a broker, developer of intermediary					
Highest Property Value	£	£	£	£	£
Average Property Value	£	£	£	£	£
Highest Loan Value	£	£	£	£	£
Percentage of transactions involving lenders who are not members of the Council of Mortgage Lenders.	%	%	%	%	%

b) Please complete the following:

Commercial Conveyancing	2013/14	2014/15	2015/16	2016/17	2017/18
% of Total Gross Fees	%	%	%	%	%
Approx. No. of transactions					
Highest fee for a single conveyance					
Average fee for conveyance transactions					
No. of transactions relating to re-mortgage/2 nd Mortgage					
No. of referrals from a broker, developer of intermediary					
Highest Property Value	£	£	£	£	£
Average Property Value	£	£	£	£	£
Highest Loan Value	£	£	£	£	£
Percentage of transactions involving lenders who are not members of the Council of Mortgage Lenders.	%	%	%	%	%

c) If in the last six years your practice or any prior practice has ever undertaken any Right to Buy transactions, please complete the below:

Indemnity Year	2013/14	2014/15	2015/16	2016/17	2017/18
Total number of transactions					
Number of referrals e.g. Broker/Agent					
Number of direct approaches					

- d) Does the practice intend to undertake any Right to Buy/Right to Acquire transactions in the next 12 months? **YES** **NO**
- e) In the last six years has the practice or any prior practice undertaken any back to back transactions? **YES** **NO**
- f) Has the practice or any prior practice ever acted in any transactions involving overseas properties or developments? **YES** **NO**
- g) Has the practice or any prior practice ever undertaken legal work on any Home Income Plans or Equity Release Plans? **YES** **NO**
- h) Has the practice or any prior practice ever provided financial advice on any Home Income Plans or Equity Release Plans? **YES** **NO**
- i) Are all clients met in person and appropriate checks performed to ensure the identity of your client? **YES** **NO**
- j) Is training provided on identifying mortgage fraud to Partners/Directors/Members/Employees who undertake conveyancing work? **YES** **NO**
- k) Are only Partners/Directors/Members able to sign/issue certificates of title? **YES** **NO**

If **NO**, please provide details below:

- l) In the last five years have you been suspended or removed from any lender panel? **YES** **NO**

If **YES**, please provide details below:

m) During the last six five years how many requests have you received for conveyancing files from lenders and/or solicitors?

Please provide full details below and state whether all files which have been the subject of file requests have been reviewed:

n) Are you a member of the Conveyancing Quality Scheme?

YES NO

14.

a) Do you expect there to be any significant change to or in your practice in the coming year?

YES NO

b) Is there any other material information which may be relevant to this form?

YES NO

15. Risk Management

a) Please provide the name and status of the person responsible for risk management in your practice:

Name	Status

b) Please provide the name and status of the person nominated as the COLP:

Name	Status

c) Please provide the name and status of the person nominated as the COFA:

Name	Status

d) Please provide the name and status of the person nominated as the Money Laundering Reporting Officer (MLRO):

Name	Status

e) Do you hold client money? YES NO

f) Do you hold separate bank accounts for client monies and office monies? YES NO

g) Do you back up your data at least once a week in an offsite location? *(If no please provide full details)* YES NO

h) Do you have antivirus software and firewalls in place and are these updated at least quarterly? *(If no please provide full details)* YES NO

i) Is any Principal/Member/Director or Employee allowed to sign cheques or authorise bank transfers on his/her signature alone? YES NO

If **YES**, please complete the following table:

Name	Position	Limit (£)
		£
		£
		£

16. Wrongful Funds Transfer

Do you have procedures in place which mandate that:

a) Personnel must never disclose to anyone their security details by any means regardless of the apparent authority of the person requesting the details? YES NO

b) Exchange of bank details for payments to or from the firm must be made at the outset of a transaction, preferably when meeting the client? YES NO

c) Changes to bank details must not be accepted by remote means (e.g. phone or email), apart from in exceptional circumstances and only when it has been validated that these changes have been made by your client? YES NO

d) Payments from client account(s) must be set up by one person and independently verified/authorised by another before funds are transferred? YES NO

If **NO** to any of the above, please provide full details on a separate sheet.

PLEASE READ THESE PARAGRAPHS CAREFULLY BEFORE SIGNING THE DECLARATION:

It is essential that every Proposer or Assured when seeking a quotation to take out or renew any insurance makes a fair presentation of their risk to the prospective insurer.

DUTY TO MAKE A FAIR PRESENTATION

You have a duty to make a fair presentation of the risk to be insured to the insurer. This requires the disclosure of any information which would influence the judgement of a prudent insurer in deciding whether to accept your insurance, impose special terms, or charge an increased premium.

A proposal or any other document relating to the contract of insurance, must be answered fully and accurately. All representations must be substantially correct if relating to matters of fact, or made in good faith if they are matters of expectation or belief. Please do consider the questions regarding “any other information” very carefully in the light of the duty of fair presentation. The provision and documentation of this information is your responsibility.

Please be aware that a failure to make a fair presentation of your risk may affect the payment of your claims, cause additional charges to be made by the insurer, or even invalidate the policy.

You are required to disclose what should “reasonably have been revealed by a reasonable search of information available to you”. Please note that this includes what is in the knowledge of all senior management within your organisation (senior officers not just directors), and what is known to other organisations.

Information must be disclosed in a way which is reasonably clear and accessible to a prudent insurer.

This duty arises not only at inception of the policy but also at renewal or in the event of any material change in your risk during the period of insurance.

If you have any doubt as to what constitutes a relevant fact or circumstance please do not hesitate to ask for advice.

DECLARATION

I/we declare that, after full enquiry, the contents of this proposal are true and that I/we have not misstated, omitted or suppressed any material circumstance or information. I/we agree that this proposal together with any other information supplied by me/us shall form our fair presentation of the risk to be insured. If there is any material alteration to the facts and information which I/we have provided or any new material matter arises before the completion of the contract of insurance, I/we undertake to inform Underwriters.

I/we hereby consent to any information I/we have provided being processed by you for the purposes of providing insurance and claims handling, which may necessitate sharing such information with third parties. Brunel Professions Limited may use this information for marketing (by post, telephone, e-mail or fax) subject to the conditions of the Data Protection Act. If you do not wish these details to be used for marketing please inform Brunel Professions Limited in writing. Under the Data Protection Act 1998 you have the right to access or amend the information we hold about you. If you would like to exercise either of these rights please contact Brunel Professions Limited.

THIS PROPOSAL FORM MUST BE SIGNED BY A PRINCIPAL/MEMBER/DIRECTOR OF THE PRACTICE

Signature:		Print Name:	
Date:			

CHECKLIST

- Please provide a copy of your company headed paper marked ‘specimen’
- Please provide claims summaries from your participating insurers for the last six years for all practices present or prior.
- Please provide copies of all reports and determination issued by any Disciplinary Tribunal or any regulatory body.
- Please provide copies of your last two years audited /management accounts.
- How many additional sheets are accompanying this proposal form?

Definitions for Solicitors

This form is to be read in conjunction with our application and policy documentation.

Area of practice

Agency advocacy

Defined as all advocacy work, including attendance at a Court or Tribunal for the purpose of such advocacy, done on behalf of another insured practice.

Commercial/corporate work – excluding work related to public companies

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

Commercial/corporate work for public companies

This covers all work relating to public limited companies including mergers and acquisitions, corporate trusts and taxation. If you have indicated a percentage in this area, please provide full details on a separate sheet.

Conveyancing – Commercial

Acting on the acquisition, sale or financing of freehold or leasehold property where the client is acting in the course of a business.

Conveyancing – Residential

Acting on the acquisition, sale or financing of freehold or leasehold property where the client is not acting in the course of a business.

Employment - Contentious

Advising and acting on disputes between employer and employee which arise from statute and/or contracts of employment.

Employment - Non Contentious

General employment advice to employers, including corporate support on transfer of businesses; employee benefits and drafting of contracts of employment and staff handbooks.

Financial advice and services regulated by the Solicitors Regulation Authority

This covers financial advice and services regulated by the Solicitors Regulation Authority as a designated professional body under the Financial Services and Markets Act 2000.

Financial advice and services where your firm has opted into regulation by the FSA/FCA

This covers financial advice and services directly regulated by the FSA/FCA under the Financial Services and Markets Act 2000. If you have indicated a percentage in this area, please provide full details on a separate sheet.

Landlord and Tenant

Dealing with the exercise of contractual rights under a lease whether acting for a landlord or a tenant, including rights of enfranchisement, Landlord & Tenant Act 1954 claims, rent reviews, rights to manage, possession, and dilapidations.

Lecturing and related activities and Expert Witness work

This includes 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, and including the provision of written material for publication.

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, provided that any such offices and appointments are undertaken in the course of private legal practice.

THIS DOES NOT INCLUDE APPOINTMENT AS AN OFFICER OR DIRECTOR OF A COMPANY.

Parliamentary agency

Defined as all work done in the promotion of or opposition to primary or subordinate legislation.

Property selling, valuation and property management

This covers property selling, valuations and property management carried out by the practice but does not include any separate business providing these services that is outside the regulation of the Solicitors Regulation Authority.

Succession

Successor practice/prior practice

The definition of successor practice in the Minimum Terms and Conditions is complicated. You may be a successor practice even though you did not intend to take on the liabilities of another practice when taking it over or merging with it and even if you specifically agreed that those liabilities would remain elsewhere. Whenever a practice ceases 'being carried on as a discrete business', there is potential for the successor practice clause to take effect. You may become a successor practice by holding out your practice 'expressly or by implication' as being the successor of or by incorporating the other practice(s), by taking on a majority of the principals in the other practice 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 practice, 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 31 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.

PLEASE RETURN THIS FORM TO YOUR ACCOUNT BROKER

or Joe Newbury, joe@brunelpi.co.uk

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