

Griffiths & Armour Professional Risks

Griffiths & Armour Professional Risks acts as manager for the professional indemnity division of Griffiths & Armour
Griffiths & Armour Professional Risks Ltd is an appointed representative of Griffiths & Armour which is authorised and regulated by the
Financial Services Authority in the United Kingdom

GROUP OFFICES Liverpool London Manchester Glasgow Dublin Guernsey

**Surveyors and Estate Agents
Professional Indemnity Insurance Proposal Form**

1. YOUR DETAILS

Name of the firm to be insured:

Principal address:

Postcode:

Other addresses:
(by town or by country,
if outside the UK)

2. CLAIMS EXPERIENCE

During the last six years, have any claims (successful or otherwise) been made against you or any other firm to be covered by this insurance? YES NO

If 'YES', please provide the following details of each incident:

Date of Intimation	Brief description of Claim	Total Payments Including Costs	Total Outstanding Reserves	Open/Closed

Are you or any Partner, Director or Member, after having made full enquiries, aware of any circumstances which may give rise to a claim against you? YES NO

If 'YES', please provide details. Include measures taken to prevent recurrence of any claim or circumstance:

If you have been established for less than twelve months, has any Partner, Director or Member ever had a claim made against them (successful or otherwise) of the type that would be covered by this insurance? YES NO

If 'YES', please provide details:

Are you aware of any fraud or dishonesty of any Partner, Director, Member or employee of the firm?

YES		NO	
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If 'YES', please provide details below, including measures taken to prevent recurrence:

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Have all claims or circumstances which might give rise to a claim, been reported to insurers?

YES		NO	
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3. **GENERAL INFORMATION**

Have you ever been refused Professional Indemnity Insurance or has such insurance ever been cancelled or special conditions applied?

YES		NO	
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If 'YES', please provide details:

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Have you ever been in the Assigned Risks Pool?

YES		NO	
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If 'YES', please provide details:

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During the last six years, have you been the subject of a disciplinary proceeding by any professional organisation?

YES		NO	
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If 'YES', please provide full details:

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In the last complete financial year, what percentage of your fees were paid to sub-consultants?

	%
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Are all sub-consultants that you use required to hold their own Professional Indemnity Insurance and do you retain your rights of recourse?

YES		NO	
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If 'NO', please provide full details:

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Do you require any sub-consultant to be indemnified under your insurance?

YES		NO	
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If 'YES', please provide name(s), qualifications and fees paid in the last financial year:

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Do you undertake work for any other firm, company or organisation in which you have a financial or controlling interest, or which has a financial or controlling interest in your firm (other than as shareholders/stockholders in a publicly quoted company)?

YES		NO	
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If 'YES', please provide details of nature of the interest, the total fee(s) earned, and the services provided:

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In the last three years, have you participated in a consortium or joint venture?

YES		NO	
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If 'YES', please provide the name(s) of the other participants, a copy of the agreement(s), and details of the contracts involved and the fees earned by you:

4. YOUR COVER REQUIREMENTS

Please state the limit of indemnity you require:

£	
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Please state the excess you wish to carry in respect of each and every claim:
(A minimum excess will be applied)

£	
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Do you require cover for liability arising from any Partner's previous business?

YES		NO	
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If 'YES', please complete a separate Partner's Previous Business Questionnaire.

5. YOUR FIRM

When was the firm first established?

Please provide the following information:

Names of all Partners, Directors or Members (include your own details if you are a sole practitioner)	Period of time as a Partner, Director or Member	Professional Qualifications	Date Qualified

(Please provide a Curriculum Vitae outlining all relevant professional experience for any unqualified Partner, Director or Member who has been with the firm for less than three years).

How many staff does your firm presently employ (excluding Partners, Directors or Members)?

Professionally qualified:

Technical:

All Others:

6. YOUR FEE INCOME

Please provide details of your gross fees (excluding VAT) received in the last three financial years and your estimated fees for the forthcoming year:

Financial Year				Forthcoming Year (Estimate)
United Kingdom	£	£	£	£
Channel Islands or Isle of Man	£	£	£	£
USA or Canada	£	£	£	£
Elsewhere	£	£	£	£
Total Fees	£	£	£	£

7. YOUR BUSINESS ACTIVITIES

Please provide a split of your gross fees received in the last complete financial year (this division should be as accurate as possible). If recently established, provide an estimated split of work for the forthcoming year:

Specialisation		% Fee Income	No. of jobs per annum
Estate Agency	Commercial	%	
	Residential	%	
	Investment Agency/Property Investment	%	
Auctioneering	Livestock Markets	%	
	Fine Art	%	
	Property	%	
	Other	%	
Property Management	Land/Estate	%	
	Residential Letting	%	
	Facilities Management	%	
	Rating & Rent Reviews	%	
Quantity Surveying	Pre and Post Contract Services	%	
	Other Services	%	
Architectural Work	Design Only	%	
	Design & Supervision	%	
	Refurbishment	%	
Project Management	Project Management	%	
	Project Co-ordination	%	
	Employers Agent	%	
Building Surveying		%	
Residential Survey/Valuation/Inspection	Full Structural Surveys	%	
	Partial Surveys (Homebuyers, etc.)	%	
	Lending Institution Valuations	%	
	Pre-sale Home Inspections	%	
	Other Valuations - Non Lending	%	
Commercial Survey/Valuation	Surveys	%	
	Valuations - For Lending	%	
	Valuations - Non Lending	%	
Land Survey/Valuation Reports	Agricultural	%	
	Mineral/Hydrographic	%	
	Contaminated Land Inspections/Surveys	%	
	Other	%	
Planning and Development	(Where there are no detailed plans)	%	
CDM Co-ordinator	(Under CDM Regulations)	%	

Insurance and Financial Services

General Insurance Agent

%
%
%

Financial Services

Building Society Agent

Loss Assessing or Adjusting

%

All other business activities

%
100%

Details of all other business activities:

For all rent reviews and lease renewals undertaken in the last three years, please specify:

Largest commercial rent review/lease renewal: £

Average commercial rent review/lease renewal: £

Largest residential rent review/lease renewal: £

Average residential rent review/lease renewal: £

Have you undertaken any facilities management contracts during the last three years?

YES		NO	
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If 'YES', please provide details of your three largest contracts, stating nature of your client's business, the total fees earned and services provided by your firm:

For all Quantity Surveying, Architectural, Project Management, Project Co-ordination and Employers Agent work carried out in the last three years, please specify your six largest contracts:

Start/Finish Dates	Description and Location	Total Contract Value	Your Fees	Services Provided By Your Firm

For all Quantity Surveying, Architectural, Project Management, Project Co-ordination and Employers Agent work, please provide details of the three largest contracts where construction is expected to commence in the next twelve months:

Period of Contract	Description and Location	Total Contract Value	Your Fees	Services Provided By Your Firm

For all commercial survey reports and valuations undertaken in the last three years, please specify:

Largest single property value: £

Average single property value: £

Largest property portfolio value: £

Average property portfolio value: £

Please state gross fees received in the past four years in respect of commercial (including land) survey reports and valuations:

Fees earned	20	20	20	Last Complete Year
	£	£	£	£

For all residential survey reports and valuations undertaken in the last three years, please specify:

Largest single property value: £

Average single property value: £

Please state gross fees received in the past four years in respect of residential survey reports and valuations:

Fees earned	20	20	20	Last Complete Year
	£	£	£	£

Please state the approximate geographical spread (expressed as a percentage of the total number) of your survey reports and valuations undertaken in the last three years (if previously none, show the anticipated geographical spread for the forthcoming year):

London	<input type="text"/>	%	East Anglia	<input type="text"/>	%
South East England	<input type="text"/>	%	Midlands	<input type="text"/>	%
South West England	<input type="text"/>	%	Scotland	<input type="text"/>	%
North East England	<input type="text"/>	%	Wales	<input type="text"/>	%
North West England	<input type="text"/>	%	N. Ireland	<input type="text"/>	%
Elsewhere (please specify)	<input type="text"/>	%	Total	<input type="text"/>	100%

Have you undertaken any investment agency or provided property investment advice during the last three years?

YES	<input type="text"/>	NO	<input type="text"/>
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If 'YES', please provide details of your three largest contracts, stating nature of your client's business, value of investment, the total fee(s) earned and the services provided by your firm:

Have you ever carried out any regulated activities or acted as an introducer in respect of such regulated activities?

YES	<input type="text"/>	NO	<input type="text"/>
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If 'YES', please complete a separate Financial Services Questionnaire.

During the last three years, have you ever undertaken work as an Approved Inspector in connection with the identification, evaluation, treatment, or removal of asbestos?

YES	<input type="text"/>	NO	<input type="text"/>
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If 'YES', please provide details of the total fee(s) earned for each of the last three years, split between Type 1, Type 2 and Type 3 surveys:

Do you undertake any manufacturing, construction, alteration, repair or installation work?

YES	<input type="text"/>	NO	<input type="text"/>
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If 'YES', please provide full details:

Do you supply any materials or other goods?

YES		NO	
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If 'YES', please provide full details:

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8. OVERSEAS WORK

In the last three years, have you undertaken any work outside the UK?

YES		NO	
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If 'YES', please provide details of your six largest overseas contracts undertaken in the last three years:

Start/Finish Dates	Description and Country	Total Contract Value	Your Fees	Services Provided By Your Firm

In respect of work undertaken outside the UK, are all contracts subject to UK law?

YES		NO	
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If 'NO', please provide details of applicable jurisdiction(s):

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Are you represented in any country outside the UK or do you have any reciprocal arrangements with a firm domiciled outside the UK?

YES		NO	
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If 'YES', please state the countries involved, the nature of and the reason for such representation:

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9. RISK MANAGEMENT

If you carry out survey reports and valuations outside your local geographical area, please specify the steps taken to ensure that the survey reports and valuations accurately reflect the local market conditions/values applicable:

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In connection with any survey reports and valuations, please specify:

The internal quality assurance standards in force and the checks undertaken to ensure compliance of such standards:

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The system(s) for cross-referring valuations of similar/identical properties:

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The system in place to obtain a minimum number of comparables when a valuation is undertaken:

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Is it standard practice to always re-inspect for re-valuations or assignments of existing surveys?

YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
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If 'NO', what is the maximum period for which you deem a survey report or valuation to be current before re-inspection is required?

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Do you have internal written quality/risk management procedures in place?

YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
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Is there a Partner, Director, Member or qualified Office Manager based in each office?

YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
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Do you carry out regular project reviews?

YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
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Do you use standard Construction Contract Terms and Conditions?

YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
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Do you have a centralised procedure for complaints and for logging complaints that may lead to a claim?

YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
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Do you retain a written record of telephone conversations and attendance at meetings?

YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
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Do you always obtain satisfactory written references immediately preceding the engagement of any Partner, Director, Member of employee?

YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
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Do all cheques and/or electronic fund transfers for more than £25,000 require authorisation by two people, at least one of whom will be a Partner, Director or Member?

YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
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Is cash in hand and petty cash checked independently of any employee responsible at least monthly and, additionally, without warning, at least every six months?

YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
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Are bank statements, receipts, counterfoils and supporting documents checked, at least monthly, against the cash book entries independently of any employees making cash book entries or paying into the bank?

YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
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If you are a sole practitioner or operate on a part-time basis, do you have reciprocal arrangements in place when you cannot attend your business?

YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
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If you have answered 'NO' to any of the Risk Management questions, please provide details of the alternative procedures you have in place:

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ADDITIONAL INFORMATION

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DECLARATION

I/We hereby declare that the whole of the foregoing statements are true and complete in every respect to the best of my/our knowledge and belief and that I/we have not concealed any material fact that ought to be known or advised to the Insurers and I/we agree that this proposal and declaration shall form the basis of the contract between me/us and the Insurers concerned.

Signed

Dated

The proposed insurance will not come into force until cover has been given on behalf of the Insurers by Griffiths & Armour