



PROFESSIONAL INDEMNITY
PROPOSAL FORM

media

PLEASE READ THE FOLLOWING BEFORE

COMPLETING THIS PROPOSAL FORM:

TO PRESENT A CLEAR AND UNAMBIGUOUS PICTURE AND TO ENSURE THAT UNDERWRITERS UNDERSTAND THE NATURE OF YOUR RISK:

- * ALL QUESTIONS SHOULD BE COMPLETED IN INK.**

- * WHERE A QUESTION IS NOT APPLICABLE TO YOUR PARTICULAR CIRCUMSTANCES, PLEASE WRITE 'N/A'.**

- * PLEASE TICK THE YES OR NO BOXES.**

- * IF THERE IS INSUFFICIENT SPACE TO ANSWER QUESTIONS PLEASE USE AN ADDITIONAL SHEET AND ATTACH IT TO THIS PROPOSAL FORM.**

- * COMPLETING AND SIGNING THIS PROPOSAL FORM DOES NOT BIND THE PROPOSER OR INSURERS TO COMPLETE THIS INSURANCE.**

- * IF THIS PROPOSAL RELATES TO A NEW BUSINESS OR VENTURE, PLEASE COMPLETE THE QUESTIONS AS FAR AS POSSIBLE, GIVING ESTIMATED OR ANTICIPATED INFORMATION.**

b) Names of Consultants regularly used	Age and Qualifications	Date Qualified	Number of years Practical Experience
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PLEASE ATTACH DETAILED C.V.'S

c) Do you require cover for past Partners, Principals or Directors? If yes, please provide details	YES/NO
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3a) Is any Individual or the Firm admitted to any Association or Trade Body? If yes, please give details.	YES/NO
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b) Has any person been the subject of disciplinary proceedings by any professional body? If yes, please give details.	YES/NO
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4 Please state the total number of Partners, Principals or Directors:	
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Account Handlers:

Other Technical staff:

Administrative and all other staff:

5a) If you are a sole practitioner, please give details of arrangements made in the event of sickness or holiday.

b) Is this a Part-time occupation?

YES/NO

If yes, please give brief details of your present full-time work.

6 Please clarify the type of work normally carried out, whether consisting of well-established techniques or the nature of new and original thought developments, processes or designs employed. State whether and what licensing or similar agreements are in force and the degree to which supervision of them is exercised.

7a) Have there been any major changes in the activities undertaken during the past twelve months or are any likely to take place in the next twelve months?

YES/NO

If yes, please give details.

b) Is cover required for any activity, now ceased, which is different from those declared, within this proposal form?

YES/NO

If yes, please give details.

8 Please list by activity the approximate percentage of work carried out in each instance:

Brand Advertising on t v, radio, Internet or at the cinema	%
Advertising in newspapers, magazines or in outdoor space	%
Sales Promotion and Direct Marketing (including Direct Mail Solicitation)	%
Premium Supply/Sourcing	%
Graphic Design/Artwork of Brochures, Reports or Exhibitions	%
Public Relations	%
Media Management	%
Marketing (including Market Research)	%
Telemarketing	%
Other Graphic Design (including Website design)	%
Other (please specify)	%

**PLEASE ATTACH A BROCHURE OR ANY 'HANDOUT' THAT YOU USE
ALTERNATIVELY A COMPREHENSIVELY TYPED EXPLANATION OF THE ABOVE ACTIVITIES
(this will enable underwriters to better understand your risk)**

9a) Please state the gross fees/turnover received for each of the last three financial years billed to clients and an estimate for the next twelve months or an estimate, if you have never traded.

Year	U.K.	Worldwide ex USA/Canada	USA/Canada
20	Turnover		
	Fees		
20	Turnover		
	Fees		
20	Turnover		
	Fees		
Estimate			
20	Turnover		
	Fees		
Financial Year ends:		(Month)	

b) What percentage of fees is paid to sub-contractors or consultants? %

10a) Please list the three largest contracts undertaken in the last three years:
(where you have a Professionally-related legal responsibility)

i)

ii)

iii)

b) What is the largest annual income earned from a single client in the last twelve months?

In the case of Overseas contracts, please list the countries involved and whether U K or local law applies. Also, please give brief details of the contract(s) and size.

11a) Please advise the nature of the activities undertaken by Professional Sub-contractors, Self-employed persons or Consultants when they have been engaged by you, in the past, and whether you are likely to engage such in the future? **YES/NO**

b) What steps do you take to ensure that supervision is undertaken by senior employees?

c) Do you ensure that any Professional Sub-contractor, Self-employed person or Consultant engaged by you:

i) has the relevant qualifications and experience? **YES/NO**

ii) carry and maintain in force their own Professional Indemnity insurance? **YES/NO**

IT IS A CONDITION OF THIS POLICY THAT P I INSURANCE IS MAINTAINED BY THIRD PARTY PROFESSIONALS, TO ALLOW FOR SUBROGATION, IN THE EVENT OF A CLAIM

d) If Sub-contractors, Self-employed persons or Consultants undertake graphic design, do you ensure that your client signs off the artwork? **YES/NO**

If no, please explain why not and also how you, otherwise, protect yourself against possible conflicts with and claims from a dissatisfied client.

12 Have you **ever** been aware of:

- i) any shortcoming or problem in your work, which you could not reasonably put right? **YES/NO**
- ii) a complaint about your work or anything you have supplied, which cannot be, immediately, put right? **YES/NO**
- iii) an escalating level of complaint, in respect of a particular project? **YES/NO**
- iv) a client withholding payment due to you, following a complaint? **YES/NO**

If yes, please give full details

13 Do you or have you **ever** undertaken contracts involving physical contracting? **YES/NO**
(e.g. erection of exhibition stands or stage sets)
If yes, please provide full details

14a) What procedures do you have in place to ensure that any photo, film clip, music or other content, used by you, does not breach any third party rights?

IF YOU HAVE STANDARD WRITTEN PROCEDURES PLEASE ATTACH A COPY

b) Please advise under what circumstances you would refer material to lawyers for checking.

c) Please advise which lawyers you use for clearance advice:

15a) Do you or do you intend to assume specific contractual liabilities, which go beyond the provision or use of reasonable skill and care? **YES/NO**

If yes, please:

i) state the proportion of income applicable %

ii) provide a copy of the contract or other agreement

iii) give details of any other circumstances by which such liability may be assumed:

b) Do you always have a written specification, with your clients, for each job, which includes campaign details, volume, quality, timings and sign-off procedure? **YES/NO**

c) Are all departures to the above specification contract reported? **YES/NO**

d) Do you always obtain final client sign-off before going to print? **YES/NO**
If no, please provide full details of your procedures

PLEASE PROVIDE A COPY OF YOUR STANDARD TERMS AND CONDITIONS
(this will enable underwriters to better understand your risk)

16) If you are a member of a consortium or have entered into a joint-venture agreement, please give details.

b) Do you undertake work for or are you associated, either by shareholding or official position, with any company/organisation, where you are in a position to make major decisions? **YES/NO**
If yes, please give details.

c) Have any of the Partners, Principals or Directors been a Partner, Principal or Director or been associated with any business that has ceased trading, either voluntarily or compulsorily? **YES/NO**

If yes, please give details

17 Do you wish to consider any of the following extensions?

Loss of Documents	YES/NO
Unintentional Breach of Confidentiality	YES/NO
Libel & Slander	YES/NO
Unintentional Breach of Copyright	YES/NO
Dishonesty of Employees	YES/NO
Claims arising from Associated Companies	YES/NO

18 Do you currently have Professional Indemnity insurance?

YES/NO

If yes, please give details.

Expiry Date:

Limit:

Excess:

Insurer:

19 Have you ever had any Professional Indemnity insurance cancelled, declined or only written at special terms?

YES/NO

If yes, please give details.

20 Please state: limit of indemnity required

: self insured excess

21a) Do you always require satisfactory written references when engaging employees? **YES/NO**

b) Is any Partner, Principal, Director or Employee allowed to sign cheques on their sole signature? **YES/NO**

If yes, please give details

c) How often are employees who receive cash or cheques, during the course of their duties, required to pay these in?

d) How often are checks carried out on all entries in cash books, with all paying-in books, receipts, counterfoils and vouchers being reconciled with bank statements, including the balance of cash and unpresented cheques, independently of employees receiving or banking monies, belonging to the Firm or in trust, on behalf of others?

22 Have you EVER had any claims made against you or know of any circumstances that could or would have resulted in a claim, if cover had been in force? YES/NO
If yes, please give full details.

