



# Surveyors and estate agents (professional combined)

## Proposal form

### **Important notice**

1. This is a proposal for a contract of insurance in which 'Proposer' or 'you/your' means the individual, company, partnership, trust, charity, establishment or association proposing for cover.
2. This proposal must be completed in ink, signed and dated. All questions must be answered to enable a quotation to be given but completion does not bind you or Underwriters to enter into any contract of insurance. If space is insufficient to answer any question fully, please attach a signed continuation sheet. You should retain a copy of the completed proposal (and of any other supporting information) for future reference.
3. You are recommended to request a specimen copy of the proposed policy or certificate from your insurance broker and to consider carefully the terms, conditions, limitations and exclusions applicable to the cover.

# GENERAL INFORMATION (Mandatory)

TO BE COMPLETED BY ALL ASSUREDS

1

Name of Proposer

Address of Registered or Principal office

Post Code:	
Tel No:	Fax No:
Email:	Website Address:

2

Please indicate (✓) which sections are required

Professional Indemnity (*Mandatory*)

(Please answer part A)

General Liability (*PL / Products*)

(Please answer part B)

Directors and Officers

(Please answer part C)

Entity Defence

(Please answer part D)

Employers Liability

(Please answer part E)

Employment Law Protection (*N.B. not available in Northern Ireland*)

(Please answer part F)

Property Damage (*including Money/PA Assault and specified All Risks*)

(Please answer part G)

Business Interruption (*not available unless Property Damage selected*)

(Please answer part H)

*N.B. You must complete the declaration on Page 24*

## PART A – PROFESSIONAL INDEMNITY (Mandatory)

3

What are your gross income/fees for your last financial year?

£

4

Does any of your income emanate from outside the UK and/or EU?

YES  NO

If YES please provide full details including nature of work undertaken, amount of fee income generated and countries from which the work emanates, together with confirmation that all such work is subject to UK/EU jurisdiction

5

Are you represented in any way in the USA?

YES  NO

If YES please provide full details

6

Please select which of the following activities apply to your business and provide a percentage breakdown of your gross income/fees against each category for your last financial year:

	%
(a) Quantity Surveying, Building Society Agency, Town Planning, General Practice, Residential Estate Agency Auctioneering (ex Fine Art)	
(b) Insurance agency <i>(please answer question 6.1 if you enter any amount under this category)</i>	
(c) Mortgage broking	
(d) Commercial estate agency	
(e) Building surveying, auctioneering (fine art)	
(f) Property management <i>(please answer question 6.2 if you enter any amount under this category)</i>	
(g) Project co-ordination <i>(please answer question 6.3 if you enter any amount under this category)</i>	
(h) Architectural design and planning <i>(please answer question 6.4 if you enter any amount under this category)</i>	
(i) Project management <i>(please answer question 6.5 if you enter any amount under this category)</i>	
(j) Residential Surveying and Valuing and 'small' Commercial Surveying and Valuing (individual commercial valuations not exceeding £1,000,000) <i>(please answer question 6.6. if you enter any amount under this category)</i>	
(k) Commercial Surveying and Valuing (individual valuations of £1,000,000 or greater <i>(please answer question 6.7 if you enter any amount under this category)</i> )	
(l) Asbestos surveys <i>(please answer question 6.8 if you enter any amount under this category)</i>	
(m) Other <i>(please answer question 6.9 if you enter any amount under this category)</i>	
<b>Total</b>	<b>100%</b>

Only answer the following questions if requested above:

**6.1 Insurance Agency** *(only answer if you have entered an amount under (b) above)*

In respect of Insurance agency activities do you have authority to issue cover notes or certificates?

YES  NO

If YES please provide full details

**6.2 Property Management** *(only answer if you have entered an amount under (f) above)*

In respect of the Property Management activities, does the value of the portfolio managed exceed £25,000,000?

YES  NO

If YES please provide details of the type and size of portfolio managed:

Residential property

£

All other property

£

please provide details of the type of property managed:

6.3 **Project co-ordination** *(only answer if you have entered an amount under (g) above)*

In respect of the Project Co –ordination activities, did the maximum building / contract value during the last 5 years exceed £2,000,000?

YES  NO

If YES please answer the following

○ What was the maximum building/contract value during the last 5 years?

£

○ What was the average building/contract value during the last 5 years?

£

6.4 **Architectural Design and Planning** *(only answer if you have entered an amount under (h) above)*

In respect of the Architectural Design and Planning activities, did the maximum building / contract value during the last 5 years exceed £500,000?

YES  NO

If YES please answer the following

○ What was the maximum building/contract value during the last 5 years?

£

○ What was the average building/contract value during the last 5 years?

£

6.5 **Project Management** *(only answer if you have entered an amount under (i) above)*

In respect of the Project Management activities, did the maximum building / contract value during the last 5 years exceed £1,000,000?

YES  NO

If YES please answer the following

○ What was the maximum building/contract value during the last 5 years?

£

○ What was the average building/contract value during the last 5 years?

£

6.6 **Residential Surveying and Valuing** *(only answer if you have entered an amount under (j) above)*

In respect of residential surveying and valuing activities

(a) can you confirm that **all** lending institutions for whom you carry out survey and valuation work are either UK clearing banks or building societies and that you have not encountered any problems with any such lending institutions?

YES  NO

If NO please provide full details

- (b) During the last 5 years did either
- the maximum valuation undertaken exceed £1,000,000, or
  - the average valuation exceed £500,000 in any one financial year?

YES  NO

If YES please answer the following questions:

- What was the maximum valuation undertaken during the last 5 years?
- What was the average valuation during the last 5 years
- Please provide details of the type of property involved in respect of the maximum valuation referred to above, together with a brief résumé of the usual type of residential survey work

6.7 **Commercial Surveying and Valuing** *(only answer if you have entered an amount under (k) above)*

In respect of commercial surveying and valuing activities

- (a) can you confirm that **all** lending institutions for whom you carry out survey and valuation work are either UK clearing banks or building societies and that you have not encountered any problems with any such lending institutions?

YES  NO

If NO please provide full details

- (b) During the last 5 years did either
- the maximum valuation undertaken exceed £2,000,000, or
  - the average valuation exceed £1,000,000 in any one financial year?
- YES  NO

If YES please answer the following questions:

- What was the maximum valuation undertaken during the last 5 years?
- What was the average valuation during the last 5 years
- Please provide details of the type property involved in respect of the maximum valuation referred to above, together with a brief résumé of the usual type of commercial survey work

**6.8 Asbestos Surveys** *(only answer if you have entered an amount under (l) above)*

In respect of Asbestos Surveys, please provide full details of the type of survey (type1, type 2 etc) and the properties surveyed

**6.9 Other** *(only answer if you have entered an amount under (m) above)*

In respect of 'other' activities please provide details of the work undertaken.

7

Please advise (✓) how much of your total income / fees from surveying and valuing and Property Management is derived from property in Greater London or the South East?

For the purpose of this insurance, 'South East' means Kent, Sussex, Surrey, Berkshire, Buckinghamshire, Bedfordshire, Hertfordshire or Essex

(Postcode Areas: AL, BN, BR, CM, CO, CR, CT, DA, E, EC, EN, GU, HA, HP, IG, KT, LU, ME, MK, N, NW, RG, RH, RM, SE, SG, SL, SM, SS, SW, TN, TW, UB, W, WC, WD)

Zero



Less than 25%



25% or greater



8

Do you use third party consultants or sub-contractors?

YES  NO

N.B. Our standard cover requires all subcontractors to have their own Professional Indemnity insurance for a minimum indemnity limit of either £250,000 any one claim or £1,000,000 aggregate.

Underwriters retain rights of recourse against sub-contractors unless specifically agreed otherwise

9

Is cover required for Partners Previous Business?

N.B. This extension is not available where the Previous Business was a Limited Liability Company

YES  NO

If YES please answer the following question:

Can you confirm that

- all previous businesses of all partners were of a similar nature to the current business?
- there was a dissolution agreement in respect of all previous businesses
- there were no claims made against the previous businesses neither were there any circumstances or incidents which could give rise to a claim
- none of the previous businesses were ever refused similar insurance or quoted increased premiums or had special terms imposed

YES  NO

If NO please provide full details:



10

**YOUR EXPERIENCE**

Can you confirm that

- at least 50% of all directors, partners, principals and consultants are suitably qualified or have at least 3 years relevant experience?
- there have been no significant fluctuations in your income or change in your activities over the last 3 financial years and none are anticipated in the forthcoming year? (not applicable where you have been established for less than 3 years)
- you do not act as a self employed contractor for one employer?

YES  NO

If NO please provide full details:

11

**YOUR SECURITY**

Can you confirm that

- satisfactory written references are always obtained from former employers for the three years immediately preceding the engagement of any employee responsible for money, accounts or goods
- all cheques drawn for more than £25,000 require two signatories (including at least one partner)? (Not applicable where you are a sole trader)

YES  NO

If NO please provide full details:

12

Have you had any Professional Indemnity claims within the last 5 years?

*You should answer 'YES' to this question if within the last five years you or any person insured or proposing for Professional Indemnity insurance has had any claim, prosecution, proceedings or investigations made or instigated against them whether successful or otherwise.*

YES  NO

If YES please provide full details:

## PART B – GENERAL LIABILITY (Optional)

ONLY COMPLETE IF YOU REQUIRE GENERAL LIABILITY (PL/PRODUCTS) COVER

13

Do you

- manufacture any products?
- undertake any manual work away from the your premises?
- undertake trackside work or safety or signalling work for railways?
- undertake any airside work (at airports etc)?
- undertake any offshore work?

*N. B. Manual work includes non destructive testing, load bearing testing and use of access systems (other than hydraulic platforms)*

YES  NO

If YES please provide full details

14

Have you had any General Liability claims within the last 5 years?

*You should answer 'YES' to this question if within the last five years you or any person insured or proposing for General Liability insurance has had any claim, prosecution, proceedings or investigations made or instigated against them whether successful or otherwise.*

YES  NO

If YES please provide full details

## PART C – DIRECTORS AND OFFICERS LIABILITY (Optional)

ONLY COMPLETE IF YOU REQUIRE DIRECTORS AND OFFICERS COVER

15 Is the Company registered in England and Wales, Scotland or Northern Ireland?

YES  NO

If NO please provide full details

16 Is the Company either a Private Limited Liability Company, Limited Liability Partnership or a Company Limited by Guarantee?

YES  NO

If NO please provide full details

17 Is more than 25% of turnover generated from the USA?

YES  NO

If YES please provide full details

Are shares owned by anyone other than Directors of the Company or members of their families?

YES  NO

If YES please answer the following questions

Are all such shares owned by the Company's parent or ultimate holding company?

YES  NO

If YES please answer questions 18.1

If NO please answer questions 18.2

18.1 (a) Name of the ultimate holding company

(b) Country of registration in respect of ultimate holding company

18.2 Please indicate (✓) which of the following apply:

- |       |  |                          |
|-------|--|--------------------------|
|       |  | ✓                        |
| (i)   | A Financial Institution* holds no more than 20% of the shares (directly or indirectly)   | <input type="checkbox"/> |
| (ii)  | A Financial Institution* holds more than 20% of the shares (directly or indirectly)<br><i>(if this applies please answer question (a) below)</i>                       | <input type="checkbox"/> |
| (iii) | A shareholder, not being a Financial Institution*, holds no more than 20% of the shares (directly or indirectly)   | <input type="checkbox"/> |
| (iv)  | A shareholder who is not a Financial Institution* holds more than 20% of the shares (directly or indirectly) <i>(if this applies please answer question (b) below)</i> | <input type="checkbox"/> |

\* N.B. The term 'Financial Institution' is meant in its broadest sense, i.e. bank, insurance company, venture capital company, building society, investment trust, etc

(a) If you have indicated that (ii) above applies please provide full details including the name of the shareholder and percentage shareholding.

(b) If you have indicated that (iv) above applies please provide full details including the name of the shareholder and percentage shareholding.

Standard cover does not include USA/Canadian jurisdiction, is this required?

N.B. 'Jurisdiction' refers to where claims can be brought e.g. UK courts. It does not restrict where the Company operates. Extending the jurisdiction will affect the terms provided.

YES  NO

If YES please answer the following questions:

(a) Does the Company have any employees in the USA

YES  NO

If YES please state the approximate number of employees in the USA

(b) Does the Company have any subsidiaries and/or any assets in the USA?

YES  NO

If YES please answer the following questions:

(i) In respect of such subsidiaries, are they wholly owned?

YES  NO

(ii) Who owns the minority interest?

(iii) what proportion of the share capital is in the minority interest?

(c) Does the Company or any of its subsidiaries have any of their stocks, shares or debentures issued in the USA?

YES  NO

If YES please answer the following questions:

(i) on what date was the last offer/tender/issue made?

 /  / 

(ii) was the offer subject to the United States Security Act 1933 and/or the Securities Exchange Act of 1934 and/or any amendments thereto?

YES  NO

(iii) was a 20-F filing made to the ISA Regulatory Authorities?

YES  NO

If 'YES' please attach a copy of the latest 20-F filing or similar filing made to the ISA Regulatory Authorities

(d) From the Company's latest audited report and accounts (in the case of new companies utilise management projections for the year) please state the total consolidated assets (i.e. fixed plus current) of the Company (including subsidiaries) in

- UK
- USA
- Elsewhere

**Total**

£
£
£
£

20

Has the Company continuously traded for at least 12 months?

YES  NO

If NO please answer the following question

Please state the date since the Company has continuously traded  /  /

N.B. Please attach a copy of the business plan.

21

Has there been a management buy-in (MBI) or buy-out (MBO) within the last two years?

YES  NO

If YES please answer the following question

Please state the date of the MBI/MBO  /  /

22

Can you confirm that neither the Company nor any of its subsidiaries

- is a Financial Institution
- is primarily a 'dot.com' company
- is a bio-tech/life sciences company
- holds an Air Travel Organisers' Licence (ATOL)
- acts as a Sports Agent

*N.B. For the purpose of this quotation the term 'Financial Institution' is meant in its broadest sense, i.e. bank, insurance company, venture capital company, building society, investment trust, etc*

YES  NO

If NO please provide full details

23

Can you confirm that

- there are no plans to trade the Company's shares
- the Company has not had a pre-tax loss or negative net worth (share capital plus reserves) in any of its last two complete financial years nor is a pre-tax loss or negative net worth anticipated in its current financial year.
- the Company and its subsidiaries are solvent and able to meet their financial obligations as they fall due ((including pensions and benefit obligations)

YES  NO

If NO please provide full details

24

Have you had any Directors & Officers claims within the last 5 years?

*You should answer 'YES' to this question if within the last five years any person insured or proposing for Directors and Officers insurance has had any claim, prosecution, proceedings or investigations made or instigated against them whether successful or otherwise.*

YES  NO

If YES please provide full details

## PART D – ENTITY DEFENCE (Optional)

ONLY COMPLETE IF YOU REQUIRE ENTITY DEFENCE COVER

25

Have you had any Entity Defence claims within the last 5 years?

*You should answer 'YES' to this question if within the last five years you or any person insured or proposing for Entity Defence insurance has suffered any loss or had any claim, prosecution, proceedings or investigations made or instigated against them involving public relations crisis management, identity fraud, official investigations, Corporate Manslaughter, breach of contract, pollution, taxation or Data Protection whether successful or otherwise.*

YES  NO

If YES please provide full details

## PART E – EMPLOYERS LIABILITY (Optional)

ONLY COMPLETE IF YOU REQUIRE EMPLOYERS LIABILITY COVER

26

What is your wage roll?

£

27

Do any employees

- undertake manual work away from your premises?
- regularly use machinery?

*N. B. Manual work includes Non Destructive Testing, load bearing testing and use of access systems (other than hydraulic platforms)*

YES  NO

If YES Please provide full details including a split of your wage roll between the various types of employee (e.g. clerical & administrative, machinery operatives, etc)

28

Have there been any Employers Liability claims within the last 5 years?

*You should answer 'YES' to this question if within the last five years the Proposer or any person insured or proposing for Employers Liability insurance has had any claim, prosecution, proceedings or investigations made or instigated against them whether successful or otherwise*

YES  NO

If YES please provide full details



**PART F – EMPLOYMENT LAW PROTECTION (Optional)** (NOT AVAILABLE IN NORTHERN IRELAND)

ONLY COMPLETE IF YOU REQUIRE EMPLOYMENT LAW PROTECTION COVER

29

What are your total number of

- full time employees
- part time employees
- seasonal employees

**TOTAL**


*N.B. Employees include anyone under a contract of employment, including Directors and Officers*

30

Are all employees domiciled in and work in England, Scotland or Wales?

YES  NO

If NO please provide full details:

31

**FINANCIAL**

Can you confirm that you and your subsidiaries are solvent and able to meet all financial obligations as they fall due (including pensions and benefit obligations)

YES  NO

If NO please provide full details

32

**HUMAN RESOURCES**

If your total number of employees exceed 100, can you confirm that you have your own Human Resources (HR) department staffed by qualified employment solicitors or employees qualified to Certificate in Personnel Practice level or higher\*, or that you use external consultants qualified to a comparable standard?

YES  NO

*\*N.B. As issued by the Chartered Institute of Personnel and Development*

33

**PROCEDURES**

Can you confirm the following good practice

- A contract of employment is issued to all employees.
- Written instructions are issued to all staff in the proper implementation of personnel policies and procedures.
- Such contract, instructions and employment policies were drafted in accordance with the latest ACAS guidelines/recommendations and are regularly updated and reviewed
- There are no plans to revise any existing employee benefits during the next twelve months (e.g. Pensions etc)?
- Redundancy procedures comply with all statutory requirements and follow ACAS. guidelines and good practice

YES  NO

If NO please provide full details:

34

**WORKFORCE**

Can you confirm that

- there have been no fundamental changes in the number of employees employed during the last year and none are anticipated
- the number of employees who have either taken early retirement, resigned or had their employment terminated (with or without cause) has not exceeded 20% of the total workforce over the last 2 years
- there has been no adverse reaction to any previous redundancies

YES  NO

If NO please provide full details:

35

**MERGERS OR ACQUISITIONS**

Can you confirm that during the last 12 months you have not merged with or been taken over by any other company or has not acquired or disposed of any companies?

YES  NO

If NO please provide full details

36

Have there been any Employment Law Protection claims/allegations or tribunals within the last 5 years?

YES  NO

*You should answer 'Yes' to this question if, within the last five years*

- o the Proposer or any person insured or proposing for Employment Law Protection insurance has had any claim, prosecution, proceedings or investigations made or instigated against them whether successful or otherwise*
- o the Proposer has had employees who have*
  - o made, or have made against them, allegations of discrimination, bullying and/or harassment (whether sexual, racial or otherwise)*
  - o become involved in a dispute with another party which has or could have resulted in an Employment Tribunal (or similar) or legal proceedings.*

If YES please provide full details:

## PART G – PROPERTY DAMAGE (Optional)

ONLY COMPLETE IF YOU REQUIRE PROERTY DAMAGE COVER

37

### SCHEDULE OF PREMISES AND SUMS INSURED

Please provide details of the premises to be covered and the sums insured required.

Premises	Post code	Buildings Sum Insured	Office Contents Sum Insured
1		£	£
2		£	£
3		£	£
4		£	£
5		£	£

*N.B.*

- 1. Sum insured for contents is mandatory for each premises insured*
- 2. The sum insured for buildings should represent the cost of rebuilding the buildings in a condition equal to but not better or more extensive than its condition when new.*
- 3. The sum insured for contents should represent the current replacement value*
- 4. Up to 30% of the Contents Sum Insured may relate to Computer Equipment. Should the value of Computer Equipment be higher than 30%, the overall Contents Sum Insured must be increased accordingly*

38

**USE OF THE PREMISES**

Are the premises occupied by you solely as offices or as part of your private dwelling?

YES  NO

If NO please provide full details:

39

**CONSTRUCTION AND MAINTENANCE**

Can you confirm that

- the buildings are not listed buildings
- the buildings were built after 1800
- the buildings are constructed of brick, stone or concrete and roofed with slates, tiles, metal, concrete, asphalt or other non-combustible materials
- the buildings are in a good state of repair and, along with all walls, gates, fences, car parks, yards, private roads, pavements and paths on or around the premises for which you are responsible, are well maintained and free from damage
- no more than 20% of the total roof area of the buildings consist of a flat roof and such roof is not more than 10 years old

YES  NO

If NO please provide full details

40

**SITE AND SECURITY**

Can you confirm that

- the premises have never suffered from flooding or subsidence and are not situated in an area troubled by either flooding or subsidence
- there are no large trees within 3.5 metres of the premises
- the buildings are **securely locked and protected\*** when you have closed for business or when the office is unattended (Note ; it is a condition precedent to liability that these security protections are **always** complied with when you have closed for business or when the office is unattended)

*\*"Securely locked and protected" means that*

- (i) all external or internal doors leading to any part of the Building not occupied by you are secured with either
  - (a) if an aluminum door: a cylinder mortice deadlock
  - (b) if an armored plate door: the door manufacturer's locks as supplied
  - (c) if a UPVC door: a multi-point locking system incorporating a minimum of 3 deadbolts
  - (d) if any other type of single leaf door:

- (1) if the door is at least 4.5 cm thick: a five lever mortise deadlock to at least BS 3621 with a 17.5 cm boxed steel striking plate
- (2) if less than 4.5 cm thick: either a deadlocking rim latch keyed into the deadlock position or a mortice deadlock and two key operated security bolts engaging with the door frame and with internal operation only
- (e) if double-leaf doors: standing leaf to be secured with internal surface mounted key operated security bolts or concealed flush bolts sited top and bottom engaging with the door frame and the floor; final closing leaf secured with either a lock fitted as above dependent on door type or both leaves fitted with a coach-bolted locking bar secured with a close shackle padlock (or, if the locking bar is sited internally, either a close or open shackle padlock) having at least five levers
- (f) if designated as a fire door, either
  - (1) a panic bar locking system incorporating bolts which engage both the head and sill of the door frame, or
  - (2) a mortise lock specifically designed for emergency exit doors which can be opened from the inside by conventional handle and/or thumb turn mechanism
- (ii) where the sum insured on Office Contents
  - (a) is £50,000 or less, all external ground floor and accessible windows and/or skylights are secured with key operated window locks or screwed shut
  - (b) exceeds £50,000 but is less than £75,000 all external ground floor and other accessible windows and/or the glass portion of any external doors are protected by adequately secure metal bars, grills, metal shutters or collapsible metal security grills
  - (c) exceeds £75,000, all external ground floor and accessible windows and/or skylights are secured with key operated locks or screwed shut and are further protected by a NACOSS 'Redcare' interactive alarm

YES  NO

If NO please provide full details:

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**TERRORISM**

Is Terrorism cover required?

YES  NO

42

Have there been any Property Damage claims within the last 5 years?

*You should answer 'YES' to this question if within the last five years you or any person insured or proposing for Property Damage insurance has suffered any loss or made any claim (whether insured or not) which would have fallen within the scope of the proposed insurance irrespective of whether or not such loss or claim relates to the property proposed for insurance*

YES  NO

If YES please provide full details:



## DECLARATION (Mandatory)

- 46 (i) Has any director, manager, partner or trustee of your's or any person insured or proposing for insurance
- (a) been convicted, or charged but not yet tried, of any criminal offence other than a motoring offence
  - (b) been declared bankrupt, gone into insolvent liquidation, or been the subject of receivership or an administration order
- (ii) Have you ever had an application for this type of insurance declined by an insurer, had a renewal of such insurance declined, or had similar insurance cancelled or made subject to special conditions
- (iii) Is anyone proposing for insurance aware, **after enquiry**, of any **circumstance or incident** which they have reason to suppose might afford grounds for any future claim such as would fall within the scope of the proposed insurance which has not already been advised to us

YES  NO

If YES please provide full details

### 47 **Important information concerning your duty to make a fair presentation of risk**

*Please carefully read the following before you sign and date the declaration.*

Before the insurance policy takes effect you have a duty to make a fair presentation of the risks to be insured.

*A fair presentation of the risk is one*

- which discloses to us every material circumstance which you know of or ought to know of, or
- gives us sufficient information to put us on notice that we will need to make further enquiries for the purpose of revealing those material circumstances, and
- which makes that disclosure in a manner which is reasonably clear and accessible to us, and
- in which every material representation as to a matter of fact is substantially correct and every material representation as to a matter of expectation or belief is made in good faith.

*A material circumstance* is one that would influence our decision as to whether or not to agree to insure you and, if so, the terms of that insurance. If you are in any doubt as to whether a circumstance is material you should disclose it to us.

Failure to make a fair presentation of risk could prejudice, reduce or modify your rights under the policy.

I declare that

- I am authorised to complete this proposal on behalf of the Proposer
- every statement and particular within this proposal form
  - which is a statement of fact, is substantially correct, and
  - which is a matter of expectation or belief, is made in good faith



If any such facts, expectations and/or beliefs materially change before the insurance policy takes effect I will undertake to provide details of all such changes to you in order to comply with my obligation to provide a fair presentation of the risk to be insured under the insurance policy.

\*Signed \_\_\_\_\_ Name: \_\_\_\_\_

\*Capacity \_\_\_\_\_ Date: \_\_\_\_\_

\*the signatory should be a director or senior officer of, or partner in, the Proposer.

## EASY PAYMENT PLAN

Markel (UK) Limited has negotiated a highly competitive 10 month premium finance plan with a premium finance company for the exclusive use of its Assured's.

To take advantage of these facilities please tick the box below enabling the finance company to dispatch a pre-prepared agreement directly to you for completion and return. Your Certificate of Insurance will be endorsed accordingly.

The level of charge, applied to the total premium (including IPT), will be confirmed on the agreement. Contact your broker or ourselves for a note of current charge.

I WISH TO TAKE ADVANTAGE OF THE 10 MONTH EASY PAYMENT PLAN (TICK AS APPROPRIATE)

## NOTICE TO THE PROPOSER

### THE UNDERWRITERS

Markel (UK) Limited underwrites business on behalf of Markel International Insurance Company Ltd.

## THE LAW OF THE INSURANCE CONTRACT

The parties to this proposed insurance are free to choose the law applicable to the insurance contract. Unless you specifically agree otherwise with Underwriters, your proposed contract will be governed by English Law.

### **Markel (UK) Limited**

Verity House, 6 Canal Wharf, Leeds LS11 5AS Tel: +44 (0)345 351 2600 Fax: +44 (0)345 351 2601

**[www.markelinternational.com/uk](http://www.markelinternational.com/uk)**

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