

Chambers Commercial Insurance Proposal

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| Please ensure that you complete all sections of this proposal form providing a full answer to every question. We will seek quotations based on the following Demands & Needs unless you confirm by amendment below   |  |  | | --- | --- | | Overall Cover Requirement | You require coverage for loss or damage to chambers property and contents and also the increased costs  of operation following a loss as well as Liability cover in respect of employees and third parties | | Cost | No cost targets have been identified | | Policy Terms & Conditions | Policy terms and conditions should be those generally commercially available | | | | | |
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| 1. Name to be insured   *e.g. Chambers of Joseph Bloggs QC t/as Downing Street Chambers* |  | |  |
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| 1. Name of any Service Company or Barrister Entity to be included |  | |  |
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| Principal Address: |  | |  |
| Postcode: | |  |  |
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| Year Chambers Established: |  | |  |
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| 1. Please provide addresses of all other offices | | | | |
|  | Location | Address | Person in Charge |  |
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| 1. Number of Tenants/Members |  |  |
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| 1. Number of Door Tenants/Associates etc |  |  |
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| 1. Number of Pupils |  |  |
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| 1. Total Collective Fee Income for all members (current/most recent completed year) | GBP |  |
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| 1. Total Collective Fee Income for all members (forthcoming year estimate) | GBP |  |
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| 1. Approximate Fee Income Percentage Split:   UK | % |  |
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| USA | % |  |
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| Rest of World | % |  |
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| 1. Number of Staff/Employees/Clerks |  |  |
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| 1. Total Estimated Annual Wageroll for all Staff/Employees/Clerks (excluding Employers NI) | GBP |  |
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| 1. Do you employ any (manual) non-clerical staff? | | Yes / No |  |
| If yes, please provide information and wageroll (e.g. property maintenance) | | |  |
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| 1. Limit of Cover Required – Employers’ Liability (Standard cover is GBP£10m) | GBP |  |
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| 1. Limit of Cover Required – Public Liability | GBP |  |
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| 1. Please identify physical property values to be insured   Please note that cover for Wigs and Gowns and Personal Effects are automatically included up to a limit of £2,000 per Barrister | | | | |
|  | Sums/Values to be Insured (total collective values unless specified) | Main Chambers Location | Other Location(s)  Please specify additional locations separately |  | |
|  | Buildings Reinstatement Cost (if they are owned, or if you are responsible for insuring them) | GBP | GBP |  | |
|  | Landlords Fixtures and Fittings (if you are responsible for insuring them) | GBP | GBP |  | |
|  | Tenants Improvements | GBP | GBP |  | |
|  | General Office Contents (excluding items below) | GBP | GBP |  | |
|  | Legal/Law Libraries | GBP | GBP |  | |
|  | Fine Art/Valuables (total value) | GBP | GBP |  | |
|  | Fine Art/Valuables (value of highest single item) | GBP | GBP |  | |
|  | Computer & Electronic Equipment (Chambers based) | GBP | GBP |  | |
|  | Laptops & Electronic Equipment used away from Chambers  UK      Europe       Worldwide | GBP | GBP |  | |
|  | Other (please specify) | GBP | GBP |  | |
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| 1. Do you require Terrorism cover? | Yes / No |  |
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| Property to be Insured: Additional Information | | |
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| 1. Property/Premises Physical Information. Can you confirm that Chambers meets the following requirements: | | | | | |
| 1. Is the electrical wiring at the premises is inspected every five years by an NICEIC or ECA approved electrical contractor? | | Yes / No | |  | |
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| 1. Are there are an adequate number of fire extinguishing appliances at your premises? | | Yes / No | |  | |
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| 1. To the best of your knowledge, the premises have not been affected by flooding, and are not within 250 metres of any water source | | Yes / No | |  | |
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| 1. Are the business premises constructed with walls of brick, stone or concrete and roofed with slates, tiles, concrete, profile metal or any other non-combustible material? | | Yes / No | |  | |
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| 1. Does Chambers meet the following Minimum Security Requirements: | | Yes / No | |  | |
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| The physical security measures at your business premises comply with the following criteria and all devices are put into full and effective operation whenever the premises are closed for business or left unattended:  1. the final exit door is secured by:  a. a mortice deadlock conforming to or superior to BS3621; or  b. a rim automatic deadlock conforming to or superior to BS3621; or  c. a key-operated multi-point locking system having at least three locking bolts.    2. any other external door or internal door providing access to any part of the building not occupied by you, which is not officially designated a fire exit by the local fire authority, is secured by:  a. a locking device specified in 1 above; or  b. by two key-operated security bolts to engage the door frame.    3. any other external door or internal door which is officially designated a fire exit by the local fire authority is secured by:  a. a panic bar locking system incorporating bolts which engage both the head and sill of the door frame; or  b. 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 or skylights accessible from roofs, balconies, fire escapes, canopies, downpipes and other features of the building are:  a. secured by means of a key-operated locking device; or  b. permanently screwed shut;  c. applicable only if option D or E is selected:    5. The office is protected by an intruder alarm, installed by a member company of NSI (National Security Inspectorate) and is connected to a central station by means of BT RedCare (or equivalent).  If necessary, please provide additional information below: | | |  | |
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| Business Interruption Cover Required – please select ONE option | |  |
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| 1. Increased Costs of Working (ICOW) | Yes / No |  |
| “The additional costs and expenses reasonably incurred (with the insurers consent) in order to continue the operation of chambers or minimise your loss of income during the indemnity period limited to the reduction in income or gross profit saved” | |  |
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| 1. Full Loss of Revenue | Yes / No |  |
| “Insuring the full fee income of chambers – and thus the loss of income (subject to costs saved) as a result of any insured loss” | |  |

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| 1. Business Interruption Sums Insured – ICOW only | | |
| 1. Increased Costs of Working | GBP |  |
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| 1. Required Indemnity Period (months) | months |  |
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| 1. Business Interruption Sums Insured – Full Loss of Revenue (leave blank if not required) | | |
| 1. Gross Profit Sum Insured (Fee Income less Chambers expenses) | GBP |  |
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| 1. Required Indemnity Period (months) | months |  |
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| Additional Information or other Covers required (e.g. Rent Payable, Specified All Risk items) | | |
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| Current Insurer |  |  |
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| Current Renewal Date |  |  |
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| Existing or Target Premium | GBP |  |
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| **Important Notice - Material Facts**  All material facts must be disclosed. Failure to do so could invalidate the policy. A material fact is one that is likely to influence an insurer in the acceptance and assessment of this application. If you are in any doubt as to whether a fact is material then it should be disclosed to the insurer. If any changes in any material fact arise during the period of insurance cover please provide TLO Risk Services with details.  **Data Protection**  Your information may be used for the purposes of insurance administration by the insurer, its associated companies and agents and your intermediary. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the compliance with any regulatory rules/codes. Your information may also be used for offering renewal, research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. If you provide information about another person, in doing so you confirm that they have given you permission to provide it to insurers and for insurers to be able to process their personal data (including any sensitive personal data) and also that you have told them. In assessing your application now or at renewal, an insurer or its agents may undertake checks against publicly available information (such as electoral roll, county court judgements, bankruptcy orders or repossessions). Similar checks may be made in assessing any claims made. Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators). In the case of personal data, with limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you.  **Credit Searches and Accounting**  In assessing your application, to prevent fraud, check your identity and to maintain its policy records, an insurer may search files made available to it by credit reference agencies who may keep a record of that search. The insurer may also pass to credit reference agencies information it holds about you and your payment record. The information will be used by other credit lenders for making credit decisions about you and the people with whom you are financially associated for fraud prevention, money laundering prevention and for tracing debtors.  The insurer may ask credit reference agencies to provide a credit scoring computation. Credit scoring uses a number of factors to work out risks involved in any application. A score is given to each factor and a total score obtained. Where automatic credit scoring computations are used by the insurer, acceptance or rejection of your application will not depend only on the results of the credit scoring process.  **Sensitive Data**  In order to assess the terms of the insurance contract or administer claims that arise, the insurer may need to collect data that the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this application you will signify your consent to such information being processed by the insurer or its agents. |

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| **Declaration**  I/We understand that the information I/we provide and seen throughout will be used in deciding the price charged by the Insurer for the risk and whether the Insurer will accept the application. I/We declare that I/we have informed the Insurer of all facts which are likely to influence the Insurer in the acceptance or underwriting of my/our insurance. I/We declare that to the best of my/our knowledge or belief the particulars and statements given in this application and any other documentation and information provided in connection with this application is true and complete and this application, declaration, documentation and information shall be the basis of the contract between myself/ourselves and the Insurer. I/We accept that if I am/we are in doubt whether any fact may influence the Insurer I/we should disclose it.  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 Chambers. After full enquiry, I/We also confirm that I/We have disclosed all information and material facts that may alter the insurers view of the risk, or affect their assessment of the exposures that 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 | | | | |
| Signed: |  | Date: |  |  |
|  |  |  |  |  |
| Printed: |  | Position: |  |  |
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