



COX MAHON  
SPECIALIST INSURANCE BROKERS

# Professional Indemnity Insurance *for Solicitors*

PROFESSIONAL INDEMNITY PROPOSAL FORM 2023



## SOLICITORS 2023

Please ensure that you complete all sections of this proposal form providing a full answer to every question. A Principal of the Practice must sign and date this form along with any separate sheets. Please include with this form a sheet of your current headed notepaper, which can also be used to supplement areas where you may have insufficient space to answer a question. If you are in any doubt as to whether particular information should be disclosed you should provide that information to insurers. You must make a fair presentation of your risk to insurers when completing this form and at inception, renewal and whenever you request changes to your policy. This means that you must tell Insurers about all facts and circumstances which may be material to the risks covered in a clear and accessible manner and must not misrepresent any material facts. A material fact is one which would influence insurer's acceptance or assessment of the risk. If you have any questions or queries when completing this form, then please do not hesitate to contact us.

1) Full Name of Practice:		
Principal Address:		
Postcode:		
SRA Registration Number:		
Main Office Telephone Number:		
Date Established:		
Website Address:		
Primary Contact Details (E-mail and Telephone):		
2) Is your practice an LLP or a Company registered with Companies House	Yes	No
3) Where your firm is a Partnership or LLP are any of the Partners/Member Limited Liability entities	Yes	No
4) Do you have any other offices, trading styles or entities other than those listed above, for which you are seeking cover?	Yes	No
<p>If Yes, please list addresses on a separate sheet together with the name of the supervising Principal in each case. If there is no resident Principal/Partner/Member/Director at any of these offices please identify the office concerned and explain how the office is supervised.</p>		
<p>5) List, using a separate sheet if necessary, the names of all Prior Practices to which this practice has become a Successor Practice in the last 15 years and any names that the practice has previously traded as.</p>		
Name of Practice	Date Established	Date of Succession
6) Have any of the firms listed above reported any circumstances or claims in the past five years ?	Yes	No
<p>If Yes, please provide copies of claims information from Participating Insurers or the Assigned Risks Pool for all circumstances and claims reported since 01.10.2013</p>		

7) In the last 6 years have you merged with or acquired any firm that purchased run-off cover prior to the merger or acquisition, with the result that you are not the Successor Practice to that firm?				Yes				No										
If Yes, provide details including the name of the firm, their last completed proposal form and proof of run-off cover on a separate sheet																		
8) Is your firm licenced as an Alternative Business Structure.				Yes				No										
9) Is the Practice considering becoming an Alternative Business Structure within the next 12 months? (Tick one box only)				Yes				No				N/A						
If Yes, provide details of all proposals as currently known & a copy of any application form and documentation submitted to the SRA																		
10) Please provide the information requested for every Principal, Assistant and Consultant who will be employed by your Practice as at the inception date of this policy. If anyone listed is a Registered Foreign Lawyer or Registered European Lawyer, please note RFL or REL alongside their status. If you are a newly established practice please enclose a CV for every Principal/Partner/Member/Director in your practice and your Business Plan and Cash Flow Forecast. Please provide a CV for every Principal who has joined within the last 12 months.																		
Title	Full Name	Date of Birth	Status Principal/Partner/ Member/Director/ Assistant/Consultant	Full/Part Time	Roll Number	Year of Admission	Place Qualified											
11) Are any Principals or other fee earners also Principals, fee earners or employees of other law practices or any businesses? If yes please provide details on a separate sheet.					Yes							No						
12) Do you have any Non-Solicitor/Corporate Principals/Members/Directors or Partners working in your firm?					Yes							No						
If yes, on a separate sheet, please provide information on every individual, including , Title, Full Name, Date of Birth, Role (eg HR/IT/ Finance Director/Barrister/Legal Executive/Licensed Conveyancer etc) Fee Earner, or not, Full or Part Time details and Regulatory Body																		
13) Do all Principals devote all their time to the business of the practice? If No, provide details:					Yes							No						
14) Number of Partners, Principals or Members																		
Full time				Part Time														
15) Number of non-solicitor fee earning staff including Trainee Solicitors																		
Full time				Part Time														
16) Number of all other staff including secretarial																		
Full time				Part Time														

17) Total number of Assistants, Associates and Consultants					
Full time		Part Time			
18) Does the practice outsource any legal, secretarial, or other work?			Yes	No	
If Yes, please provide details including whether your outsourcing arrangements are fully compliant with the Code of Conduct					
Practice Fee Income					
19) Total Gross Fee Income Please provide gross fee income (including disbursements/fees payable to others but excluding VAT), for the last four accounting periods, plus an estimate for the current accounting period					
Accounting Period (month)		to		(month) (Please insert financial year)	
Gross fees payable by clients in respect of work done	Current Year Estimate	Last Completed Accounting Period 20	Previous Year 20	Previous Year 20	Previous Year 20
a) England and Wales, excluding Fees declared in Section d) below					
b) USA and its territories and possessions and/or Canada					
c) Elsewhere excluding USA and its territories and possessions and/or Canada (specify countries on a separate sheet)					
d) England and Wales or elsewhere for persons, companies firms or organisations domiciled in the USA or its territories and possessions and/or Canada (Please provide full details of these clients and indicate whether the work undertaken is under US or UK law, or Canadian Law)					
Total Fee Income					
20) Do you have any US domiciled interests to be insured under this policy?			Yes	No	
For example – Having a US office that is a subsidiary of a UK parent, or having US registered address, would count as having a US domiciled interest, whereas providing services to a US client from a UK office (even if it requires you to visit the US) would not.					
21) In any year in the past three years, has any one client or group of clients or any referral source generated 20% or greater of your annual fees If yes please provide full details on a separate sheet			Yes	No	
22) Please state the percentage of Gross Fees arising from the following market sectors (totalling 100%):					
Public Quoted Companies (takeover, merger & Share issue work only)					
Merchant Banks, Finance Houses, Hire Purchases, Credit Sales and other concerns providing Finance (other than Building Societies)					
Property Developers or Property Investment Companies (including their commercial conveyancing)					
Subprime Lenders					

Insurance Brokers, Insurance Companies, Underwriting Agencies and similar organisations (other than handling of claims under insurance policies)				%
All Other Clients				%
Total				%
23) Has the practice, or any prior practice ever provided management services or investment advice to any entertainment clients or sporting professionals? If Yes, please provide full details on a separate sheet	Yes	No		
24) Has the practice, or any prior practice ever accepted instructions for any class actions or group litigation? If yes please provide details on a separate sheet	Yes	No		
25) Please provide the percentage of gross fees allocated to each area of practice in the last three complete accounting periods				
Area of Practice	Last Completed Period %	Previous Period %	Previous Period %	
Administering oaths, taking affidavits and notary public				
Agency advocacy				
Acting as an arbitrator, adjudicator and mediator				
Children, mental health tribunal and welfare				
Commercial litigation				
Commercial/Corporate work (excluding work related to public companies)				
Commercial/Corporate work for public companies (Please provide full details on a separate sheet)				
Conveyancing – Commercial				
Conveyancing – Residential				
Criminal law				
Debt Collection – Low Risk <£10,000				
Debt Collection – other than above				
Defendant litigious work for insurers, including defendant personal injury work				
E-Commerce and/or Information Technology work (Please provide full details on a separate sheet)				
EC Competition Law and Human Rights Law (Please provide full details on a separate sheet)				
Employment – contentious				
Employment – non-contentious				
Environmental				
Financial advice and services where your practice has opted into regulation by the FCA (Please complete FS Questionnaire)				
Financial advice and services regulated by the SRA				
Immigration				
Intellectual property trademark and copyright – including patent (Please provide full detail on a separate sheet)				
Landlord and Tenant				
Lecturing and related activities and expert witness work				
Litigious work other than given in any other category (Please provide a breakdown on a separate sheet)				
Marine Law – Litigious (Please provide full details on a separate sheet)				
Matrimonial/Family				
Mergers & Acquisitions including Management Buy-outs and Buy-ins (Please provide full details on a separate sheet)				

Area of Practice	Last Completed Period %	Previous Period %	Previous Period %
Non-Litigious work other than given in any other category (please provide a breakdown on separate sheet)			
Offices and appointments			
Parliamentary agency			
Personal Injury (Claimant)			
Personal Injury (Defendant)			
Probate and estate administration			
Property management, valuations and real estate agency			
Town and country planning			
Wills, trusts and tax planning (Please provide full details on a separate sheet)			
Total (Should total 100%)			
26) Is the work split provided above different to the make up over the previous three years or are any substantial changes in the percentage amounts shown above anticipated during the next 12 months? If Yes please provide details on a separate sheet	Yes	No	
<b>Commercial Work</b>			
27) In respect of commercial work, please provide gross fee income for the last accounting period from:			
Area	Gross fees: Non-public companies	Gross fees: Public companies	
Mergers and Acquisitions / Disposals			
Debt issuance/repurchase/securitisation			
Issue of new Shares / Rights Issues / Repurchase of Shares			
Project financing			
Pension schemes			
Tax			
Insolvency			
Regulation/Compliance			
Other (please specify)			
<b>Tax Mitigation</b>			
28) Have you been involved with or introduced any clients(s) to any scheme or vehicle designed to avoid or mitigate tax or other duty?	Yes	No	
<b>Leasehold Properties</b>			
29) Does the firm have controls in place to ensure all new build or refurbished leasehold properties with escalating ground rents are reported to lenders and buyers? If Yes, provide details:	Yes	No	

30) Please estimate the number of transactions with escalating ground rents since 2007?						
31) Please estimate the number of transactions involving the governments "Help to Buy" scheme the Firm or any prior practice have undertaken in the last 6 years						
<b>Personal Injury and Claimant Litigious Work</b>						
32) Please advise your current Personal Injury work by percentage						
Clinical Negligence						%
Occupational Disease						%
All Other Personal Injury eg (RTA, Employers/Public Liability etc)						%
How many open claimant personal injury cases does your practice currently have?						%
What was your average personal injury settlement over the last 3 years					£	
What was your highest personal injury settlement over the last 3 years					£	
33) Please estimate the percentage of personal injury work (claimant) you currently have in each of the following categories						
Small Claims		%	Fast Track		%	Multi Track
					%	
34) Please estimate the number of Personal Injury cases you currently have where the expected settlement exceeds £250,000						
35) Please state the number of fee earners in your practice who undertake or who have undertaken Personal Injury work						
				Last Completed Accounting Period	Previous Period	Previous Period
Principals/Solicitors						
Other qualified fee earners						
Non-qualified fee earners						
36) Have your files been audited or has an audit been proposed by any underwriters or funders. If Yes, please provide full details, including copies of all correspondence relating to any audit or proposed audit on a separate sheet					Yes	No
37) Do you receive, or have you received any time in the last three years, any commission or other financial incentive from any insurer? If Yes, please provide full details on a separate sheet					Yes	No
Please provide a copy of the standard letter that you have been advising clients about the choice of funding options available and the impact of these options						
38) Do you use any particular provider for expert reports in more than 20% of your cases? If Yes, please provide full details, including identity of provider, percentage of cases and background to the level of instructions on a separate sheet.					Yes	No
39) Have you ever conducted any work for, or on behalf of any referral network, trade union, claims management company or promotional group?					Yes	No

Conveyancing		
	Highest	Average
40) Please provide details of the highest and average residential value in the last 12 months		
41) Please provide details of the highest and average commercial value in the last 12 months		
42) In the last six years has the firm or any prior practice acted for either a developer/ investor or purchaser(s) in relation to multiple (more than 5) transactions in the same development (including multiple phases of a single development)?	Yes	No
43) Have you acted for a single buyer purchasing multiple properties during the last 6 years. If yes to either of the above please provide further details below:	Yes	No
44) Has your Firm be asked by a lender to agree to more onerous terms and conditions than provided for in the CML Handbook? If Yes, provide details:	Yes	No
Wills and Probate Work		
45) Is the practice a member of the Certainty Will Register and does the Practice utilise their will search service? If no, how does the Practice ensure the will they are provided with is definitely the final will?	Yes	No
Practising Certificate		
46) Has any fee-earner or former Partners in the practice over the past 10 years:		
a) Ever been refused a practising certificate?	Yes	No
b) Ever been granted a conditional practising certificate?	Yes	No
c) Ever been reprimanded, fined or otherwise sanctioned by the Solicitors Disciplinary Tribunal?	Yes	No
d) Had an award made against him or her by the Legal Ombudsman or by the former LCS, CCS or OSS or entered into any regulatory settlement agreement with the SRA	Yes	No
e) Practised in a firm subject to an investigation/intervention by the Law Society or SRA (Inc LCS, OSS or CCS)	Yes	No
f) Been convicted of (or charged with but not yet tried for) any criminal offence involving fraud or dishonesty	Yes	No
g) Been investigated by any regulatory body other than the Law Society or SRA (eg FCA, Council of Licenced Conveyances, ILEX)?	Yes	No
h) Been (or is currently) the subject of an independent Voluntary Arrangement (IVA) or other arrangement	Yes	No
47) Has the firm been subject of a monitoring visit from the Law Society or Solicitors Regulation Authority in the last three years	Yes	No
48) Has the firm ever been the subject of any visit or enquiry from the Forensic Investigation Unit of the Law Society or Solicitors Regulation Authority or has notice of any proposed visit or enquiry been given?	Yes	No



49) Has the firm engaged in discussions or correspondence with the SRA at any time within the last 12 months regarding concerns about the financial stability of the firm or self reported to the SRA over the past 5 years?	Yes	No
50) Has the firm ever taken over an intervened firm or acted as an intervening agent appointed by The Law Society or SRA?	Yes	No
51) Has any individual currently employed by the Firm, or employed by the Firm at any time in the last ten years been a Principal in a solicitors practice or a partner or director in any business venture which was subject to a civil or criminal judgement or a petition for bankruptcy or entered into any voluntary insolvency arrangement?	Yes	No
If you have answered yes to any of the above questions, please provide full details on a separate sheet and include a copy of all reports and relevant correspondence issued by the SRA, Legal Ombudsman, the former LCS, CCS or OSS, Forensic Investigation Unit, Disciplinary Tribunal and/or any regulatory body		
<b>Risk Management</b>		
52) What Legal Services Commission Quality Mark or other quality standards is your firm currently accredited with? eg CQS, LEXCEL or ISO9001		
53) If LEXCEL accredited, please provide date of accreditation		
54) Has a Legal Services Commission Quality Mark ever been withdrawn? If yes, please provide details	Yes	No
55) Does the practice hold any membership of any specialty Law Society group? If yes, please provide details	Yes	No
56) Does the Firm carry out full recruitment checks in respect of all employees and principals, including the taking up of written references, questions about an individual's claims record and enquiries as to whether they have any disciplinary record with, inter alia, any regulatory department of the Solicitors Regulation Authority or any other recognised body?	Yes	No
57) Does the practice have a formal Performance Management System in place, which evaluates (at least annually) all solicitors and other legal staff? If no, please provide full details of the appraisal system	Yes	No
58) Does the practice have a Management Structure in place?	Yes	No
59) Does a designated Supervisor or Partner check all incoming post?	Yes	No

60) Does the practice carry out regular audits/reviews and formal file closure on all active files (including Partners casework)? If yes, how many files are audited, how often, and by whom	Yes	No
61) Does the practice have a time recording system?	Yes	No
62) Does the practice have a Standard Quality and Risk Management Procedure in place which is regularly reviewed and circulated?	Yes	No
63) Does the practice have documented procedures in place for client vetting and identifying conflicts of interest?	Yes	No
64) Who is authorised to give undertakings on behalf of the practice?		
65) Who is entitled to authorise payment from the practice's client account?		
At what threshold are two signatures required to authorise payment from client account?		
66) Has the practice ever provided Professional Services for any client in which at the time the practice, or any Principal/Partner/Member/Director, held a partnership/directorship or exercised any other financial or controlling interest?	Yes	No
If yes, are these services always carried out by Principal/solicitor other than the Principal connected with the client? If no please provide full details on a separate sheet	Yes	No
67) Does the practice make regular checks to ensure that the diary system in which all key dates are entered is being adhered to and the system caters for absenteeism?	Yes	No
68) Does the practice have and use a written retainer and engagement letter that complies with SRA Rule 2?	Yes	No
69) Please confirm that Partners/Supervisors monitor and/or authorise the giving of all solicitors' undertakings and these are always confirmed in writing and recorded on file?	Yes	No
70) Do you have a formal Money Laundering Policy and has training been provided to all Partners and Staff? If no please provide full details on a separate sheet	Yes	No
71) Has there been any changes to the internal management structure of the practice in the past three years? If yes please provide full details on a separate sheet	Yes	No
72) What is the average number of files per Fee Earner?		
73) How often in the client account taken to trial balance?		
74) Please state the largest fee charged in the last 12 months?	£	
75) Please state the average fee charged in the last 12 months	£	

76) Have you ever been involved with or introduced any client(s) to any land bank investment schemes? If yes, please provide details on a separate sheet		Yes	No
77) In the last six years has the SRA qualified the practice's accounts or has the practice been the subject of any inquiry or investigation as a result of breach of Solicitors Accounts Rules? If yes please provide full details on a separate sheet		Yes	No
78) Does the practice always receive written confirmation when money is transferred electronically? If no please provide full details on a separate sheet		Yes	No
79) Please confirm the largest total fee that you have charged in the last three years?		£	
80) Please confirm the average fee that you have charged in the last three years?		£	
81) Please identify the highest 3 fee earners in the Firm for the last 2 years, the fees billed by each, and the area of practice			
Current Year	Name	Fees	Area of Practice
1			
2			
3			
Prior Year	Name	Fees	Area of Practice
1			
2			
3			
82) Has the total Partner/Principal drawings or Members/Directors remuneration exceeded the firm's net profit in any of the last 3 years?		Yes	No
83) Has any organisation or person who was not at the time a Partner in the practice ever exercised a controlling or financial interest in the practice?		Yes	No
84) Does the practice provide legal services via the Internet or transact business via Internet forums?		Yes	No
85) Does the practice have an e-mail or Internet Security Policy? If no please provide full details of alternative security measures on a separate sheet		Yes	No
86) Please provide the Name and Status of the person nominated as the following in your firm:			
	Name	Status (e.g. Partner)	
Risk Management Officer			
Compliance Officer for Legal Practice			
Compliance Officer for Finance and Administration			
Fraud Prevention and Cyber Risks			
87) Do you have procedures and conduct training to identify and combat fraud?		Yes	No
88) Do you have risk controls in place which mandate that			
a) Personnel must never disclose to anyone their security details (passwords, codes, usernames etc.) by any means regardless of the apparent authority of the person requesting the details		Yes	No
b) Exchange of bank details for payments to or from the firm must be made at the outset of a transaction, preferably when meeting the client, where the risk of fraud and restrictions on future changes to bank details can be fully explained		Yes	No
c) Changes to bank details must not be accepted by remote means(eg by email or telephone) apart from in exceptional circumstances and only when it has been validated that those changes have been made by your client		Yes	No

d) Payments from clients account(s) must be set up by one person and independently verified/authorised by another against original client bank account name, number and sort code, before funds are transferred	Yes	No
e) Do you use a FastPay type service	Yes	No
If yes, in respect of client account transfers what is the maximum individual or batch amount that can be made on a Fast-Pay type service without independent verification before transfer	£	
89) Do you subscribe to anti-virus software including antivirus, anti-spam and firewall software which detects, removes and protects against other forms of malware, including spyware and adware. Is it all up to date and regularly patched. If Yes, provide details:	Yes	No
90) Do you have the Governments Cyber Essentials or Cyber Essential Plus certificates or are you working towards this.	Yes	No
91) Do you encrypt electronic communications?	Yes	No
92) Do you outsource any information technology services including data storage/cloud computing?	Yes	No
If Yes, do you have a written contract in place with such providers?		
<b>Financial Accounts</b>		
93) Please confirm the total fees outstanding to your practice as at the date of this application	£	
94) What percentage of this amount was billed more than 90 days ago	%	
95) What is the total unbilled work in progress as at the date of this application	%	
96) Does the firm currently have an overdraft facility?	Yes	No
If Yes, what is the balance owing as at the date of this application?	£	
97) Does the firm have any loans or other borrowing from a third party?	Yes	No
If yes, what is the amount owing and for what purposes were the funds raised		
If Yes, what is the balance owing as at the date of this application?	£	
98) Has the firm given any undertaking or guarantees in respect of professional practice loans to principals acquiring an interest in the firm?	Yes	No
Please provide a copy of the last two completed annual accounts for the practice		

## Claims and Circumstances

99) Has your Practice, or any Prior Practice, reported any circumstances, incidents or claims to Qualifying Insurers, or the Assigned Risks Pool in the last six years

Insurance Year	Yes	No
2016 – 2017		
2017 – 2018		
2018 – 2019		
2019 – 2020		
2020 – 2021		
2021 – 2022		

If yes, to any of the insurance years, please provide with this form claims information from other Qualifying Insurers or the Assigned Risks Pool for all circumstances or claims reported within the last full six years by your practice or any practice to which you are a successor practice.

100) Have any circumstances, incidents or claims reported by your Practice or any Prior Practice arisen as a result of dishonesty of any Principal/Partners/Director/Member or employee of the practice?

Yes No

If Yes, provide details of all circumstances including how the matter was resolved and the procedures/processes in place to avoid a re-occurrence

101) After making full enquiry of all Principals/Partners/Members/Directors, Senior Management and employees in your practice, are you aware of any circumstances or claims that you have not reported to, or which have not been accepted as a notification by your current or any prior insurers? If Yes, provide details on a separate sheet

Yes No

102) After making a full enquiry of all Principals/Partners/Members and Directors, are you aware of any circumstances or claims which have arisen out of the work of any Principals/Partners/Members and Directors in previous employment? If Yes, provide details on a separate sheet		Yes	No
Please note that you have an obligation under your current Professional Indemnity Insurance policy to notify these matters to your current Insurer and we shall ask you to confirm that you have done so before cover can be put in place			
Requested Cover			
103) For what limit(s) of indemnity do you require terms?	£	£	£
104) Excess Options	£	£	£
105) Do you require an aggregate excess? If yes, at what level		Yes	No
106) Has your Practice, any prior Practice or any of your Principal's previous practices ever been insured through the Assigned Risks Pool? If Yes, provide details on a separate sheet		Yes	No
107) Has any qualifying insurer refused to offer your Practice, any prior Practice, or any of your Principal's previous practices terms for professional Indemnity Insurance. If Yes, provide details on a separate sheet:		Yes	No
108) Has the firm or any prior practice of any present or former Principals/Partners/ Members / Directors/Consultants or Employees thereof ever failed to meet any insurance premium, run-off premium or excess contribution in full or in part when requested including any instalments due to premium finance companies in respect of such payments? If Yes, provide details on a separate sheet		Yes	No
109) Are there any matters notified by your Firm (or any predecessor Practice) to participating insurers or the Assigned Risks Pool in respect of which rights have been reserved or the notification declined?		Yes	No
Additional Business Risks			
With a view to conducting a full review of your insurance programme and ensuring that all business risks are adequately covered. We would recommend, as a minimum, that the following covers be considered and would be happy to provide quotations for review			
Policy Type	Currently Arranged	Renewal Date	
Office Package including Employers and Public Liability	Yes No		
Directors and Officers Liability	Yes No		
Cyber Liability	Yes No		
Additional Information			

## 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 General Data Protection Regulations define 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.

## DUTY OF FAIR PRESENTATION

Under English Law, you owe a duty of disclosure to the insurer which includes your duty to make a fair presentation of the risk. A "fair presentation" is one

- which clearly discloses all material circumstances which the insured's Senior Management, including persons responsible for the insured's insurance, know or ought to know following a reasonable search or which is sufficient to make the insurer ask questions of the risk. A circumstance is material if it would influence an insurer's judgement in determining whether to take the risk and, if so, on what terms. If you are in any doubt whether a circumstance is material we recommend that it should be disclosed.
- which discloses information in a manner which is clear and accessible to a prudent insurer (ie no "data dumping")
- in which every material representation as to a matter of fact is substantially correct and every material representation as to a matter of expectation or belief is made in good faith.

Failure to disclose a material circumstance may entitle an insurer to:

- in some circumstances, avoid the policy from inception and in this event any claims under the policy would not be paid;
- impose different terms on your cover; and/or
- proportionately reduce the amount of any claim payable

This duty applies:

- before your cover is placed;
- when it is renewed; and
- at any time that it is varied

Your policy wording may also provide that this duty continues for the duration of the policy.

YOU SHOULD CONTACT US IMMEDIATELY FOR ASSISTANCE IF YOU ARE UNSURE WHETHER INFORMATION MAY BE MATERIAL, OR IF IT COMES TO YOUR ATTENTION THAT YOU MAY NOT HAVE DISCLOSED FULL AND ACCURATE INFORMATION.

## SENIOR MANAGEMENT

"Senior Management" means in accordance with the Insurance Act 2015: those individuals who play significant roles in the making of decisions about how the insured's activities are to be managed or organised. Under Section 4 of the Insurance Act 2015 an Insured must disclose all material circumstances known to its "senior management" and those persons responsible for the Insured's insurance

## DECLARATION

We declare that to the best of our knowledge or belief that the particulars and statements given in this proposal form are true and complete and this application, declaration and information shall be the basis of the contract between ourselves and the insurer

We declare that we have informed the Insurer of all facts which are likely to influence the Insurer in the acceptance or assessment of the insurance. We accept that if we are in doubt whether any fact may influence the insurers, we should disclose it.

We agree that we have a continuing obligation to notify insurers of any material matters during the currency of the policy.

We accept that any deliberate misrepresentation of facts declared on this proposal form may be referred to The Legal Complaints Service. I consent to Cox Mahon Limited collecting my details to send me information and/or an Insurance Quotation.

Signed:		Date:	
Printed:		Position:	

(Signing this form does not bind the Proposer to complete the insurance)

## DOCUMENT CHECKLIST

Before posting, please ensure that you have included the following documents:

Document	Tick	Document	Tick
This form fully completed, signed and dated		A sheet of your Practice's HEADED paper & 2 years audited accounts	

And if applicable:

Full details of claims and circumstances reported to Qualifying Insurers or the Assigned Risks Pool		If you are a newly established practice, a CV for every Principal/Partner/Member/Director or the practice and your Business Plan and Cash Flow Forecast	
A copy of all reports issued by the SRA, the former LCS/CCS/OSS, Forensic Investigation Unit, Legal Ombusman, Disciplinary Tribunal and/or any other regulatory body		Additional information on separate sheet(s)	

We recommend that you should keep a record, including copies of letters and this proposal form, of all information supplied to us for the purposes of entering into this contract.