



## INDIVIDUAL CONTRACTORS INSURANCE DECLARATION

- Please select the limits & coverages required as a Practicing Consultant/Self Employed Worker  
- White Collar/Light Manual only – **Max T/O £300,000.**

PL Limit	Drivers Negligence Limit	Premium	+ 12% IPT	+ Policy Fee	Total Due	Please choose (✓)
£1m	£5,000 any one claim but £20,000 in the aggregate	£257.00	£30.84	£12.50	£300.34	
£1m	£10,000 any one claim but £40,000 in the aggregate	£275.00	£33.00	£12.50	£320.50	
£2m	£5,000 any one claim but £20,000 in the aggregate	£289.00	£34.68	£12.50	£336.18	
£2m	£10,000 any one claim but £40,000 in the aggregate	£339.00	£40.68	£12.50	£392.18	

EL Limit	(only available with above)	Premium	+ 12% IPT	+ Policy Fee	Total Due	Please choose (✓)
£10m	--	£30.00	£3.60	N/A	£33.60	

Professional Indemnity	Limit	Premium	+ 12% IPT	+ Policy Fee	Total Due	Please choose (✓)
	£100,000 any one claim	£125.00	£15.00	as above	£140.00	
	£250,000 any one claim	£150.00	£18.00	as above	£168.00	
	£500,000 any one claim	£250.00	£30.00	as above	£280.00	
	£1,000,000 any one claim	£300.00	£36.00	as above	£336.00	
	£2,000,000 any one claim	£600.00	£72.00	as above	£672.00	
	£3,000,000 any one claim	£900.00	£108.00	as above	£1,008.00	
	£4,000,000 any one claim	£1,200.00	£144.00	as above	£1,244.00	
	£5,000,000 any one claim	£2,000.00	£240.00	as above	£2,240.00	

PI Cover not required

### COVER

Employers Liability  
Public Liability  
Professional Indemnity  
Drivers Negligence

### EXCESS

Nil  
£250  
£250  
£500



## Acceptance Criteria

**For cover to be bound the Proposer must meet the following criteria in respect of their business;**

- The practicing consultant / self-employed worker does not have final sign off of work undertaken
- No financial advice is provided
- No work undertaken on IT security systems
- Drivers have not been involved in 2 or more incidents in the last 3 years that have resulted in a claim or may give rise to a claim
- Drivers hold a current Certificate of Professional Competence
- Drivers a valid UK or equivalent European community driving license
- Drivers do not have more than 6 unspent penalty points on their license
- Drivers have driven a vehicle of 3.5 tons and above in the last 60 days or more in the last 6 months
- There are no Drivers under the age of 21

### **Important Note**

- Drivers Negligence cover will not respond to damage to vehicles below 3.5 tons in weight

**If the Proposer is unable to meet all the above criteria, please refer for assistance.**

**Please ensure that a declaration is returned to your broker prior to the required Inception date.**

### **Declaration**

I/We confirm that the above answers, statements and particulars are true to the very best of the knowledge and belief of the Insured. I/We understand that all answers, statements and particulars supplied with this declaration will become part of and form the basis of the Policy.

<b>Signature of Principal:</b>	
<b>For and/on behalf of the Proposer:</b>	
<b>Name in capital letters (Printed):</b>	
<b>Dated:</b>	
<b>Required Inception date :</b>	

**Please ensure that this declaration is returned to your broker prior to the required Inception date.**