



**INSURANCE FOR PROFESSIONALS**

## **ProSurance™ PRO Application Form**

This is an application for an errors and omissions package policy aimed at a wide range of small and medium-sized professionals. As well as errors and omissions the policy includes pollution liability, breach of contract, intellectual property rights infringement, general liability and property. Limits are available up to \$10,000,000 and worldwide cover is provided as standard. Simply complete the form and return it to your insurance broker.



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# PRO

## INSURANCE FOR PROFESSIONALS

### APPLICATION FORM

#### INTRODUCTION

The purpose of this application form is for us to find out who you are and to obtain information relevant to the cover provided by the ProSurance™ PRO policy. Completion of this application form does not oblige either party to enter into a contract of insurance. Insurance is a contract of utmost good faith. This means that the information you provide in this application form must be complete, accurate and not misleading. It also means that you must tell us about all facts and matters which may be relevant to our consideration of your application for insurance. Any failure by you in this regard may entitle us to treat this insurance as if it never existed. If a contract of insurance is agreed between you and us this application form will form the basis of the contract.

Important: Insuring Clauses 1 and 2 of this Policy provides cover on a claims made basis. Under these Insuring Clauses a claim must be first made against the Insured and notified to us during the period of the policy to be covered. These Insuring Clauses do not cover any claim arising out of any actual or alleged wrongful act occurring before the Retroactive Date.

#### HOW TO COMPLETE THIS FORM

Whoever fills out the form must be a principal, partner or director of the applicant firm and should make all the necessary enquiries of their fellow partners, directors and employees to enable all the questions to be answered. If you require any extra room to complete the answers to questions contained within this application form please continue your response in the Additional Information section at the back of the form. Once you have completed the form please return directly to your insurance broker.

### SECTION 1: COMPANY DETAILS

- 1.1 Please state the name and address of the principal Company for whom this insurance is required. Cover is also provided for the subsidiaries of the principal Company, but only if you include the data from all of these subsidiaries in your answers to all of the questions in this form:

Insured Company:	
Contact name:	
Address:	
Postal Code:	
Telephone:	Email Address:
Fax:	Website:

- 1.2 Please state when your company was established:

DD / MM / YY

- 1.3 a) How many directors / officers / partners are there in the Company?

- b) Please show the details of all partners / directors:

Name	Years in position	Years experience	Qualifications



2.3 Do you belong to any association related to these activities?  Yes  No  
If yes, please list these associations below:

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2.4 Is any legislation currently in force governing your activities?  Yes  No  
If yes, please provide details below:

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2.5 In the event that your product or service failed or delivery was delayed please describe the worst case scenario. Consider the potential for loss of life, injury to people, damage to buildings or other tangible property, or financial loss (consequential or otherwise) for your clients:

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## SECTION 2: ACTIVITIES (CONTINUED)

Only complete this section 2.6 if you also require a quote for commercial general liability.

2.6 Please state the following:

a) Your total estimated payroll for the next financial year:

b) Your payroll relating to non-manual work away from your premises (such as consulting, programming or similar):   
Please detail the nature of this work below:

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c) Your payroll relating to manual work away from your premises:   
Please detail the nature of this work below:

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d) Your payroll relating to hazardous work away from your premises:   
Please detail the nature of this work below:

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## SECTION 4: COMMERCIAL PROPERTY AND BUSINESS INTERRUPTION INSURANCE

Only complete this section 4 if you require this cover.

4.1 Please state the address of the premises to be insured (if different from the address given earlier):

<p><b>PREMISES 1</b></p> <p>Address: _____</p> <p>_____</p> <p>_____</p> <p>Postal Code: _____</p> <p><b>PREMISES 2</b></p> <p>Address: _____</p> <p>_____</p> <p>_____</p> <p>Postal Code: _____</p>
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Please continue on a separate sheet if more than 2 premises are to be insured.

4.2 Please detail below any other party (such as a bank or building society) whose financial interest in the premises should be noted on the policy.

<p>Name of party: _____</p> <p>Interest of party: _____</p> <p>Address: _____</p> <p>_____</p> <p>Postal Code: _____</p>
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4.3 Are all of the premises:

- a) Constructed with external walls of brick, stone or concrete and roofed with slate, tiles, concrete, metal, asbestos or any other non-combustible material?  Yes  No
- b) Free from cracks or other signs of damage that may be due to subsidence, landslip or heave and have not previously suffered damage by any of these causes?  Yes  No
- c) In an area free from flooding and not near the vicinity of any rivers, streams or tidal waters?  Yes  No
- d) In a good state of repair and occupied solely as offices?  Yes  No
- e) Self contained with a lockable entrance door?  Yes  No
- f) Protected by an intruder alarm that is subject to an annual maintenance contract?  Yes  No

*NOTE: We may refuse to pay a claim if all of the devices for the security of your premises (including locks and the intruder alarm) are not put into full and effective operation whenever the premises are closed for business or left unattended.*

- g) Heated by a conventional electric, gas, oil or solid fuel heating system?  Yes  No
- h) Fitted with electrical installations which are inspected at least every 5 years by a qualified electrician and any defect remedied?  Yes  No
- i) Lifts, boilers, steam and pressure vessels inspected and approved to comply with all of the statutory requirements?  Yes  No
- j) Sprinklered, either fully or partially?  Yes  No

*NOTE: Assuming you have answered Yes to questions h) and i) above, it is important to keep records of all relevant inspections as we may ask for evidence of these before paying a claim.*

If you have answered No to any of the above questions then please give further details:

<p>_____</p> <p>_____</p> <p>_____</p>
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4.4 Please detail the amounts to be insured below for each premises.

*NOTE: The amounts insured you state below should be the full rebuilding or replacement cost in each of the categories. If you understate these amounts you will be under-insuring and we may not pay the full amount of your claim. It is therefore essential that these amounts are as close to the true values of the insured items as possible.*

ITEM	AMOUNT INSURED PREMISES 1	AMOUNT INSURED PREMISES 2
Main Building:	_____	_____
Landlord's fixtures & fittings and tenant improvements:	_____	_____
Personal computers, printers and ancillary computer equipment at the office:	_____	_____
All other contents at the office:	_____	_____
Portable computers and associated equipment at home / away from the office:	_____	_____
All other contents at home / away from the office:	_____	_____

4.5 Please state, in respect of portable computers and associated equipment at home / away from the office, the maximum value of any one item (not the total value of all items):

4.6 Would you like a quotation for either of the following extensions:

Earthquake:  Yes  No

Flood:  Yes  No

4.7 Please detail the amounts to be insured below for business interruption cover. Note that the maximum indemnity period available is 12 months. You should bear in mind how long it will take you to re-commence trading at another premises when stating the amount insured and indemnity period.

We provide our business interruption cover on a flexible first loss basis – please specify a total amount insured for business interruption cover. This amount applies regardless of whether your business interruption loss is loss of income, extra expense, loss of research and development expenditure, project delay costs or accounts receivable. This often enables a smaller total amount insured to be specified and therefore often results in a cheaper premium.

ITEM	AMOUNT INSURED	INDEMNITY PERIOD
Business Interruption Cover (flexible first loss):	_____	_____

## SECTION 5: CLAIMS EXPERIENCE AND INSURANCE HISTORY

5.1 Please provide details of your current Errors and Omissions insurance, if applicable, and what you require for the next year of insurance.

	Retroactive Date	Effective Date	Limit	Deductible	Premium	Insurer
Current:	MM / YY	MM / YY	_____	_____	_____	_____
Required:	MM / YY	MM / YY	_____	_____	N/A	N/A

5.2 Please provide details of your current Commercial General Liability insurance, if applicable, and what you require for the next year of insurance.

	Effective Date	Limit	Deductible	Premium	Insurer
Current:	MM / YY	_____	_____	_____	_____
Required:	MM / YY	_____	_____	N/A	N/A

5.3 Regarding all of the types of insurance to which this application form relates, **AFTER ENQUIRY:**

- a) are you aware of any loss or damage, whether insured or not, that has occurred to any of the Companies to be insured (or to any existing or previous business of the partners or directors of any of the Companies to be insured) within the last 5 (five) years, or
- b) are you aware of any circumstances which may give rise to a claim against any of the Companies to be insured or any partners or directors thereof, or
- c) have any claims or cease and desist orders been made against any of the Companies to be insured, or partners or directors thereof, or
- d) have any partners or directors of the Companies to be insured been found guilty of any criminal, dishonest or fraudulent activity or been investigated by any regulatory body?

With reference to questions a, b, c and d above:  Yes  No

If the answer to the above is 'Yes', then please attach full details including an explanation of the background of events, the maximum amount involved / claimed, the status of the claim(s) or circumstance(s) and any reserve(s) or payment(s) made by you and / or by Insurers, and the dates of all developments and payments.

## SECTION 6: DECLARATION

- I / we declare that after proper enquiry the statements and particulars given above are true and that I / we have not mis-stated or suppressed any material fact.
- I / we agree that this Application Form, together with any other material information supplied by me / us shall form the basis of any contract of insurance effected thereon.
- I / we undertake to inform Underwriters of any material alteration to these facts occurring before the completion of the contract.

Signed: _____		Full Name: _____	
Position held at Insured: _____		Date: <u>DD / MM / YY</u>	

**PLEASE CHECK ON THE NEXT PAGE TO SEE IF YOU NEED TO COMPLETE THE SPECIAL RISKS ADDENDUM**



## SPECIAL RISKS ADDENDUM

You only need to complete this Addendum if your activities fall into one or more of these sections.

Please note, this Addendum is to be completed in addition to, not instead of, the main application form.  
This Addendum is split into the following sections:

- SECTION A ACCOUNTANTS
- SECTION B INSURANCE BROKERS AND AGENTS
- SECTION C ENVIRONMENTAL CONSULTANTS
- SECTION D REAL ESTATE AGENTS
- SECTION E HOME INSPECTORS

### SECTION A: ACCOUNTANTS

A.1 Please advise the percentage of your revenue received for the following work:

Insolvency:	<input type="text"/>	%
Taxation:	<input type="text"/>	%
Audit:	<input type="text"/>	%
Other:	<input type="text"/>	%

A.2 Do you act as an agent / manager for any building society, bank, credit union or insurance company?  Yes  No

If Yes, please provide details below:

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### SECTION B: INSURANCE BROKERS AND AGENTS

B.1. Please advise the percentage of your fees / commission received for the following insurance classes:

Personal Lines (including Auto):	<input type="text"/>	%
Marine / Aviation:	<input type="text"/>	%
Commercial Lines:	<input type="text"/>	%
Other work (Please detail below):	<input type="text"/>	%

Details of other insurance clauses:

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B.2. Do you hold any binding authorities?

Yes  No

If Yes, please list these binding authorities below detailing the classes of insurance, insurers granting the binding authorities, whether the binding authorities are full or limited and the maximum sums insured / limits of indemnity permitted. If the binding authority is granted by Lloyd's, please break out into the supporting syndicates.


B.3. Please complete the following table:

Financial Year	Premium Income	Commission / brokerage	Fees
Current	_____	_____	_____
Last	_____	_____	_____
Previous	_____	_____	_____

B.4 Do you place any insurance with companies that are not licensed to write coverage in Canada?

Yes  No

PLEASE NOTE THAT SUCH TRANSACTIONS WILL BE EXCLUDED FROM THE POLICY

## SECTION C: ENVIRONMENTAL CONSULTANTS

C.1 Please advise the percentage of your revenue received for **off-site** work and / or for work as an ecological consultant:

 %

C.2 Please advise the percentage of your revenue received for sampling, analysis and audit work **without** recommendations:

 %

C.3 Please advise the percentage of your revenue received for sampling, analysis and audit work **with** recommendations:

 %

C.4 Please advise the percentage of your revenue received for audit work **with** recommendations followed by actual contracting on-site:

 %

## SECTION D: REAL ESTATE AGENTS

D.1 Please advise the percentage of your revenue received for commercial sales:

 %

D.2 Please advise the percentage of your revenue received for work as conveyances or land brokers:

 %

D.3 Please advise the percentage of your revenue received for property management and leasing:

 %

D.4 Please advise the percentage of your revenue received for appraisal services:

 %

D.5 Please advise the percentage of your revenue received for business brokerage services:

 %

D.6 Please advise the percentage of your revenue received for home inspections:

 %

D.7 Please advise the percentage of your revenue received for work as a property developer:

 %

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