



PROPOSAL FORM
SURVEYORS PROFESSIONAL INDEMNITY INSURANCE

Brunel Professional Risks Ltd

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Registered in England under
Company Number: 5426773
Authorised and Regulated by the
Financial Conduct Authority.
Registration: 466937

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).

Please complete this Proposal form in BLOCK CAPITALS to avoid problems when transmitting by fax.

Circle answers to YES/NO questions to indicate your response.

1.

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

Name		Date Commenced
Tel:	Fax:	
www:	Email:	

2. ADDRESS/ES of Proposer/s

All addresses must be shown together with the Principal responsible for the work at each office:

Address	Principal in Charge	Approx % of Total Fees

3.

Name in full of all Principals	Qualifications	Date Qualified	How long as a Principal with Proposers

4. Is cover required for predecessor practices to the Proposer/s?

YES / NO

If YES, please state:

Name of Principal			
Name of Previous Firm			
Period	From / / To / /	From / / To / /	From / / To / /
Fees for Last 3 Yrs	Y/E / / £ Y/E / / £ Y/E / / £	Y/E / / £ Y/E / / £ Y/E / / £	Y/E / / £ Y/E / / £ Y/E / / £
Reason for Leaving			
Position in Firm			
Is separate insurance in place to cover the activities of this firm for the period stated above?	Yes / No	Yes / No	Yes / No

5. Is cover required for any past Partner or Principal?

YES / NO

If YES, please provide full details:

Name of Predecessor	Date Commenced	Date Ceased	Reason for Cessation

6. DO NOT ANSWER IF PROPOSAL IS FOR RENEWAL OF INSURANCE WITH BRUNEL PROFESSIONAL RISKS LTD:

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

7. Please state the number of:

Principals		Qualified Staff		Contract Hire Staff		Other Staff	
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Please state name of any Trade Associations of which any Proposer is a member:

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8.

(a) Do you sub-contract work to any outside party?

YES / NO

If YES, please provide details

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(b) Do you require any sub-contractor or consultant to be indemnified under your insurance?

YES / NO

If YES, please state:

Name	Qualifications	Fees Paid (last financial year)

9. State for the whole Proposer/s

(a) Gross fees received for each of the last five financial years

				Last Complete Year	Current Year	Forthcoming Year <i>Estimate</i>
Year End	/ /	/ /	/ /	/ /	/ /	/ /
UK Work	£	£	£	£	£	£
USA/Canada	£	£	£	£	£	£
Other Overseas	£	£	£	£	£	£
TOTAL	£	£	£	£	£	£

(b) Split of Gross Fees in the last complete financial year:

Quantity Surveying	%
Building Surveying	%
Residential Estate Agency / Letting Agency	%
Commercial Estate Agency	%
Residential Property Management	%
Commercial Property / Land Management	%
Rent Reviews / Lease Renewals	%
Land / Mineral / Hydrographical Surveying**	%
Planning & Development Consultancy (without detailed plans)	%
Project Co-ordination	%
Project Management	%
Architectural Work	%
Residential Surveys / Valuations for lending purposes	%
Other Residential Surveys / Valuations	%
Commercial Surveys / Valuations for lending purposes	%
Other Commercial Surveys / Valuations	%
Asbestos Surveys	%
Rating	%
Building Society Agency	%
General Insurance Business	%
Financial Services	%
Auctioneering	%
Other	%
	100%

** Please ask for a supplementary questionnaire

10. Please provide more details of the work that you have done in the past 3 years:
Please note 'own project value' refers to the total value of the Proposers proportion of the total project (not just the fee element)

(a) Quantity Surveying Pre-Contract

(i) Average total single project value of jobs undertaken in last 3 years:	£
(ii) Highest total single project value of an individual job in last 3 years:	£
(iii) Highest own single project value of an individual job in last 3 years:	£

(b) Quantity Surveying Post-Contract

(i) Average total single project value of jobs undertaken in last 3 years:	£
(ii) Highest total single project value of an individual job in last 3 years:	£
(iii) Highest own single project value of an individual job in last 3 years:	£

(c) Commercial Estate Agency

(i) Average individual property value handled in last 3 years:	£
(ii) Highest individual property value handled in last 3 years:	£

(d) Commercial Property / Land Management (inc Rent Reviews etc)

Is there a working diary system which is checked regularly?

YES / NO

(e) Project Co-ordination (no responsibility for appointment of other consultants / contractors)

(i) Average total single project value of jobs undertaken in last 3 years:	£
(ii) Highest total single project value of an individual job in last 3 years:	£
(iii) Highest own single project value of an individual job in last 3 years:	£

(f) Project Management (with responsibility for appointment of other consultants / contractors)

(i) Average total single project value of jobs undertaken in last 3 years:	£
(ii) Highest total single project value of an individual job in last 3 years:	£
(iii) Highest own single project value of an individual job in last 3 years:	£

(g) Architectural Work

(i) Please give details of the 3 largest total project values where construction has commenced during the past 3 years:

Description	Total Contract Value	Extent of Service	Approximate Completion Date

(ii) Please give details of the 3 largest own single project values where construction has commenced during the past 3 years:

Description	Total Own Contract Value	Extent of Service	Approximate Completion Date

(iii) Please give details of the average total single project value of jobs undertaken in last 3 years: £

(h) Residential Surveys / Valuations for Lending Purposes

(i) For the last 3 years, please state approximately:

Average Annual Number of Reports	Highest Single Property Valuation	Average Single Property Valuation	Highest Portfolio Valuation	Average Portfolio Valuation
	£	£	£	£

(ii) Please identify your **three** largest clients:

Name	Annual Fee Income
	£
	£
	£

(i) Commercial Surveys / Valuations for Lending Purposes

(i) For the last 3 years, please state approximately:

Average Annual Number of Reports	Highest Single Property Valuation	Average Single Property Valuation	Highest Portfolio Valuation	Average Portfolio Valuation
	£	£	£	£

(ii) Please identify your **three** largest clients:

Name	Annual Fee Income
	£
	£
	£

(j) Other Commercial Surveys / Valuations

For the last 3 years, please state approximately for your **three** largest valuations:

Valuation	Client	Purpose
£		
£		
£		

(k) Financial Services

(i) Do you undertake any Financial Services activities? **YES / NO**

(ii) Are you tied (for the purposes of the Financial Services Act) to any organisation? **YES / NO**

If **INDEPENDENT**, how are you regulated?

(l) For the last complete financial year, please state:

	Fees	Max Value	Average Value
Livestock & Dead stock	£	£	£
Fine Art or Antiques	£	£	£
Property or Land	£	£	£
Other (please give details)	£	£	£

(m) Building Surveying

(i) Average total single project value of jobs undertaken in last 3 years:

£

(ii) Highest total single project value of an individual job in last 3 years:

£

(iii) Highest own single project value of an individual job in last 3 years:

£

(n) Other

Please give full details

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11.

(a) There are some activities in Question 9 (b) where you have declared no income for the last financial year. **YES / NO**
Have you provided any of these services **at any time** in the past?

If **YES**, please provide details

Services Provided	Fees Year End	Fees Year End	Fees Year End
	/ /	/ /	/ /
	£	£	£
	£	£	£
	£	£	£

(b) Do you have any system for the cross-referencing of valuations for similar properties? **YES / NO**

If YES, how long has this system been in operation?

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If **NO**, how would you support the accuracy of any valuation?

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(c) Have you at all times complied with the RICS Manual of Valuation Guidance Notes and the Statement of Asset Valuation Practice and Guidance Notes and, when issued, the Appraisal and Valuation Manual? **YES / NO**

If **NO**, please explain

12. If you have undertaken overseas work at any time in the past, please provide full details, including details of the country/ies involved:

(a) Do you work other than from your UK offices? **YES / NO**

(b) Have you at any time accepted liability other than under the jurisdiction of the UK courts? **YES / NO**

If **YES**, to any of the above then please provide full details listing jurisdiction and amount of work involved on a separate sheet.

13. Most insurers now exclude liability arising from claims involving pollution. Occasionally, it can be possible to obtain limited cover for such claims. Please state:

(a) Do you knowingly undertake any work which involves contaminated or polluted land or property, or provide advice as to whether or not land or property might be contaminated or polluted? **YES / NO**

If **YES**, Please complete the pollution questionnaire

(b) If available, do you require a quotation to include coverage for claims involving pollution? **YES / NO**

14. (a) Do you always obtain written references going back at least three years when engaging employees? **YES / NO**

(b) Above what amount do cheques require more than one signature? £

(c) Are all cash books, receipts, counterfoils and bank statements checked independently of the person normally responsible by a Principal at least monthly? **YES / NO**

(d) Is there an annual audit by an independent accountant? **YES / NO**

15. (a) Are you or have you at any time been a member of a consortium or group practice or engaged with any other party in a Single Project Partnership? **YES / NO**

If **YES**, please give full details (including names of other parties)
(Special arrangements must be made to cover this type of work)

(b) Does the Proposer/s or any Principal have any association with or financial interest in any other Practice, Company or Organisation for whom work is carried out and where cover is required? **YES / NO**

If **YES**, please give full details of the nature of the work and association together with the **name** and **business** of the third party.

Fees from this source in last complete financial year: £
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16.

(a) For what Limit/s of Indemnity are quotations required? £

(b) There will be a minimum level of uninsured excess. Is a quotation required with a voluntary excess to achieve a premium saving? If so, for what level of excess? £

17.

(a) In the last **10** years, in respect of **ANY** of the risks to which this proposal relates, has any Claim been made (whether successful or not) against the Proposer or any past or present Principal? **YES / NO**

(b) Has any loss been suffered by the Proposer, any predecessor or any past or present Principal in respect of **ANY** of the risks to which this proposal relates? **YES / NO**

If **YES**, please give details:

Date of claim/loss	Brief details of each claim/loss	Cost of claim/loss	Estimated cost of claim/loss outstanding

(c) What steps have been taken to prevent a recurrence?

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18. Is any Principal, **AFTER FULL ENQUIRY**, aware of any circumstance which might:

- (i) Give rise to a claim against the Proposer, any predecessor or any past or present Principal? **YES / NO**
- (ii) Cause any loss to the Proposer, any predecessor or any past or present Principal? **YES / NO**
- (iii) Has any proposal for similar insurance made on behalf of the Proposer or any of the present or past partners, directors or principals, or on behalf of any predecessor to the Proposer ever been declined or has any such insurance ever been cancelled or renewal refused? **YES / NO**
- (iv) Otherwise affect the consideration of this proposal for insurance? **YES / NO**

If YES to any of the above, please give details

Please read this paragraph carefully before signing the declaration:

It is essential that every Proposer or Assured when seeking a quotation to take out or renew any insurance discloses to the prospective Underwriters all material facts and information (including all material circumstances) which might influence the judgement of an Underwriter in deciding whether to accept the risk and on what terms. The obligation to provide this information continues up until the time that there is a completed contract of insurance. Failure to do so entitles the Underwriters, if they so wish, to avoid the contract of insurance from inception and so enables them to repudiate liability there under. If you have any doubt as to what constitutes a material 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 fact or information. I/we agree that this proposal together with any other information supplied by me/us shall form the basis of any contract of insurance which may be affected. 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 Professional Risks 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 Professional Risks 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 Professional Risks Limited

A copy of this proposal should be retained by you for your own records.	
Date:	____ / ____ / ____
Signature of Principal:

Professional Indemnity

Supplementary Surveying and Valuing Questionnaire

To be completed where the Proposer/Insured carries out surveying and valuing activities

Where the space below is insufficient please provide responses on a separate sheet

Proposer/Insured	
Policy Number	

1) Work Radius

a) Please indicate where your survey/valuation work is undertaken:

Mile radius from office	Percentage of Surveys/valuations
0-25 mile radius of office:	%
25-50 mile radius	%
50+ mile radius:	%

b) If you regularly take on work outside your immediate geographical area, especially outside a 25-mile radius of your office(s), what extra controls do you put in place to ensure sufficient knowledge of local values or other factors that may affect the value/condition of the property in question?

2) Type of work undertaken

a) Please provide a split of your Surveying and Valuing fees and number of reports between the following :

Purpose	Residential		Commercial	
	Percentage	No	Percentage	No
1. Valuations for lending purposes (excluding 3 below)	%		%	
2. RICS Homebuyer or equivalent surveys	%		%	
3. Further advances/re-mortgage valuations	%		%	
4. Asset Valuations for balance sheet purposes or probate/ divorce valuations	%		%	
5. Full structural surveys with valuations	%		%	
6. Building Surveys (no valuation)	%		%	
7. Home Condition Reports for HIPS	%		%	
8. Other (please provide details below)	%		%	

- b) Have you undertaken any valuation work in respect of :
- i) Buy-to-let Properties ii) Property Clubs iii) New build for Developers iv) Sub-prime products during the:
 Last 12 months

Yes / No

 If Yes, please provide details in the table below
 Previous 5 years

Yes / No

 If Yes, and the average annual numbers and details differ substantially from those given below (or none undertaken in last 12 months), please provide details on a separate sheet

Valuations in respect of	Percentage of Total Valuation Fee Income and	No of Reports	Brief Description of Properties Involved	Name of Lender/s
i) Buy-to-let Properties	%			
ii) On behalf of Property Clubs	%			
iii) New build for developers	%			
iv) Sub-prime products	%			

3) Valuations for lending purposes

- a) Please give details of the five largest residential valuations undertaken in the last 5 years

Type/Location of Property	Year of Report	Value of Property	Description of Work	Name of Lender

- b) Average value of residential valuations undertaken: £

- c) Please give details of the five largest commercial valuations undertaken in the last 5 years

Type/Location of Property	Year of Report	Value of Property	Description of Work	Name of Lender

- d) Average value of commercial valuations undertaken: £

- e) Please provide details of the lenders for whom you have undertaken valuation work during the last 3 years and state the fee income for the last year

Name of Lender	Fee Income £	Name of Lender	Fee Income £

- f) Has the proposer been removed from or refused admission to any lenders panels?
 If "Yes" please provide details below:

Yes/No

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g) Detail below the type of comparable database you maintain and how its use is monitored/audited. Confirm how many comparables you hold per property.

h) When undertaking re-mortgage or further advance valuations in what percentage of cases do you:

Re-inspect the property	%
Undertake drive-by valuations	%
Undertake desk-top valuations	%

i) How do you control your firm's increased risk exposure resulting from drive-by or desk-top valuations and in what circumstances do you undertake them?

4) Workload & Quality

a) What is the average number of surveys undertaken per fee earner per week from?

- i) Lender Valuations
- ii) Homebuyers Reports
- iii) Home Condition Reports
- iv) Full Structural Surveys and Valuations
- v) Other
- vi) Average total of surveys per fee earner per week

b) Please describe in detail the procedures you have in place to monitor the quality, accuracy and integrity of surveys and valuations e.g. audit and checking procedures, sign-off thresholds by size of valuation, spot checks on work, peer reviews, validation of valuations, checks by visit to property?

c) If you are a sole practitioner describe the procedures you have in place to obtain a second opinion e.g. in respect of valuations / difficult properties?

d) Is allocation of work to individual valuers controlled via a central process? Yes/No

If "No", please explain below how you prevent the possibility of undue influence being exercised by external parties

5) Qualifications of Staff

a) Please provide the following information for all fee earners undertaking Survey and Valuation work (if insufficient space please list details on a separate sheet)

Name	Qualifications	Number of years with this practice	Previous experience of this type of work (please state previous employment history where employed within last 2 years)

b) Do you always verify qualifications and previous experience?

Yes/No

6) Type of Property

Please provide details of :

- a) the types and age of properties you regularly inspect
- b) any listed, unique, unusual or pre 20th Century buildings you have inspected in the last year

7) Life Long Learning/Continuous Professional Development

Please provide information on how your firm ensures that all staff and principals maintain their qualifications and ensure their knowledge is up-to-date

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 any Partner or Director in any organisation, business partnership, or company which they have had an interest whether personal or business:

- Have never been charged, pending trial, or convicted of a criminal offence other than a motoring offence or any other offence that is spent under the rehabilitation of Offenders Act 1974
- Have never been declared bankrupt, insolvent, subject of an individual voluntary arrangement with creditors or in voluntary liquidation, a winding up administration order or administrative receivership, proceedings in the last 10 years
- Have never been the subject of a County Court Judgement and/or ever been cited in any unsatisfied court judgements in the last 10 years
- Have never been subject to a recovery action by HM Revenue & Customs
- Have never had insurance declined, renewal refused, cover cancelled or special conditions imposed by an Insurer'
- Confirms that the attached schedule accurately reflects the risks that cover is required for.

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 Professional Risks 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 Professional Risks 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 Professional Risks Limited.

Date:/...../.....

Signature of Principal

Position within the company