



**Professional Indemnity Insurance  
for Information Technology  
and Communications  
Proposal Form**

# Professional Indemnity Insurance for Information Technology and Communications Proposal Form



Please read the following carefully before completing this proposal form. To present a clear and unambiguous picture and to ensure that underwriters understand the nature of your risk:

- An Individual or a Partner, Principal or Director of the Firm/Company must complete the proposal form in ink.
- All questions must be answered to enable a quotation to be given.
- Where a question is not applicable to your particular circumstances, please write N/A.
- If this is insufficient space to answer questions please use an additional sheet and attach it to this proposal form.
- Completing and signing this proposal form does not bind you, or insurers, to complete this contract of insurance.
- If this proposal relates to a new business or venture, please complete the questions as far as possible, giving estimated income and information about your anticipated activities.
- Please provide any standard contract terms, conditions, agreements or letters of appointment, which you have with your clients.

1. a) Name of Individual or Firm(s) (including any subsidiary requiring cover)

b) Date established

c) Address(es) (specifying who is responsible, if there is more than one location)   
Postcode

d) Website  Email address

e) Name(s) of any previous Firm(s) requiring cover and the date(s) on which they ceased trading

2. a) Please provide

Name of Individual, Partner, Principal or Director	Age and Qualifications	Date Qualified	Number of years Practical Experience

Please attach detailed c.v.'s, if no relevant qualifications

b)

Names of Consultants regularly used	Age and Qualifications	Date Qualified	Number of years Practicing as a Consultant to the Practice

**Please attach detailed c.v.'s**

c) Do you require cover for past Partners, Principals or Directors?

Yes  No

If yes, please provide details

3. a) Is any Individual or the Firm admitted to any Association or Trade Body?

Yes  No

If yes, please give details.

b) Has any person been the subject of disciplinary proceedings by any professional body?

Yes  No

If yes, please give details.

4. Please state the total number of Partners, Principals or Directors:

Software Designers or Systems Analysts:

Quality Assurance Staff:

Computer Equipment Operators or Data Handling Staff:

Hardware or Software Sales Staff:

Administrative Staff:

5. a) If you are a sole practitioner, please give details of arrangements made in the event of sickness or holiday.

b) Is this a Part-time occupation?

Yes  No

If yes, please give brief details of your present full-time work.

6. a) Have there been any major changes in the activities undertaken during the past twelve months or are any likely to take place in the next twelve months?

Yes  No

If yes, please give details.

b) Is cover required for any activity, now ceased, which is different from those declared, within this proposal form?

Yes  No

If yes, please give details.

7. a) Please state the gross fees/turnover received for each of the last three financial years billed to clients and an estimate for the next twelve months.

Year		UK	Worldwide ex USA/Canada	USA/Canada
20	Turnover/Fees			
20	Turnover/Fees			
20	Turnover/Fees			

**Estimate**

Year		UK	Worldwide ex USA/Canada	USA/Canada
20	Turnover/Fees			

Financial Year ends (Month)

b) What percentage of fees is paid to sub-contractors or consultants?  %

8. Please clarify the type of work normally carried out, whether consisting of well-established techniques or the nature of new and original thought developments, processes or design employed. State whether and what licensing or similar agreements are in force and the degree to which supervision of them is exercised. Also, please state if the end product of your work is critical to the continued process of any of your clients' systems, failure of which could result in pecuniary loss to them.

9. Please list by activity the approximate percentage of work carried out in each instance:

- General Consultancy, Quality Assurance and/or Business Analysis  %
- Training and/or Client Acceptance Testing  %
- System and/or Programme Analysis, Specification or Design  %
- Internet Service Provider  %
- Data Processing  %
- Communications/Networking  %

**PLEASE COMPLETE SEPARATE QUESTIONNAIRE, IF YOU UNDERTAKE PHYSICAL CONTRACTING**

- Sales of Software Packages, where the programme code is modified for specific clients  %
- Sales of Software Packages, which have unaltered sales code and are manufactured by others  %

Sales of Software Packages, which have unaltered sales code but are your own design	<input type="text"/>	%
Sale, Supply, Installation or Maintenance of Hardware	<input type="text"/>	%
Facilities Management (please describe, in detail)	<input type="text"/>	%
Disaster Recovery	<input type="text"/>	%
Project Management	<input type="text"/>	%
Website Hosting/ISP Services	<input type="text"/>	%
Other work (please describe, in detail)	<input type="text"/>	%

**PLEASE PROVIDE YOUR STANDARD CONTRACT TERMS AND CONDITIONS**

**10.** Please confirm the approximate division of work undertaken during the last complete financial year, between the following markets sectors:

Government	<input type="text"/>	%	Military	<input type="text"/>	%
Finance Houses	<input type="text"/>	%	Aerospace Industry	<input type="text"/>	%
Commercial	<input type="text"/>	%	Leisure Industry	<input type="text"/>	%
Manufacturing/Industrial	<input type="text"/>	%	Construction	<input type="text"/>	%
Health Care/Medical	<input type="text"/>	%	Other Work (please give details)	<input type="text"/>	%

**11. a)** Please list the three largest contracts, specifying the 'end use' of your activities, undertaken in the last three years:

i)

ii)

iii)

b) What is the largest annual income, earned from a single client, in the last twelve months?

In the case of Overseas contracts, please list the countries involved and whether UK or local law applies. Also, please give brief details of the contract(s) and size.

12. What proportion of your income is derived from the application of computer equipment in industrial processes, engineering or architectural design (other than accountancy, production or stock control)?

 %

13. What procedures do you have to ensure that sales staff are properly trained, in the application of your products or those that you sell or recommend for others?

14. Please specify whether you have undertaken work in connection with:

a) the creation, supply, installation, rectification or malfunction of any system, or provided advice or consulting services in respect of any system, in which the year is/was represented by a two digit field.

Yes  No

If yes, please give details

b) the introduction of the Euro

Yes  No

If yes, please give details

15. a) Is the computer and/or any ancillary equipment:

- i) owned, leased or rented by you, and
- ii) installed on your own premises, and
- iii) at all times under the care, custody and control of your staff?

Yes  No

b) Do you have access to standby equipment following a breakdown or failure or damage to computers or ancillary equipment used by you?

Yes  No

If yes, what arrangements are made?

c) Do you ensure that back-up systems records are maintained by yourselves or by your clients and kept separately from the original records, to prevent deletion or corruption?

Yes  No

If yes, what arrangements are made?

**16.** Do you or do you intend to assume specific contractual liabilities which go beyond the provision or use of reasonable skill and care?

Yes  No

If yes, please

i) state the proportion of income applicable

%

ii) provide a copy of the form of contract or document

iii) give details of any other circumstances by which such liability may be undertaken

**17. a)** Please advise the nature of the activities undertaken by Professional Sub-contractors, Self-employed persons or Consultants when they have been engaged by you, in the past, and whether you are likely to engage such in the future?

b) What steps do you take to ensure that supervision is undertaken by senior employees?

c) Do you ensure that any Professional Sub-contractor, Self-employed person or Consultant engaged by you:

i) has the relevant qualifications and experience?

Yes  No

ii) carry and maintain in force their own Professional Indemnity insurance?

Yes  No



18. a) Do you operate a Quality Assurance System?

Yes  No

If yes, please give full details.

b) What steps do you take to ensure that third party intellectual property rights are not infringed?

19. a) If you are a member of a consortium or have entered into a joint-venture agreement, please give details.

b) Do you undertake work for or are you associated, either by shareholding or official position, with any company/organisation, where you are in a position to make major decisions?

Yes  No

If yes, please give details.

c) Have any of the Partners, Principals, Directors or Employees been a Partner, Principal or Director or been associated with any business that has ceased trading, either voluntarily or compulsorily?

Yes  No

If yes, please give details

20. Do you wish to consider any of the following extensions?

Loss of Computer Records/Documents

Yes  No

Unintentional Breach of Confidentiality

Yes  No

Unintentional Breach of Copyright

Yes  No

Claims arising from Associated Companies

Yes  No

Libel & Slander

Yes  No

21. Do you currently have Professional Indemnity insurance?

Yes  No

If yes, please give details.

Expiry date

Limit

£

Excess

£

Insurer

22. Have you ever had any Professional Indemnity insurance cancelled, declined or only written at special terms?

Yes  No

If yes, please give details.

23. Please state: limit of indemnity required

£

self insured excess

£

24. a) Do you always require satisfactory written references when engaging employees?

Yes  No

b) Is any Partner, Principal, Director or Employee allowed to sign cheques on their sole signature?

Yes  No

If yes, please give details

c) How often are employees who receive cash or cheques, during the course of their duties, required to pay these in?

d) How often are checks carried out on all entries in cash books, with all paying-in books, receipts, counterfoils and vouchers being reconciled with bank statements, including the balance of cash and unpresented cheques, independently of employees receiving or banking monies, belonging to the Firm or in trust, on behalf of others?

**25. Have you EVER had any claims made against you or know of any circumstances that could or would have resulted in a claim, if cover had been in force?**

Yes  No

**If yes, please give full details.**

**IMPORTANT NOTICE CONCERNING DISCLOSURE**

Axiom Underwriting Agency Limited would like to remind you of the duty of policyholders and intermediaries to pass to the Underwriter(s), all material information relating to the risk under consideration. "Material" in this context refers to all information which a prudent Underwriter (not necessarily the Underwriter in question), would wish to take account of when considering whether or not to accept the risk, and if so, upon what terms and at what price.

In arranging this policy you must have provided us with a fair presentation of the risks to be insured. This means you must have clearly disclosed all material facts which you, your senior management and or persons responsible for arranging the Policy knew or ought to have known. If you have not made a fair presentation, this could mean that part or all of a claim may not be paid. Please be aware that in some circumstances, if you have not made a fair presentation of the risk, we may avoid the contract and the premium may not be returned. You must also make a fair presentation to us when the policy is to be renewed.

The duty of disclosure continues up until the Insurance has been concluded and "resurrects" in the event of any amendment to the risk during the policy period or any extension/renewal. It may also be that the terms of the policy include specific ongoing disclosure conditions or warranties which effectively extend the duty of disclosure post inception of the policy.

**DECLARATION**

It is declared that to the best of the knowledge and belief of the insured the statements and replies set out herein are true and that no material facts have been misstated or suppressed. The insured undertakes to inform insurers of alterations to any facts which are or become material before inception of the contract of insurance.

Name and Position:

Signature:

Date

(day)

(month)

(year)

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

# CONTRACTING QUESTIONNAIRE

To be answered by Firms that undertake Physical Contracting

1. If you undertake physical contracting, please break down your turnover between the following activities:

Where you design and construct, from your own design

£

Where you provide design only

£

Where you provide design and supervision, of third party labour

£

Where you construct from the design of qualified I T consultants or engineers, who have their own P.I. insurance

£

Where you construct from the design supplied by the Principal, Employer or Client

£

Where you construct from others' designs and they also undertake the supervision

£

Where you construct only

£

## CONSTRUCT (IN THIS CONTEXT) CAN ALSO MEAN INSTALL OR FABRICATE

2. Have you, **ever**, failed to complete a project?

Yes  No

If yes, please explain the reason and type of project

3. Have you, **at any time**, entered into a contract signed under seal or signed a collateral warranty?

Yes  No

If yes, please give details

4. Have you, **at any time**, engaged in the manufacture or fabrication of pre-engineered units?

Yes  No

If yes, please give details

5. Have you, **at any time**, engaged in contracts involving prototype construction or materials?

Yes  No

If yes, please give details

6. a) Do you or have you, **at any time**, provided technical literature, which goes beyond standard leaflets/brochures?

Yes  No

If yes, please give full details

b) Do you or have you, **at any time**, given advice on product suitability or installation techniques?

Yes  No

If yes,

i) what steps do you take to ensure that this is only given by designated individuals?

ii) what caveats does the advice contain?

c) Do you run technical seminars?

Yes  No

If yes, please give full details

d) Do you provide software packages for the use of third parties?

Yes  No

If yes, please confirm that these are supplied subject to any disclaimer or limitation of liability.

7. Do you use standard Contract Conditions/Letter of Appointment?

Yes  No

If yes, please attach a copy

If no, please give details of how you define your duties to your clients.

**Axiom Underwriting Agency Limited**

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