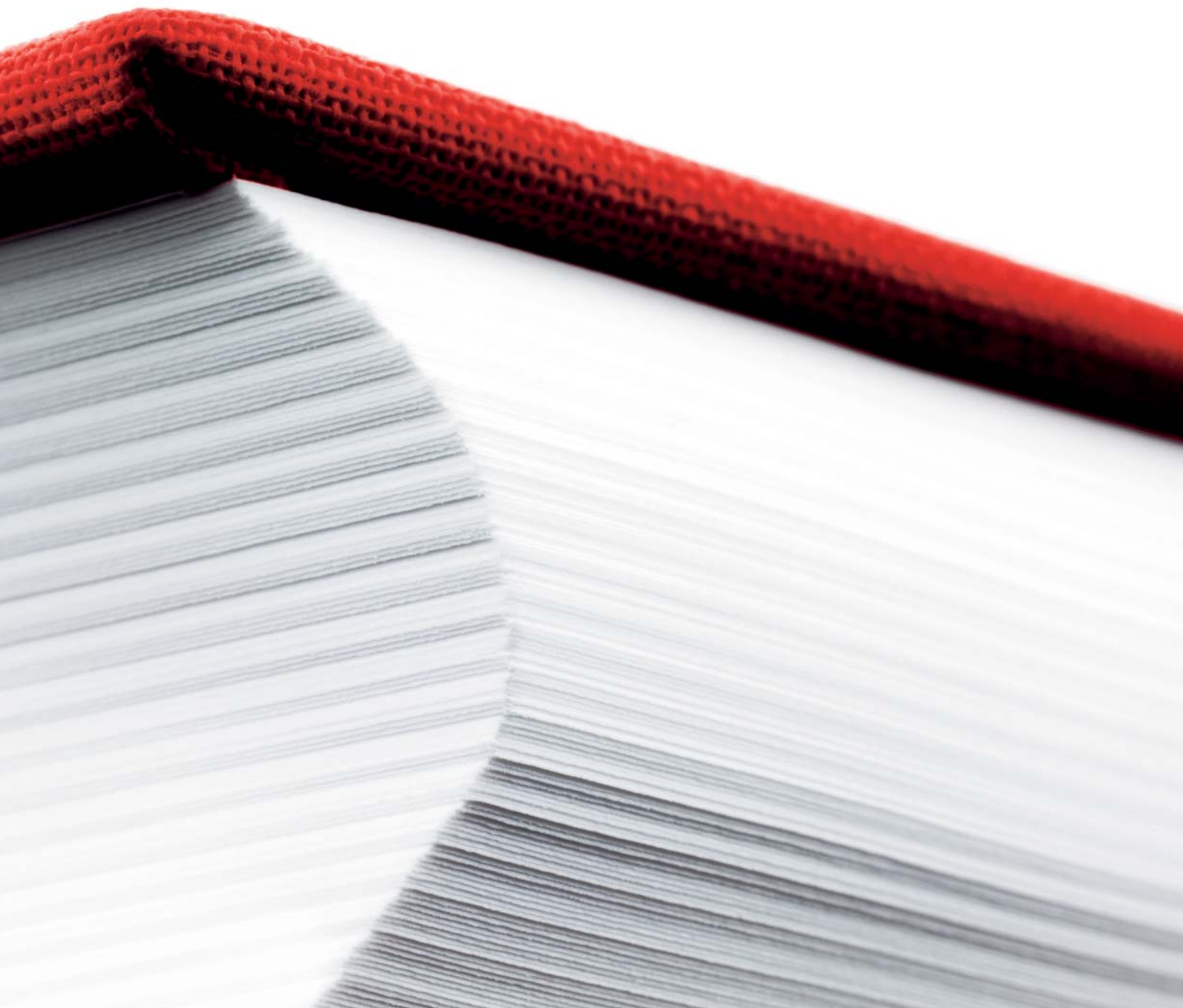




Professional Indemnity for Specific Professions or Miscellaneous Professions

Your business, your client, your reputation...
you're covered.



Professional Indemnity for Specific Professions or Miscellaneous Professions

Your clients are normally dependable. They agree a project, they sign your standard contract and then they pay when the project is completed. That is, until something goes wrong.

Your Risks

These days your client is more likely to sue you than ever before. Companies are increasingly finding themselves in unpleasant and expensive legal situations as a result. Or even if a client just decides not to pay for your services as they are unhappy with your work, you could be left with some crippling bills. Typically, you may not wish to pursue the debt for fear of destroying your valuable client relationship. These considerations mean that the need for professional indemnity insurance has never been greater.

That's where we come in. When things go wrong our professional indemnity insurance will protect your financial interests. Our specialist policy can also protect your professional reputation and, most importantly, the relationship you have with your clients.

Why Hiscox?

As the UK's leading specialist insurer, Hiscox has a long history of creating unique insurance solutions to accurately protect the businesses of our policyholders. Our success is founded on an in-depth knowledge of the industries we cover enabling us to develop tailored protection to meet your individual risk requirements.

As we understand the specific risks associated with your industry, we can offer you precisely the right protection without overcharging for it.

Because we specialise in professional insurances at Hiscox, we have a dedicated team of claims handlers. These skilled professionals have the experience not only to process claims quickly, but also to handle areas of conflict that can cause your business and reputation considerable harm. We pride ourselves on handling sensitive indemnity issues with professionalism and tact.

You're covered

Our policy has been specially designed to protect the unique relationship a professional has with their client and therefore has several outstanding features which you would not find under a standard policy. In addition to providing a very wide level of base cover, the Hiscox Portfolio policy is designed to protect your commercial relationships. For example within our mitigation of loss cover, to avoid a larger valid claim being made under the policy where a project has gone wrong:

- We will pay fees due to you where your client refuses to pay
- We will pay the sub contractors you are committed to paying

In addition to this, our plain English policy provides:

- Broad civil liability cover - if it's not excluded, it's covered
- Fidelity - we cover you for your own losses arising from the dishonesty of your employees or contractors.
- Loss of documents - we cover the rectification costs of lost or damaged documents or data of a professional nature.
- Intellectual property - we cover you for infringing others rights including copyright, music rights, trademark, infringement of title, broadcasting, cable or satellite rights, moral rights or any act of passing off.

Continuous protection

You may be eligible for your policy to be written on a continuous cover basis. This means that you avoid the inconvenience of having to complete a proposal form and renew your policy each year and you benefit from the peace of mind which continuous protection brings. Your policy will remain in force for as long as you choose to keep the monthly direct debit payment in place. Reducing our administration costs in this way means that we can achieve lower premiums for you.

One policy for all your business requirements

This insurance is part of the Hiscox Professional Insurance Portfolio. This is a suite of insurance modules we have developed for professionals giving you the flexibility to meet all of your insurance needs in one policy. Modular covers include: professional indemnity, employers' liability, general liability, employment practices liability, directors and officers liability, personal accident, business travel, Internet and property Insurance.

Ease of payment

You can pay for your chosen modules by interest free direct debit.

This is only a brief and non exhaustive summary. For full details of Professional Indemnity for Specific Professions please contact your insurance adviser or call Hiscox on 020 7448 6000.

Hiscox Syndicates Ltd, Hiscox Insurance Company Ltd and Hiscox Underwriting Ltd are authorised and regulated by the Financial Services Authority. For training and quality control purposes, telephone calls may be monitored or recorded.

Professional Insurance Portfolio



Proposal Form Specific and Miscellaneous Professions

The Hiscox Professional Insurance Portfolio is designed to meet all the insurance needs of a professional business.

You must complete the General Information section, the Claims section and read and sign the Declaration.

GENERAL INFORMATION

You must complete this section.

Company name:

Main address:

Postcode

Please provide similar details for any other companies or businesses (including associated or subsidiary companies) requiring cover under this insurance, below.

Additional insured name and address:

Postcode

NOTE: Please note that you should answer all subsequent questions on this application form in relation to all parties to be insured under this policy

Additional liabilities:

Is cover required for anything other than work undertaken by the firm(s) identified on the Professional Insurance Portfolio proposal form? This may include a predecessor in business or liability of one of your partners or principals relating to work undertaken elsewhere.

YES NO

If YES, please provide details:

Year business established:

Total income:

	Last completed financial year	Current year	Estimate next year
UK law contracts	£	£	£
EU law contracts	£	£	£
US law contracts	£	£	£
Other law contracts	£	£	£

Number of employees:

Last year	Current year	Estimate next year

Your experience:

Please confirm that one or more of the principals has at least five years experience in the relevant industry:

YES NO

If NO, please provide CV's for all Principals

**PROFESSIONAL
INDEMNITY FOR
SPECIFIC AND
MISCELLANEOUS
PROFESSIONS**

OPTIONAL - Only complete this module if this insurance cover is required.

This insurance is not suitable for:

Accountants, estate agents, surveyors, architects, engineers, design and construction, marketing and communications, IT consultants, management consultants, recruitment consultants, employment agencies or agricultural consultants.

Your business activity

Please split your last completed financial year's income approximately between the following professional disciplines: If this proposal form is being completed on behalf of a new business, please split your estimated fee income for the forthcoming year.

a) Interior design:	
i) Non-structural	<input type="text" value="£"/>
ii) Structural	<input type="text" value="£"/>
b) Loss adjusting	<input type="text" value="£"/>
c) Environmental consultancy	<input type="text" value="£"/>
d) Translation:	
i) Technical/scientific/legal	<input type="text" value="£"/>
ii) Other	<input type="text" value="£"/>
e) Trade associations (please attach articles of association)	
i) Subscriptions	<input type="text" value="£"/>
ii) Other	<input type="text" value="£"/>
f) Town planning	<input type="text" value="£"/>
g) Draughtsmen (no original design)	<input type="text" value="£"/>
h) Landscape architecture	
i) Non-structural	<input type="text" value="£"/>
ii) Golf courses	<input type="text" value="£"/>
iii) Structural	<input type="text" value="£"/>
i) Travel agency	<input type="text" value="£"/>
j) Tour operator	<input type="text" value="£"/>
k) Law searchers	<input type="text" value="£"/>
l) Traffic management	<input type="text" value="£"/>
m) Debt recovery	<input type="text" value="£"/>
n) Non-invasive therapy (e.g. aromatherapy, massage)	<input type="text" value="£"/>
o) Other - please give full details:	<input type="text" value="£"/>

**PROFESSIONAL
INDEMNITY FOR
SPECIFIC AND
MISCELLANEOUS
PROFESSIONS**

Have these activities altered substantially since establishment and/or are any changes anticipated in the next 12 months?

YES NO

If YES, please give full details:

Contracts

Please give details of the three largest contracts you have carried out in the past three years:

Name of client and business	Service provided	Contract value	Fees earned

Please give details of the three largest contracts you have lined up for the forthcoming year:

Name of client and business	Service provided	Contract value	Fees earned

Sub-contractors

Do you use sub-contractors?

YES NO

If YES:

a) What percentage of fees are paid to them?

%

b) What work do they carry out?

c) Do you ensure that they have their own PI insurance in force?

YES NO

Have you ever bought Professional Indemnity Insurance in the past?

YES NO

If YES, please provide details:

Name of insurer	Limit of indemnity	Excess	Premium	Renewal date	No. of years continuously held

Please tick the limit of indemnity now required:

£250,000 £500,000 £1,000,000 Other: £

Please note that our policy will not provide vicarious liability cover, i.e. the policy will not cover you for the work of any personnel supplied by you to a client, unless you have breached a duty of care in supplying them.



**GENERAL LIABILITY -
PUBLIC & PRODUCTS
AND EMPLOYERS'
LIABILITY**

OPTIONAL - Only complete this module if this insurance cover is required.

Total waggeroll:

	Current full year	Estimate next year
Clerical	£	£
Non-manual	£	£
Manual	£	£

No. of premises:

Name of existing insurer:



**EMPLOYMENT
PRACTICES
LIABILITY**

OPTIONAL - Only complete this module if this insurance cover is required.

If you have more than 250 employees then you will need to complete a full Hiscox EPL proposal form. Please consult your broker.

What was the employee turnover rate last year? (please tick)

less than 5% 5% - 15% 15% - 30% more than 30%

Please confirm the average salary level last year:

£

Have you had more than two involuntary terminations or redundancies in the past two years?

YES NO

Are any involuntary terminations/redundancies planned?

YES NO

Do you have any employees based in any country outside the EU?

YES NO

If you have answered YES to any of the questions in this section, please provide full details along with an explanation of any steps taken to reduce your exposure to Employment Practices Liability. Please use a separate page if necessary:

**DIRECTORS
AND OFFICERS'
LIABILITY**

OPTIONAL - Only complete this module if this insurance cover is required.

Is the organisation or any subsidiary listed on any stock exchange? YES NO

During the last three years have there been, or are there any plans for:

a) registration for a public offering of any securities? YES NO

b) funding by venture capitalists? YES NO

Does the organisation or any subsidiary have any operations, stocks, shares, debentures or ADRs in or deriving from the USA or Canada? YES NO

Did the organisation make a loss in either of the last two financial years? YES NO

Did the organisation have negative shareholder funds (i.e. net liabilities), at the end of the last financial year? YES NO

Is the total asset size of the organisation (fixed plus current assets) more than £20 million? YES NO

If you have answered YES to any of the above, you will need to supply the latest audited report and accounts and complete a full Hiscox D&O proposal form. Please consult your broker.



**INTERNET AND EMAIL
INSURANCE**

OPTIONAL - Only complete this module if this insurance cover is required.

How many hits do you expect to receive on your website in the next year?

How many employees have access to internet/intranet/extranet/email:

Do you have virus protection software operating on your network? YES NO

Is this updated at least every 6 months? YES NO

If NO, do you agree to update it going forward at least every year? YES NO

Is your website Interactive?* YES NO

If your website has the facility to collect names and address details, does it comply with the 1998 Data Protection Act? YES NO

Do you back up all electronic files on your system at least weekly and store off site? YES NO

If NO, do you agree to do so going forward? YES NO

NOTE: This is a liability based insurance designed to protect you from inadvertent liability you could incur as a result of your web-based activity. It does not provide cover for business interruption or trading losses caused by internet disruption.

* **DEFINITION:** An interactive website includes a website with bulletin board, chat forum or newsgroup facilities, or where financial transactions can be made. A website with the facility to collect the name and address details of visitors would not be termed interactive for the purposes of this insurance.

**PROPERTY -
BUILDINGS & CONTENTS**

OPTIONAL - Only complete this module if this insurance cover is required.

Please confirm your quote requirements:

Buildings only **Contents only** **Buildings & contents**

**Location of premises
to be covered:**

Location	Full address	Postcode	Single occupancy?
1			YES <input type="checkbox"/> NO <input type="checkbox"/>
2			YES <input type="checkbox"/> NO <input type="checkbox"/>
3			YES <input type="checkbox"/> NO <input type="checkbox"/>

Please continue on a separate sheet if more than 3 premises to be insured.

Construction details:

Are all of the buildings constructed with external walls of brick, stone or concrete and roofed with slates, tiles or profile metal? YES NO

Are all of the buildings 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

Are all of the buildings in an area free from flooding and not near the vicinity of any rivers, streams or tidal waters? YES NO

If you have answered NO to any of the above questions, please provide full details:

Are the buildings listed? Not listed Grade I Grade II
 Grade A Grade B

Any other unique features?

Building services:

Are the buildings heated by a conventional electric, gas, oil or solid fuel central heating system? YES NO

Is the electrical installation inspected at least every five years by a qualified electrician and any defect remedied? YES NO

Are any lifts, boilers, steam and pressure vessels inspected and approved to comply with all of the statutory requirements? YES NO N/A

NOTE: It is important to keep separate records of this as we may not pay a claim unless you can demonstrate that these inspection requirements have been complied with.

**PROPERTY -
BUILDINGS & CONTENTS**

Alarm details:

Are the premises protected by an intruder alarm? YES NO

Signal type: Bell only Alarm Receiving Centre (ARC)

If ARC, is the signal transmitted by BT Redcare? YES NO

Is the alarm system subject to a running maintenance contract at intervals not exceeding 12 months? YES NO

Minimum security:

Physical Security

Loss or damage caused by theft or attempted theft involving entry to or exit from the premises by forcible or violent means is not insured unless the devices for the security of your premises are in accordance with the following specification and all devices are put into full and effective operation whenever the premises are closed for business or left unattended.

Specification

1. The final exit door must be secured by means of either a mortice deadlock or rimlock conforming to, or superior to, BS3621, or a key operated multi-point locking system having at least 3 locking bolts.
2. All other external doors and internal doors providing access to any part of the building not occupied by you must be secured by means of either a locking device specified in (1) above, or by two key operated security bolts to engage the door frame.
3. Any external door, or internal door providing access to any part of the building not occupied by you, which is designated an emergency exit must be secured by means of either a panic bar locking system incorporating bolts which engage both the head and sill of the door frame, or by a mortice lock having specific application for emergency exit doors and which is operated from the inside by means of a conventional handle and/or thumb turn mechanism.
4. All ground and basement level opening windows and any upper floor opening windows/skylights accessible from roofs, balconies, fire escapes, canopies, downpipes and other features of the building to be secured by means of either a key operated locking device or permanently screwed shut.

NOTES:

- (i) The local fire authority must be consulted before replacing or augmenting the existing locking device fitted to a designated emergency exit door.
- (ii) The provisions of specification (4) do not apply to windows/skylights that are protected by means of either fixed round or square section solid steel bars not more than 10cm apart, or fixed expanded metal, weld mesh or wrought ironwork grilles, or proprietary collapsible locking gate grilles.

My/Our security measures comply with these criteria. YES NO

I/We understand that relevant claims will not be paid if they do not. YES NO

Interested parties:

If there are any additional financial interests in the property such as those held by Banks or Building Societies, please confirm below:

Name of party	Interest of party	Full address and postcode

**PROPERTY -
BUILDINGS & CONTENTS**

Sums insured:

The sums insured you stipulate below will dictate the amount of cover provided under the policy. You should enter the full rebuilding or replacement as new cost in each of the categories. If you under insure, by understating these values, then we may only pay a proportion of any loss you may suffer. It is therefore essential that you get these figures as close to their true value as possible and if in any doubt, you should consult your broker.

Property values

	Location 1	Location 2	Location 3
Main building:	£	£	£
Landlord's fixtures & fittings and tenant improvements:	£	£	£
Personal computers, printers and ancillary computer equipment at the premises:	£	£	£
All other contents/business equipment at the premises:	£	£	£
Portable computers and associated equipment at home/away from the premises anywhere in the European Union:	£	£	£
Portable computers and associated equipment at home/away from the premises anywhere in the world:	£	£	£
All other business equipment at home/away from the premises anywhere in the European Union:	£	£	£
All other business equipment at home/away from the premises anywhere in the world:	£	£	£
TOTAL PROPERTY SUM INSURED:	£	£	£

**PROPERTY -
LOSS OF INCOME**

This section may only purchased with either the Property Buildings or Contents cover.

Please indicate the basis of cover required for the Business Interruption module by ticking the relevant box(es). Please consult your broker if you need advice.

Loss of revenue: Total annual revenue: £

Indemnity period (months) 12 18 24 36

and/or

Loss of gross profit: Sum insured: £

Indemnity period (months) 12 18 24 36

and/or

Additional expenditure: Sum insured: £

Maximum indemnity period (months) 12 18 24 36

and/or

Book debts: Sum insured: £

Do you have a disaster recovery or business continuity plan? YES NO

If YES, please attach a copy to this proposal from.

GROUP TRAVEL

OPTIONAL – Only complete this module if this insurance cover is required.

Existing health

We will not make any payment under this insurance for any claims arising out of a medical condition, which the **insured person** knew about at the time the **insured trip** was booked or begins, unless the condition is normally stable, under control and has been without the need for in-patient or emergency medical care in the last twelve months.

Travel pattern

Please provide full details of the travel pattern for the past 12 months:

	Rest of world	Europe	UK (if required)
Number of person trips per annum			
Average duration			
Maximum duration			

Is the travel pattern for the next 12 months expected to vary significantly from this?

YES NO

If YES, please provide full details:

CLAIMS

You must complete this section.

Please complete the claims questions for any risk now to be insured under the following insurance covers.

In relation to your professional business activities, are you after reasonable enquiry aware of:
Any shortcoming in your work which may lead to a claim against you.
This includes:

- A shortcoming known to you which you cannot reasonably put right. YES NO
 - A complaint about your work or anything you have supplied which cannot be immediately resolved. YES NO
 - An escalating level of complaint on a particular project. YES NO
- A client withholding payment due to you after any complaint. YES NO
- Any loss from the dishonesty or malice of any employee or self-employed freelancer. YES NO
- Any loss from the suspected dishonesty or malice of any employee or self-employed freelancer. YES NO
- Any matter which may give rise to a claim against your predecessors in business or any past partner, principal, director or employee. YES NO

If you answered YES to any of the above, please provide full details:

Have you or any of your partners or directors at any time either personally or in any business capacity:

1. been declared bankrupt or become insolvent or made any voluntary arrangement with creditors or been subject to enforcement of a judgment debt? YES NO
2. been a partner, a director or had a controlling interest in any company, firm or business entity which has entered into a voluntary arrangement with creditors or been subject to any application for liquidation, administration, receivership or to enforcement of a judgement debt? YES NO

If the answer to 1. and/or 2. above is YES, please give full details on a separate sheet.

Professional Indemnity

Has any claim, whether successful or not been made against you or your predecessors in business or any past or present partner, principal, director or employee (whether previously insured or not)? YES NO

In respect of the following insurance covers:

Internet & Email, Property Buildings, Property Contents, Property Loss of Income, Group Travel, Personal Accident & Illness, General Liability - Public & Products, Employers Liability, Employment Practices Liability

Has any claim or loss, whether successful or not, ever occurred or been made against you or your predecessors in business or any past or present partner, principal, director or employee in respect of any risk now to be insured under the insurance covers listed above (whether previously insured or not)? YES NO

CLAIMS

If YES, please provide full details below:

Date	Details	Amount	Remedial action

Please continue on a separate sheet if necessary.

In respect of the following insurance cover:

Employment Practices Liability

Is there any reason to believe that there are any current facts or circumstances which may result in an employment practices claim being made against you?

YES NO

In respect of the following insurance cover:

Employers Liability

Are you aware after enquiry of any potential injury or disease to an employee, which may give rise to a claim?

If YES, please provide full details:

YES NO

In respect of the following insurance cover:

Directors & Officers Liability

Have any claims ever been made against any past or present director or officer of the company or its subsidiaries?

YES NO

Are you aware after enquiry of any potential claim or shortcoming in the performance of the duties of any past or present Director or Officer which may give rise to a claim?

YES NO

If YES, please provide full details:

Have you ever had any insurance or proposal cancelled, withdrawn, declined or made subject to special terms?

YES NO

If YES, please provide details:

Date	Details



DECLARATION

You must complete this section.

Please read the declaration carefully and sign at the bottom.

MATERIAL INFORMATION

Please provide us with details of any information which may be relevant to our consideration of your proposal for insurance. If you have any doubt over whether something is relevant, please let us have details.

DATA PROTECTION

By signing this Proposal Form you consent to Hiscox using the information we may hold about you for the purpose of providing insurance and handling claims, if any, and to process sensitive personal data about you where this is necessary (for example health information or criminal convictions). This may mean we have to give some details to third parties involved in providing insurance cover. These may include insurance carriers, third-party claims adjusters, fraud detection and prevention services, reinsurance companies and insurance regulatory authorities. Where such sensitive personal information relates to anyone other than you, you must obtain the explicit consent of the person to whom the information relates both to the disclosure of such information to us and its use by us as set out above. The information provided will be treated in confidence and in compliance with the Data Protection Act 1998. You have the right to apply for a copy of your information (for which we may charge a small fee) and to have any inaccuracies corrected.

DECLARATION

I/We declare that (a) this proposal form has been completed after proper enquiry; (b) its contents are true and accurate and (c) all facts and matters which may be relevant to the consideration of our proposal for insurance have been disclosed.

I/We undertake to inform you before any contract of insurance is concluded, if there is any material change to the information already provided or any new fact or matter arises which may be relevant to the consideration of our proposal for insurance.

I/We understand that non-disclosure or misrepresentation of a material fact or matter will entitle Hiscox Insurance Company Limited to avoid this insurance.

I/We agree that this proposal form and all other written information which is provided are incorporated into and form the basis of any contract of insurance.

Signature of Principal/Partner/Director

Date

A copy of this proposal should be retained for your records.

COMPLAINTS

We pride ourselves on providing a first class, reliable and efficient service to all of our customers. Complaints are a key to monitoring our service and wherever possible, we seek to take action to prevent recurrence of a problem.

We define a complaint as any expression of dissatisfaction, whether oral or written, and whether justified or not, about a service or activity provided by the insurance company.

If you have a complaint, please contact your insurance broker in the first instance.

If your complaint cannot be resolved satisfactorily by your insurance broker, please contact our customer services team:

Telephone: 0870 084 3777

Email: customerservices@hiscox.com

Address: Hiscox Insurance Company Limited, 1 Great St Helen's, London EC3A 6HX.