



# MISCELLANEOUS PROPOSAL FORM

UNCOMMONLY INDEPENDENT

<b>NAME OF PROPOSER(S) / FIRM(S)</b>	
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<b>DATE BUSINESS ESTABLISHED</b>	
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<b>ADDRESS OF PROPOSER'S MAIN OFFICE</b>	
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<b>CONTACT PERSON</b>	
<b>TELEPHONE NUMBER</b>	
<b>MOBILE NUMBER</b>	
<b>WEBSITE</b>	
<b>EMAIL ADDRESS</b>	

## 1) GIVE FULL DETAILS OF ALL ACTIVITIES UNDERTAKEN AND ANY INTENDED CHANGES IN THESE

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## 2) GROSS FEES RECEIVED (including those paid to sub-contractors)

	<b>ESTIMATE FOR CURRENT FINANCIAL YEAR</b>	<b>LAST COMPLETED FINANCIAL YEAR</b>	<b>FEES FOR PREVIOUS FINANCIAL YEAR</b>
Financial year end	/ /	/ /	/ /
Total fees (UK & Overseas)	£	£	£
Overseas work (please list countries below)	£	£	£
Average fee per client or group	£	£	£
Largest total fee per client or group	£	£	£

Please list countries and amounts involved
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Did one client account for more than 50% of your fee income for the last completed financial year? YES  NO   
If **YES**, please give details.

### 3) PARTNER/DIRECTOR DETAILS

Name	Age	Qualifications	Number of years in this capacity with the proposer

Total Number of staff	
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### 4) PROFESSION

- Management Consultants
- Recruitment Consultants
- Marketing, Advertising and Communications Consultants
- Agricultural Consultants
- Legal Services
- Immigration Services
- Publishers
- Trade Associations
- Office Based Professionals (please specify nature of work):
- Training Consultants (please specify nature of work):
- If other please advise:**

**5) WORKSPLIT (please ensure work split adds up to 100%)**

Strategic consultancy	%
Organisation, design & development consultancy	%
Quality management	%
Manufacturing systems consultancy	%
Financial management - consultancy only	%
Project management	%
Personnel/Human Resources consultancy	%
Recruitment consultancy (permanent staff)	%
Recruitment consultancy (temporary staff)	%
Marketing consultancy	%
Telecommunications consultancy	%
Computer & IT consultancy	%
Outsourcing & facilities management consultancy	%
Design & Creativity consultancy	%
Quality Assurance consultancy	%
Health & Safety consultancy	%
Interim/Locum management	%
Training Services	%
Commercial TV (production of advertisements)	%
Commercial TV (media space purchased)	%
Other media (production of advertisements)	%
Other media (media space purchased)	%
Production of printed literature/documents	%
Direct Marketing (incl mail shots)	%
Telemarketing	%
Loss Adjusters	%
Marine Surveyor	%
Marketing/ Market Research	%
Environmental Consultants	%
Public Relations	%
Graphic Design	%
Interior Design	%
Product/Structural design	%

Corporate Identity work	%
Event Organisation	%
Multimedia Consultancy	%
Other (please advise):	%
<b>TOTAL</b>	<b>100 %</b>

**6) CONTRACTS (Please provide the five largest contracts undertaken/expected during the last 3 years)**

Date commenced	Client	Details of Contract and Services Provided	Total Contract Value	Your Fee

**7) GENERAL QUESTIONS**

- a) Do you have any offices or representation outside the UK? YES  NO
- b) Are you represented in any way in the USA or its territories and possessions, or Canada? YES  NO
- c) Are you authorised to conduct investment activities directly by the FCA? YES  NO
- d) Do you undertake or subcontract any manufacture, construction, installation or supply of products (other than incidental to professional activities)? YES  NO
- e) Do you act as an interim manager? YES  NO
- f) Are more than 25% of your fees derived from work carried out for any firm, company or organisation in which any Partner/Director holds a position whereby he or she is able to make major policy decisions on behalf of such firm, company or organisation? YES  NO
- g) Has any Partner/Director or member of staff been involved in any fraud or dishonesty? YES  NO

If **YES** to any of the above, please give details.

- h) Do you work to a professional code of practice? YES  NO
- i) Do you have written work procedures or checklists for services provided? YES  NO

If **NO** to any of the above, please give details.

## 8) CLAIMS AND NOTIFICATIONS

a) Have any claims ever been made against the firm or any Partner/Director, consultant, predecessor or employee in respect of the risks to which this request for insurance relates?

YES  NO

b) Is any Partner/Director, consultant or employee, after enquiry, aware of any circumstances, which might:

i) give rise to a claim against the Proposer or any predecessors in business or any of the present or former Partners/Directors?

YES  NO

ii) otherwise affect Insurers consideration of this insurance?

YES  NO

c) Has any insurer ever declined a proposal, refused renewal or terminated insurance to which this request for insurance relates

YES  NO

If **YES** to any of the above please give details, including actions taken to prevent reoccurrence of the situation/s which gave rise to the above.

## 9) INSURANCE REQUIREMENTS

**Limit of indemnity:**

£250,000  £500,000  £1,000,000  OTHER £ (please specify)

**Excess:**

**Renewal Date:**

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## DATA PROTECTION

### Your personal information notice

#### **Who we are**

As an intermediary providing regulated insurance broking services, Lockton Companies LLP is a “data controller”.

#### **The basics**

We collect and use relevant information about you to provide our insurance broking services to you, including (as applicable) risk consulting, arranging the insurance cover from which you benefit or handling your claims, and to meet our legal obligations.

This information includes details such as your name, address and contact details and any other information that we collect about you in connection with the insurance broking services we provide to you. This information may include more sensitive details such as information about your health and any criminal convictions you may have.

In certain circumstances, we may need your consent to process certain categories of information about you (including sensitive details such as information about your health and any criminal convictions you may have). Where we need your consent, we will ask you for it separately. You do not have to give your consent and you may withdraw your consent at any time. However, if you do not give your consent, or you withdraw your consent, this may affect our ability to provide our insurance broking services to you, including (as applicable) arranging the insurance cover from which you benefit and may prevent us from providing cover for you or handling your claims.

The way insurance works means that your information may be shared with, and used by, a number of third parties in the insurance sector for example, insurers, agents or brokers, reinsurers, loss adjusters, sub-contractors, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases. We will only disclose your personal information in connection with the insurance broking services that we provide and to the extent required or permitted by law.

#### **Other people’s details you provide to us**

Where you provide us with details about other people, you must provide this notice to them.

#### **Want more details?**

For more information about how we use your personal information please see our full privacy notice, which is available online on our website ([www.locktoninternational.com](http://www.locktoninternational.com)) or in formats on request.

#### **Contacting us and your rights**

You have rights in relation to the information we hold about you, including the right to access your information. If you wish to exercise your rights, discuss how we use your information or request a copy of our full privacy notice, please contact our Data Protection Manager at:

Lockton Companies LLP  
The St Botolph Building  
138 Houndsditch  
London  
EC3A 7AG  
Email: [dataprotection@uk.lockton.com](mailto:dataprotection@uk.lockton.com)  
Tel: 020 7933 0000

**Marketing communications from us**

As part of our service to you, we will send you marketing communications from time to time which may include risk or insurance related information or details of services, or products, or events, which we think, may be of interest to you.

If you *do not* want to receive this service, please tick this box

**Marketing communications from other Lockton group companies**

From time to time, other companies in the Lockton group of companies would like to contact you with information about the services they provide which may be of interest to you.

If you *would like* to receive this service, please tick this box

We will get your express opt-in consent before we share your personal data with any company outside the Lockton group of companies for marketing purposes.

**Managing your Marketing Preference (including Opting out)**

You can manage your marketing preferences or ask us or other Lockton group companies to stop sending you marketing messages at any time by following the opt-out links on any marketing message sent to you or by emailing [unsubscribe@uk.lockton.com](mailto:unsubscribe@uk.lockton.com).

**Before signing the Declaration, please check your answers very carefully.**

### **1. Important – Duty to Make a Fair Presentation of the Risk/Disclose Material information**

To meet this duty you need to disclose all material information to insurers which is known to you (or which ought to be known to you). Information is material if it would influence the judgement of a prudent insurer in establishing the premium or determining whether to underwrite the risk and, if so, on what terms. Material information does not necessarily have to actually increase the risk of the insurance under consideration.

Under the Act you will be deemed to know information if it is known to any individuals in the categories below:

- (a) anyone within your business in a senior management or decision making role, and
- (b) anyone responsible for arranging the insurances,

Furthermore, under the Act, you “ought to know” what should reasonably have been revealed by a reasonable search for information held internally or externally (including by any third parties to whom services are outsourced, consultants and agents). -

In order to be able to argue that you have satisfied the duty, should an insurer allege that you have not, you must now do the following:

1. Carefully consider who are the individuals who may fall into categories (a) or (b) above, record this in writing and explain your reasoning;
2. Make enquiries of those individuals as to whether they are aware of any material information (having explained to them what this means).
3. Record the results of these enquiries in writing; and
4. Consider whether any material information could be held anywhere other than with the individuals identified at (a) and (b). If so, you will need to carry out a reasonable search. This could mean making enquiries of individuals or may in some circumstances mean having to carry out an electronic and/or physical search of records.

It is important to bear in mind that if material information is held by third parties such as accountants or lawyers, or internally by branch offices, even if it is not known to the individuals you have identified at paragraphs (a) and (b), it may need to be disclosed. Please note that you must not rely on information that may be held by us in relation to other policies that we may place on your behalf. You must ensure that all relevant information is provided to us for each and every policy that we place on your behalf. We accept no liability to you in this respect.

Your enquiries must cover all relevant group companies, branch offices etc. and the relevant personnel within them. You must ensure you make a full written record of the search made and the responses provided to ensure that you have evidence in the event of any claim being made.

In completing this proposal form for your (Re)insurer(s), the accuracy and completeness of all answers, statements and /or information is your responsibility and it is of paramount importance that all relevant information is provided and that it is accurate. If you become aware of any material information that you supplied before the contract of insurance is finalised is incorrect or has been omitted, you should inform us immediately. If you are unsure if information is material you should disclose it.

#### **What are the consequences of not making a fair presentation of the risk?**

Under the Act, in the event that there is a breach of duty to make a fair presentation of the risk, the remedies available to insurers will vary dependent on whether the breach is deliberate or reckless or otherwise. For deliberate or reckless breaches the insurer may avoid the contract, refuse all claims and retain the premium paid.

For other, non-deliberate or non-reckless, breaches the remedy will depend on what the insurer would have done had a fair presentation of the risk been made. If the insurer would not have accepted the risk he can avoid the contract but must refund premiums paid. If the insurer would have accepted the risk on other terms, the contract is to be treated as



if those terms applied. In the event that a higher premium would have been charged, any claims payments can be reduced proportionately. This latter provision is especially important because if insurers can show that they would have charged only a modest additional premium, the impact on a claim could be disproportionately large.

For certain policies the insurer may change the remedies available to them from those described above. In such circumstances we will inform you of the changes and what this means for you.

2. **Presentation** This proposal form must be completed in ink by an authorised individual or principal of the firm. **All** questions must be answered. If there is insufficient space to provide answers, additional information should be provided on the firm's headed paper. Please answer all questions fully and avoid answers such as "As last year", or As already provided to..." or similar. Where available brochures, standard contract conditions, agreements and letters of appointment should be provided. **Failure to present insurers with information in an appropriate manner may adversely influence the ability of insurers to offer terms and for you to evidence that a fair presentation of the risk has been made to insurers.**
  
3. **Guidance** If in doubt as to the meaning of any question contained within this proposal form or the issues raised in (1) or (2) above, please contact a member of your Lockton servicing team

### DECLARATION

I/we declare that the answers to the questions in this proposal form are true and accurate having undertaken a reasonable search of information available to me/us (including information which is held within the organization or by any other party), including consulting with individuals who are part of our senior management (please provide details below) and any other individuals that hold information relevant to this insurance.

We consider our Senior Management consists of

Our reasonable search has included the following:

- i. Senior management
- ii.
- iii.
- iv.
- v.

It is important that you consider who may hold information that may be relevant to insurers and should be included in the reasonable search of information unless confirmed otherwise. By signing this form insurers do not automatically accept that a reasonable search has been undertaken

I/We understand that the information I/We provide will be used in deciding the price charged by the Insurer for the risk and whether the Insurer will accept the application and the terms of any policy provided.

I/We hereby consent to the use and disclosure of information including personal data for the purposes of and as set out in the above paragraph entitled "Data Protection".

Signature (Partner/Director)	
On behalf of* * insert name of firm	
Date	

**A COPY OF THIS PROPOSAL SHOULD BE RETAINED FOR YOUR OWN RECORDS**

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