



Design and Construct Professional Indemnity Insurance Proposal Form

1. All questions must be answered giving full and complete answers.
2. Please ensure that this Proposal Form is Signed and Dated.
3. All fee or turnover declarations to be in Australian Dollars.

London Australia Underwriting Pty Ltd

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IMPORTANT NOTICES

“**Proposer**” means the practice, partnership, company (or principal if a sole practitioner) including all partners proposing for this insurance, and any subsidiaries and previous firms (and partners) requiring coverage.

Pursuant to the provisions of the *Insurance Contracts Act 1984*, Underwriters are required to notify you of the following relevant information.

Your Duty of Disclosure

In accordance with the provisions of the *Insurance Contracts Act 1984*, you have a duty to disclose to the Underwriter every matter that you know, or could reasonably be expected to know, that is relevant to the Underwriter’s decision whether to accept the risk of the insurance and, if so, on what terms, throughout the duration of this Policy.

This duty does not require disclosure of matters that diminish the risk to be undertaken by the Underwriter, that are common knowledge, or that the Underwriter knows or, in the ordinary course of its business, should know, or as to which compliance with your duty is waived by the Underwriter.

It should be noted that this duty continues until the Policy is entered into with Underwriters, and extends to any renewal, reinstatement, variation or extension to the Policy.

Non-Disclosure

Underwriters may be entitled to either reduce their liability under the contract in respect of a Claim, cancel the contract or avoid the contract from its beginning in accordance with the provisions of the *Insurance Contract Act 1984* if you fail to comply with your duty of disclosure, or if any non-disclosure is fraudulent.

Claims Made

This is a “claims made” policy of insurance, which means that it only covers claims made against an insured and notified to Underwriters during the period of insurance. By operation of Section 40 (3) of the *Insurance Contracts Act 1984*, where the insured gives notice in writing to the Underwriters of facts that might give rise to a claim against the insured as soon as was reasonably practicable after the insured became aware of those facts but before the insurance cover provided by the contract expired, the insurer is not relieved of liability under the contract in respect of any claim arising from those facts, when made, by reason only that it was made after the expiration of the period of the insurance cover provided by the contract.

Retroactive Liability

The policy may be limited by a retroactive date stated in the schedule. The policy does not provide cover in relation to any claim arising from any actual or alleged act, error, omission or conduct that occurs before the commencement of the policy, unless retroactive liability cover is extended by Underwriters.

Average Provision

One of the insuring provisions of the proposed policy provides that where the amount required to dispose of a claim exceeds the limit of indemnity, the insurer shall be liable only for a part of the total costs and expenses which shall be the same proportion of the total expenses as the limit of indemnity bears to the total amount required to dispose of the claim.

Liability Assumed Under Agreement

Cover provided by this form of liability insurance does not cover additional liability which you have agreed to accept unless you would have been so liable in the absence of such agreement.

Utmost Good Faith

In accordance with Section 13 of the *Insurance Contracts Act 1984*, the policy of insurance is based on utmost good faith requiring Underwriter(s) and the proposer/insured(s) to act towards each other with the utmost good faith in respect of any matter relating to the insurance contract.

The above notes are not exhaustive and in no way should be read in isolation of the full policy terms, conditions, limitations and exclusions.

Privacy Notice

In order for Underwriters to provide you with insurance products and the processing of Claims, it is necessary to obtain personal information from you. Underwriters are bound by the provisions of the *National Privacy Principles* as set out in the *Privacy Act (Cwlth) 1988*.

You may elect not to provide Underwriters with this information; however, this may prevent Underwriters from providing you with the products or services sought.

Underwriters may disclose this information to other insurers, re-insurers, an insurance reference service, or other advisers used by Underwriters such as loss adjusters, lawyers or others who may be engaged to assist in Claims handling. These third parties will all be contractually required to adhere to Underwriters privacy obligations.

Should you require access to your personal information, Underwriters may be contacted on (02) 8912 6400

SECTION 1 YOUR DETAILS

(a)	Name of the Proposer (including any subsidiaries and previous firms requiring coverage) and applicable ABN:-	
(b)	Date Established:-	
(c)	Main Operating Address:-	
(d)	Address(es) of any Branch Offices:-	
(e)	Website Address:-	
(f)	During the last ten years, has the Proposer changed its name, been part of an amalgamation or merger, de-merger or in any way had any material change to its activities?	<input type="checkbox"/> No <input type="checkbox"/> Yes. <i>If YES, please provide full details:</i>
(g)	Does the Proposer anticipate any material changes to its activities in the forthcoming twelve months?	<input type="checkbox"/> No <input type="checkbox"/> Yes. <i>If YES, please provide full details:</i>

SECTION 2 ACTIVITIES

(a)	Full description of the Proposer's activities (including any activities undertaken in the last six years not currently undertaken and any new activities planned for the next twelve months):	
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SECTION 3 STAFF DETAILS

(a)	Total number of current:-	
(i)	Principals, Partners or Directors:-	
(ii)	Professional staff (not already accounted for in 3(a)(i) above):-	
(iii)	Trainees:-	
(iv)	Employees (not already accounted for in 3(a)(i) to 3(a)(iii) above):-	

(v)	Total Staff:-	
(b)	Is the Proposer a current member of any professional Association or Institute?	<input type="checkbox"/> No <input type="checkbox"/> Yes. <i>If YES, please provide full details:</i>
(i)	Name of Association or Institute:-	
(ii)	Length of concurrent membership:-	
(iii)	Category of membership (if applicable):-	

SECTION 4 DETAILS OF PRINCIPALS, PARTNERS AND DIRECTORS

Please provide details of all current Principals and Directors of the Proposer :-						
(a)	Name	Age	Quals	Date Qualified	Date Joined	Current Roles / Responsibilities
(b)	Does the Proposer have a compliance officer or risk manager?			<input type="checkbox"/> No <input type="checkbox"/> Yes. <i>If YES, please provide full details.</i> Name:- Date Joined:- Qualifications:- <i>If NO, who is responsible for the internal risk management of the Proposer's business?</i> Name:- Date Joined:- Qualifications:-		
(c)	Is the Proposer or any Principal or Director of the Proposer's business connected or associated (financially or otherwise) with any other Organisation?			<input type="checkbox"/> No <input type="checkbox"/> Yes. <i>If YES, please provide full details.</i>		
(i)	Name of Organisation(s):-					
(ii)	Nature of association or relationship:-					
(iii)	Proposer's income earned in the last three financial years derived from such Organisation(s):-					
(iv)	Details of work undertaken for such Organisation(s) in any of the last six years:-					
(d)	Has any Principal or Director of the Proposer's business been made personally bankrupt, or been personally associated with any business which has been placed into receivership, liquidation, or been wound up at the behest of its creditors?			<input type="checkbox"/> No <input type="checkbox"/> Yes. <i>If YES, please provide full details:</i>		

SECTION 5 FEES, TURNOVER, SERVICES

(a) Please state Annual Gross Income earned for each of the years below split by each of the categories as follows:-

Service Provided:-	Last 12 Months	Next 12 Months (estimate)
(i) Where the Proposer designs & constructs from their own design		
(ii) Where the Proposer designs and constructs from their own design under the supervision of a third party		
(iii) Where the Proposer constructs from others' design but under the supervision of the Proposer		
(iv) Where the Proposer constructs from others' design under the supervision of a third party		
(v) Where the Proposer designs and provides technical services but has no involvement in the construction (see 5(c) below):-		
(vi) Other Turnover (not specified above) (see 5(b) below)		
(vii) Total Income		

(All in AUD Unless Otherwise Stated)

(b) If any Income is detailed in 5(a)(vi) "Other Turnover" please provide details of each service as follows:-

Details of Type of Work Involved	Last 12 Months	Next 12 Months (estimate)

(All in AUD Unless Otherwise Stated)

(c) Where the **Proposer** Designs and provides technical services but has no involvement in the construction, please state the percentage of Annual Gross Income earned split by each of the following services:-

Service provided:	Last 12 Months	Next 12 Months (estimate)
(i) Architectural Design	%	%
(ii) Civil Engineering	%	%
(iii) Structural Engineering	%	%
(iv) Electrical/Refrigeration Engineering	%	%
(v) Mechanical Engineering	%	%
(vi) Feasibility Studies	%	%

(vii) Glazing/Curtain Walling Design	%	%
(viii) Heating/Ventilation Design	%	%
(ix) Industrial Systems/Plant Design	%	%
(x) Interior Design/Refurbishment	%	%
(xi) Pipework/Tanks/Vessels Design	%	%
(xii) Roofing/Cladding/Floors Design	%	%
(xiii) Soil Engineering	%	%
(xiv) Town Planning/Health & Safety	%	%
(xv) Foundation/Underpinning	%	%
(xvi) Land Surveying	%	%
(xvii) Quantity Surveying	%	%
(xviii) Building Surveying	%	%
(xix) Project Management - see 5(d)	%	%
(xx) Project Co-Ordination – see 5(d)	%	%
(xxi) Other – see 5 (e) below	%	%
Total:	100%	100%

(d) If any Income is detailed under 5(c) (xix) or (xx) "Project Management" or "Project Co-Ordination" please provide details of the **Proposer's** 3 largest Projects (based on Total Contract Value*) where the **Proposer** acted as Project Manager (PM) or Project Co-ordinator (PC) during the last six years as follows:-

Client Name	Project Type	Start Date	End Date	PM or PC?	Proposer's Income Earned	*Total Contract Value

(All in AUD Unless Otherwise Stated)

(e) If any Income is detailed in 5(c)(xxi) "Other" please provide details of each service as follows:-

Details of Type of Work Involved	Last 12 Months	Next 12 Months (estimate)

(All in AUD Unless Otherwise Stated)

(f) Please detail Annual Gross Income earned for each of the years below split by Project Type as follows:-

Project Type:-	Last 12 Months	Next 12 Months (estimate)
(i) Residential		
(ii) Commercial up to 3 Storeys		
(iii) Commercial >3 Storeys		
(iv) Bridges/Tunnels/Dams/Mines		
(v) Harbours/Jetties		
(vi) Highways/Roads		
(vii) Water/Sewage		
(viii) Hospitals/Healthcare		
(ix) Schools/Universities/Colleges		
(x) Hotels		
(xi) Stadia		
(xii) Swimming Pools		
(xiii) Other Leisure		
(xiv) Industrial		
(xv) Chemical/Petro/Nuclear		
(xvi) Other - See 5 (g)		
Total Income Earned		

(All in AUD Unless Otherwise Stated)

(g) If any income is declared under 5(f)(xvi) "Other" please provide details of each project as follows:-

Professional Service Provided (Types of Contracts):-	Last 12 Months	Next 12 Months (estimate)

(h) Please state the **Proposer's** Annual Gross Income for clients domiciled in each region below:-

For the Financial Year Ending:	Last 12 Months	Next 12 months (estimate)
(i) Australia		
(ii) New Zealand		
(iii) USA / Canada		
(iv) Elsewhere (list below)		
Location:		
Location:		
Total Income Earned (\$)		

(All in AUD Unless Otherwise Stated)

(i) *Has the **Proposer** in any of the last six years (or does it intend to in the next twelve months) undertaken any projects where the contract is subject to USA or Canadian Jurisdiction?

No Yes. If **YES**, please provide full details:

Client Name	Start Date	End Date	Proposer's Role	Proposer's Income	Total Contract Value

(All in AUD Unless Otherwise Stated)

SECTION 6 PROFILE & RISK MANAGEMENT

(a)	Has any client represented more than 30% of the Proposer's income in any of their last three financial years or the current financial year?			<input type="checkbox"/> No <input type="checkbox"/> Yes. If YES , please provide details:		
	Client Name	Territory	Date	Details of Work Undertaken	Income Earned \$	Jurisdiction of Contract
(b)	In respect of professional services provided, does the Proposer always agree terms of engagement which are either standard industry terms (e.g. JCT, ICE) or which have been reviewed and approved by a solicitor who is acting independently of the Proposer's client?			<input type="checkbox"/> No <input type="checkbox"/> Yes. If NO , please advise under what circumstances this would not happen:		

(c)	Does the Proposer limit its liability in contract to a set percentage of its fees equating to a cap of no greater than \$500,000?	<input type="checkbox"/> No <input type="checkbox"/> Yes. <i>If NO, please advise circumstances when such limitations are not used or agreed to be the Proposer's client(s):</i>
(d)	Does the Proposer enter into any contracts that are signed under seal, or where the applicable limitation period is increased beyond that prescribed by statute?	<input type="checkbox"/> No <input type="checkbox"/> Yes. <i>If NO, please provide full details:</i>
(e)	Does the Proposer keep current, accurate and proper records of its financial status in compliance with relevant legislation?	<input type="checkbox"/> No <input type="checkbox"/> Yes. <i>If NO, please advise why not:</i>
(f)	Are satisfactory written references always obtained when engaging employees?	<input type="checkbox"/> No <input type="checkbox"/> Yes. <i>If NO, please advise why not:</i>
(g)	Has the Proposer its own "in house" design team?	<input type="checkbox"/> No <input type="checkbox"/> Yes. <i>If NO, who is responsible for design responsibilities of the Proposer?</i> Name:- Date Joined:- Qualifications:-
(h)	Are procedures kept in place to ensure that the Proposer is able to provide adequate and properly qualified resource to fulfil all contractual and any other legal obligations?	<input type="checkbox"/> No <input type="checkbox"/> Yes. <i>If NO, please advise why not:</i>
(i)	Are all cheques and money transfers paid by the Proposer in excess of \$5,000 subject to at least two authorised signatures?	<input type="checkbox"/> No <input type="checkbox"/> Yes. <i>If NO, please provide reasons why not including details of sole signature limit and authorised sole signatories:</i>
(j)	Are all non-qualified and newly qualified staff kept under adequate supervision by a principal, director, partner or senior professionally qualified employee?	<input type="checkbox"/> No <input type="checkbox"/> Yes. <i>If No, please provide reasons why not:</i>

SECTION 7 JOINT VENTURE DETAILS

(a)	Does the Proposer enter into (or has entered into in any of the last 6 years) Joint Venture partnerships, or does it intend to do so within the next twelve months?	<input type="checkbox"/> No <input type="checkbox"/> Yes. <i>If YES, please answer the following questions (b) & (c) below.</i>																																			
Please provide details of each Joint Venture as follows:-																																					
(b)	<table border="1"> <thead> <tr> <th>JV Name</th> <th>Project Details</th> <th>Date</th> <th>Details Of Work Undertaken by JV</th> <th>Proposer Income</th> <th>Total JV Income Earned</th> <th>Jurisdiction of Contract</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> </tbody> </table>	JV Name	Project Details	Date	Details Of Work Undertaken by JV	Proposer Income	Total JV Income Earned	Jurisdiction of Contract																													
JV Name	Project Details	Date	Details Of Work Undertaken by JV	Proposer Income	Total JV Income Earned	Jurisdiction of Contract																															

(c)		
(i)	Are procedures in place to ensure that any Joint Venture Partner is of adequate financial standing and expertise to fulfil its obligations under any contract entered into on a joint venture basis?	<input type="checkbox"/> No <input type="checkbox"/> Yes
(ii)	Are procedures in place to ensure that any Joint Venture Partner is adequately insured to cover any liability that is likely to arise in respect of any contract entered into on a joint venture basis?	<input type="checkbox"/> No <input type="checkbox"/> Yes
(iii)	Does the Proposer ensure that it is not legally liable for negligent acts, errors or omissions of any other Joint Venture Partners?	<input type="checkbox"/> No <input type="checkbox"/> Yes
(iv)	Does the overall Joint Venture Entity purchase a separate Professional Indemnity Insurance policy to protect all partners within the Joint Venture?	<input type="checkbox"/> No <input type="checkbox"/> Yes
If NO to any of 7(c) (i-iv) above, please provide full details why not:		

SECTION 8 PROJECT DETAILS

(a)	Please provide details of the Proposer's 5 largest Projects (based on Total Contract Value*) during the last six years as follows:-						
	Client Name	Territory	Start Date	End Date	Details Of Work Undertaken	Proposer Income Earned	*Total Contract Value

SECTION 9 SUB-CONSULTANTS

(a)	Does the Proposer (or has it in any of the last six years or plan to in the next twelve months) engage sub-consultants, or undertake any contracts where they become contractually responsible for the services of any sub-consultant?	<input type="checkbox"/> No <input type="checkbox"/> Yes. If YES , please answer (b) and (c) below:-
(b)	Is there a clearly defined procedure in place to ensure that any such sub-consultant is:-	
(i)	Engaged on contractual terms that are at least as onerous as the contractual terms under which the Proposer has been engaged?	<input type="checkbox"/> No <input type="checkbox"/> Yes
(ii)	Professionally competent to undertake the work in question?	<input type="checkbox"/> No <input type="checkbox"/> Yes
(iii)	Adequately insured to cover any liability that is likely to arise in respect of the work in question?	<input type="checkbox"/> No <input type="checkbox"/> Yes

(c)	What is the minimum Professional Indemnity Insurance limit that the Proposer accepts for its sub-consultants?	\$ _____
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SECTION 10 ADDITIONAL INFORMATION

(a)	Does the Proposer offer, sell, supply, make, install, maintain, repair, alter or treat any goods or products to third parties (or has the Proposer in any of the last ten years or expect to in the next twelve months)?		<input type="checkbox"/> No <input type="checkbox"/> Yes. <i>If YES to any, please advise:</i>			
	Product	Proposer's Role	Date	Income Earned \$	Protection (Y/N)*	Individual Responsible
					<input type="checkbox"/> No <input type="checkbox"/> Yes	
					<input type="checkbox"/> No <input type="checkbox"/> Yes	
<i>*In the Column provided, please advise (Y or N) whether the Proposer has purchased adequate products liability or products guarantee insurance in respect of each item listed or is protected under a hold harmless or contractual guarantee arrangement with the manufacturers or suppliers.</i>						
(b)	Does the Proposer ensure that all documentation (e.g. brochures) and website material it produces is satisfactorily reviewed by a solicitor prior to release into the public domain to limit the chance of any civil liability actions (e.g. Libel)?		<input type="checkbox"/> No <input type="checkbox"/> Yes. <i>If NO, please provide details of what checks the Proposer undertakes:</i>			
(c)	Are the Proposer's current six largest projects progressing to timescale and budget, with no significant unresolved issues?		<input type="checkbox"/> No <input type="checkbox"/> Yes. <i>If NO, please provide full details:</i>			
(d)	Are all projects where the overall contract value is greater than ten times the Proposer's Total Gross Income for the last full financial year independently reviewed by a separate Director or Partner prior to release to the Proposer's client?		<input type="checkbox"/> No <input type="checkbox"/> Yes. <i>If NO, please provide full details:</i>			
(e)	Does the Proposer ensure that its clients sign off each stage of a design project prior to going to the next stage of the project?		<input type="checkbox"/> No <input type="checkbox"/> Yes. <i>If NO, please advise why not:</i>			
(f)	Are any of the Proposer's fees outstanding for more than three months?		<input type="checkbox"/> No <input type="checkbox"/> Yes. <i>If YES:-</i>			
	(i)	Has the client(s) that owe(s) such fees intimated in any way a complaint(s) or problem(s) in respect of the work undertaken by the Proposer ?	<input type="checkbox"/> No <input type="checkbox"/> Yes. <i>If YES:-</i>			

	(ii) Has any such complaint(s) or problem(s) been notified and accepted by existing or previous Professional Indemnity Insurers?	<input type="checkbox"/> No <input type="checkbox"/> Yes.
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SECTION 11 INSURANCE DETAILS

(a)	Has the Proposer a clearly defined new project type vetting procedure in place to ensure that any projects that are unusual or outside the Proposer's normal business are given due consideration and sign off prior to the Proposer committing themselves to the project?	<input type="checkbox"/> No <input type="checkbox"/> Yes. <i>If NO, please advise what steps the Proposer takes to ensure that it does not undertake any projects that it is not experienced to undertake or that is outside its business plan?:-</i>
(b)	Has the Proposer a clearly defined client vetting procedure in place to ensure that all new clients are financially stable with a satisfactory credit rating?	<input type="checkbox"/> No <input type="checkbox"/> Yes. <i>If NO, please advise what steps the Proposer takes to vet potential new clients:-</i>
(c)	Are all cheques and money orders paid by the Proposer in excess of \$5,000 subject to at least two authorised signatures?	<input type="checkbox"/> No <input type="checkbox"/> Yes. <i>If NO, please provide reasons why not including details of sole signature limit and authorised sole signatories:-</i>
(d)	Is there a clearly defined control mechanism in place to ensure that all monies paid to the Proposer are recorded, banked and reconciled independently within at most seven days of receipt?	<input type="checkbox"/> No <input type="checkbox"/> Yes. <i>If NO, please advise why not:-</i>
(e)	Does the Proposer have a defined policy on retaining records related to its operation and does such policy include the requirement that all such documents are retained securely for at least 6 years?	<input type="checkbox"/> No <input type="checkbox"/> Yes. <i>If NO, please advise why not:-</i>

SECTION 12 CLAIMS

	Please provide details of the Proposer's current Professional Indemnity Insurance policy:-					
(a)	Insurer	Expiry Date	Limit	Excess	Retro-Active Date (If Any)	Premium \$
(b)	Has the Proposer ever been refused similar insurance, or had any policy cancelled or voided at any time?				<input type="checkbox"/> No <input type="checkbox"/> Yes. <i>If NO, please provide full details:-</i>	

Professional Indemnity Insurance is underwritten on a 'claims made' basis and the Underwriters will exclude any claim and/or circumstance which may give rise to a claim, which is known by the Proposer (s) prior to the inception date of the policy. Please provide answers to the following questions after making full enquiry of all principals, directors and employees.

SECTION 13 DECLARATION

(a)	Have any negligence claims ever been made against the Proposer or against any Director, Partner or employee of the Proposer , whether successful or otherwise?	<input type="checkbox"/> No <input type="checkbox"/> Yes.
(b)	Have any claims for dishonesty ever been made against the Proposer or against any Director, Partner or employee of the Proposer whether successful or otherwise?	<input type="checkbox"/> No <input type="checkbox"/> Yes.
(c)	Have any complaints or investigations ever been made or undertaken against the Proposer or against any Director, Partner or employee of the Proposer ?	<input type="checkbox"/> No <input type="checkbox"/> Yes.
(d)	Has the Proposer or any Director, Partner or employee of the Proposer ever had a document relating to the Proposer's activities unintentionally destroyed, damaged, lost or mislaid?	<input type="checkbox"/> No <input type="checkbox"/> Yes.
(e)	Has the Proposer ever suffered any losses due to dishonesty of any Director, Partner or employee, or any other person or organisation?	<input type="checkbox"/> No <input type="checkbox"/> Yes.
(f)	Have any libel or slander claims ever been made against the Proposer or against any Director, Partner or employee of the Proposer , whether successful or otherwise?	<input type="checkbox"/> No <input type="checkbox"/> Yes.
(g)	Have any infringement of copyright claims ever been made against the Proposer or against any Director, Partner or employee of the Proposer , whether successful or otherwise?	<input type="checkbox"/> No <input type="checkbox"/> Yes.
(h)	Have any breach of confidentiality claims ever been made against the Proposer or against any Director, Partner or employee of the Proposer , whether successful or otherwise?	<input type="checkbox"/> No <input type="checkbox"/> Yes.
(i)	Has the Proposer ever made any claim in respect of costs incurred in order to mitigate a loss or potential loss that would otherwise become the subject of a negligence claim?	<input type="checkbox"/> No <input type="checkbox"/> Yes.

(i)	<p>After full enquiry is the Proposer or any Director, Partner or employee of the Proposer aware of any circumstances relating to the questions 13(a) to 13(i) above which may give rise to a potential claim or request for indemnity under the professional indemnity policy?</p>	<input type="checkbox"/> No <input type="checkbox"/> Yes.
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(If **YES** to any of the above, please provide full details in the table provided below):-

Detail Of Claim / Circumstance	Incident Date	Amount Claimed \$	Insurer Reserve/ Paid**\$	Excess &	Closed (Y/N)*
					<input type="checkbox"/> No <input type="checkbox"/> Yes.
					<input type="checkbox"/> No <input type="checkbox"/> Yes.
					<input type="checkbox"/> No <input type="checkbox"/> Yes.
					<input type="checkbox"/> No <input type="checkbox"/> Yes.

*Please advise whether the Underwriters closed their file in each case. ** - includes damages (or amount paid in settlement of a claim for damages), claimant's costs, costs paid to any other party, and defence/investigation costs.

I/We declare that the above answers, statements, particulars and additional information are true to the very best of the knowledge and belief of the **Proposer**. After full enquiry, I/We also confirm that I/We have disclosed all information and material facts that may alter the Underwriters' view of the risk, or affect their assessment of the exposures they are covering under the policy. I/We understand that all answers, statements, particulars and additional information supplied with this proposal form will become part of and form the basis of the policy.

I/We acknowledge that we have read and understood the content of the **Important Notice** contained in this proposal.

Signed:	Date:
Position:	
For and/on behalf of the Proposer:	
Name in capital letters (printed):	

Continuation