

# Risk Management Questionnaire

<p>Does the proposer have a written health and safety policy, which is annually reviewed? If 'yes' please state the date of the latest review.</p>	
<p>Does the proposer employ a specialist health and safety company to advise on risk management? If 'yes' please state the name of the company.</p>	
<p>Does the proposer have a competent person appointed for health and safety? If 'yes' please state the name of the individual and any appropriate qualifications.</p>	
<p>Does the proposer conduct risk assessments specific to their trade and retain records?</p>	
<p>Does the insured conduct post loss review of accidents and implement changes to prevent future losses?</p>	
<p>Is there health and safety training for all employees? Do employees sign to acknowledge their receipt and understanding of the training and are records retained by the company?</p>	
<p>Is personal protective equipment provided to all employees and is wearing of the equipment enforced at all times?</p>	
<p>Does the proposer conduct statutory work place inspections and are records retained?</p>	
<p>Does the proposer have a written waste management policy? Is all waste removed from the site daily?</p>	
<p>Does the insured have a Fire Evacuation Procedure in force? When was this last tested?</p>	
<p>Is the proposers staff t/o under 20%?</p>	
<p>Please list any trade associations the proposer is a member of.</p>	
<p>Does the proposer control access to sites and supervise visitors whilst on the premises?</p>	
<p>Does the proposer enforce a hot works permit?</p>	
<p>Where subcontractors are used are these known by the insured and vetted?</p>	

Are subcontractors provided with the same induction and H/S training as own staff before commencing work?	
Do BFSC hold their own insurances to the same level as the proposer?	
Are high risk activities such as scaffolding erection, demolition, piling and underpinning etc. undertaken by specialist contractors with their own insurances?	
Do you operate under CDM regulations?	
Are method statements written for all work, reviewed and enforced?	

### Important notice

This declaration should be read in conjunction with the risk presentation provided to Advantage Underwriting Limited by your insurance intermediary. The information contained in the risk presentation has been used to calculate the premium, terms and conditions of the quotation and will form the basis of the insurance contract between you (the proposer) and the insurer. It is therefore important that you read this before you sign the declaration as any inaccuracies or omissions could invalidate your insurance protection.

### Material facts

All material facts must be disclosed. Failure to do so could invalidate the policy. A material fact is one which is likely to influence an insurer in the acceptance and assessment of the risk presentation, e.g. intended unoccupancy of the property, any offences such as fraud, robbery, theft or handling stolen goods, or prosecutions pending. If you are in any doubt as to whether a fact is material then it should be disclosed to the insurer. If any changes in circumstances arise during the period of insurance cover please provide your insurer with details. A specimen copy of the policy wording is available on request. We recommend you keep a record (including copies of letters) of all information provided to the insurer for your future reference. A copy of the completed risk presentation will be supplied on request within a period of three months after its completion. Disclosures should be clear and specific. The insurer will not be deemed to have knowledge of any information generally referred to (for example the contents of company websites listed in the risk presentation) or any matter not expressly drawn to our attention.

### Declaration

You understand the contents of this application and you declare that the information given is, to the best of your knowledge and belief correct and complete. You agree that any statements in this application shall form the basis of the contract between your insurer and you and if the risk is accepted you undertake to pay the premium when called upon to do so. You understand that your information may also be disclosed to regulatory bodies for the purposes of monitoring and / or enforcing our compliance with any regulatory rules / codes.

Signed (for and on behalf of the insured)

Print name

Date

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