

Solicitors' Professional Indemnity Insurance Proposal Form

This form contains electronically enabled form fields, so you can easily complete it online and submit it using the button at the end of the form. Or, if you prefer, you can print this form and complete it by hand.

1. Name and address(es) of Practice (please indicate all office addresses and all practising titles):

Tel no: Fax no:

E-mail address: Website:

Solicitors Regulation Authority Registration Number: Date Firm established:

Is there a resident Principal in each branch office? Yes No

If no, please advise how that office is supervised:

2. (a) is your Practice a Limited Liability Partnership or a Company registered at Companies House? Yes No

(b) Is your Practice licensed as an ABS or has it registered its intent to convert to an ABS? Yes No

If yes, please provide details:

3. Is the Practice accredited with LEXCEL? Yes No

4. (a) Please provide details of any Practice and/or Partner where you are deemed to be the successor Practice (as defined by the Law Society's minimum terms).

Name of Prior Practice	SRA ID Number	Established Date	Succession Date	If the succession date is after 1 Oct 2010, was run off cover purchased for Prior Practice	No. of fee earners joining the Practice
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(b) Except as detailed above, has the Practice ever assumed responsibility (either voluntary or by application of the successor Practice rules) for the past liabilities of any other firm or individual?

Yes No

(c) Does your Practice notepaper, website, or other marketing material or premises signage refer to any Practice other than those detailed in questions 1 of 4 (a)?

Yes No

(d) Have any of the Practices listed in 4 (a) reported any circumstances or claims in the last six years?

Yes No

(e) Has the Practice acted as an intervening agent appointed by the Law Society and/or taken over an intervened firm and/or handled files from an intervened firm in the last six years?

Yes No

(f) Where you have taken on Partners from other Practices please describe the steps you have taken to ascertain whether or not your Practice becomes a Successor Practice to any other firm.
If yes to (b), (c), (d) or (e) please provide full details together with your response to (f) if appropriate (if further space needed blank notes pages can be found at the end of the document).

5. (a) Details of all Solicitors (Partner/Principal, Assistant or Consultant):

Title	Full Name	Date of Birth	Status	Full or Part Time	SRA ID Number	Year of Admission
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(b) Non-Solicitor Principals: Please provide all information requested for every non-solicitor Principal, Member, Director or Partner:

Title	Full Name	Date of Birth	Role	Fee Earner Y/N	Full or Part Time	Regulatory Body
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(c) Do any Principals or other fee earners also work for any other law firms of businesses?

If yes, please provide full details on notes pages at the back of this document.

Yes No

(d) Does the Practice or any Partners, Members or Directors exercise control/financial interest in any company or organisation for which the Practice undertakes work?

If yes, please provide full details on notes pages at the back of this document.

Yes No

(e) Does any outside individual or company have any financial or business interest in your firm?

If yes, please provide full details on notes pages at the back of this document.

Yes No

(f) Please provide the names of the person(s) nominated as the COLP, COFA and the MLRO and the date they joined the Practice:

Full Name	COLP	COFA	MLRO	Date Joined
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(g) Please provide the name of the person responsible for risk management in your Firm:

Full Name	
Status	
E-mail	

6. (a) Other Staff Numbers:

Non- Solicitor Full Time Fee Earners		Registered European or Foreign Lawyers	
Non-Solicitor Part Time Fee Earner		All other staff (incl. secretarial)	

(b) Is the Practice planning any decrease in the total number of staff detailed above other than through ordinary retirement within the next 12 months?

If yes, please provide full details on notes pages at the back of this document. Yes No

(c) Please provide all information requested for anyone who has previously been a Principal, Partner, Member or Director registered in the Practice since 1st October 2005 or since inception of the Practice, whichever is the later. If any person listed is a Registered Foreign Lawyer or a European Lawyer, please note RFL or REL alongside the Roll Number.

Title	Full Name	Date became Principal/Member Director	Date ceased to be Principal/Member Director	E/NE	Full/Part Time	Date Qualified	Roll No
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7. (a) Please provide gross fee income for the last five completed accounting periods and an estimate of gross fee income for the current accounting period, from your clients in the following territories:

	Date	UK	USA/Canada	Elsewhere	Total
Estimated Current Year		£	£	£	£
Last Completed Year		£	£	£	£
Prior Completed Year 1		£	£	£	£
Prior Completed Year 2		£	£	£	£
Prior Completed Year 3		£	£	£	£
Prior Completed Year 4		£	£	£	£

(b) Have you performed any work in the last five years in the UK or elsewhere for persons, companies, firms or organisations based in the USA or its territories or possessions or Canada?

If yes, please provide full details on notes pages at the back of this document. Yes No

(c) Is the Practice represented in any way in the USA or its territories or possessions, or Canada?

If yes, please state how and provide full details on notes pages at the back of this document.

Yes

No

8. (a) Please provide the percentage of gross fees allocated to each area of Practice in the last three completed accounting periods. If you are a new Practice, estimate percentages for the coming year rounded to the nearest whole percent.

	Last Completed Year	Prior Year (-1)	Prior Year (-2)
1. Administering oaths, taking affidavits and notary public	%	%	%
2. Agency advocacy	%	%	%
3. Acting as an arbitrator, adjudicator or mediator	%	%	%
4. Children, mental health tribunal and welfare	%	%	%
5. Commercial litigation	%	%	%
6. Commercial/corporate work (excl. work related to public companies) Please complete section 8 (b) i	%	%	%
7. Commercial/corporate work for public companies Please complete section 8 (b) ii	%	%	%
8. Conveyancing– commercial (please complete attached questionnaire)	%	%	%
9. Conveyancing– residential (please complete attached questionnaire)	%	%	%
10. Criminal Law	%	%	%
11. Debt collection	%	%	%
12. Defendant litigious work for insurers including defendant personal injury	%	%	%
13. Employment– contentious	%	%	%
14. Employment– non-contentious	%	%	%
15. Financial advice and services regulated by the SRA	%	%	%
16. Immigration	%	%	%
17. Landlord and tenant	%	%	%
18. Lecturing and related activities and expert witness work	%	%	%
19. Litigious work other than given in any other category (please provide breakdown on separate sheet)	%	%	%
20. Marine Litigation	%	%	%
21. Matrimonial/Family	%	%	%
22. Non-litigious work other than given in any other category (please provide breakdown on separate sheet)	%	%	%
23. Offices and appointments	%	%	%
24. Parliamentary agency	%	%	%
25. Personal injury (please complete attached questionnaire)	%	%	%
26. Probate and estate administration	%	%	%
27. Property management, valuations and real estate agency	%	%	%
28. Tax planning	%	%	%
29. Town and country planning	%	%	%
30. Wills and Trust	%	%	%
31. Financial advice + services where Practice has opted into FCA regulation	%	%	%
32. Intellectual property including patent, trademark and copyright (please provide details on separate sheet)	%	%	%
Total must equal 100%	%	%	%

Is more than 20% of the total income derived from one client or one industry sector?

If yes, please provide full details on notes pages at the back of this document.

Yes No

8. (b) Commercial

In respect of commercial work, please provide gross fee income for the last accounting period:

<u>Area</u>	<u>(i) Gross Fees</u>		<u>(ii) Gross Fees</u>
	<u>Non-public companies</u>		<u>public companies</u>
Mergers and acquisitions	<input type="text"/>	<input type="text"/>	<input type="text"/>
Debt issuance/securitisation	<input type="text"/>	<input type="text"/>	<input type="text"/>
Project financing	<input type="text"/>	<input type="text"/>	<input type="text"/>
Pension Schemes	<input type="text"/>	<input type="text"/>	<input type="text"/>
Tax	<input type="text"/>	<input type="text"/>	<input type="text"/>
Insolvency	<input type="text"/>	<input type="text"/>	<input type="text"/>
Regulation/compliance	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other (please specify)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other (please specify)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other (please specify)	<input type="text"/>	<input type="text"/>	<input type="text"/>

9. Please split the Practice's business between the following market sectors:

Private Client	<input type="text"/>	%	Entertainment & Sport	<input type="text"/>	%
Financial institutions/Banking	<input type="text"/>	%	Privately Held Companies	<input type="text"/>	%
Government	<input type="text"/>	%	Publicly Held Companies	<input type="text"/>	%
Construction	<input type="text"/>	%	Insurance	<input type="text"/>	%
Other (please specify)	<input type="text"/>				

10. Has the Practice provided management services or investment advice to any entertainment industry clients or to any sporting professions?

If yes, please provide full details on notes pages at the back of this document.

Yes No

11. Please provide details of the 5 largest commercial work contracts undertaken by the Practice within the last 3 years:

Area of Work	Public or Non-Public Company	Contract Value	Fees Earned	Year Completed
<input type="text"/>				

12. Has the Practice, or any Prior Practice, sold or provided advice in the last 15 years in connection with financial services products as defined in the Financial Services and Markets Act 2000, or acted as an introducer in respect of such products?

If yes, please provide full details on notes pages at the back of this document.

Yes No

13. During the past 6 years has the name of the Practice changed or have any merges taken place or have there been any significant changes in the Practice or the division of your Gross Fee income or are any such changes anticipated in the forthcoming year?

If yes, please provide full details on notes pages at the back of this document.

Yes No

14. Nature of work– Matrimonial (divorce/ancillary relief)

(a) In the last 6 years, has your firm undertaken any matrimonial (divorce/ancillary relief) work?

If no, please move to question 17.

Yes No

How many fee earners currently undertake this work?

Please confirm the breakdown between Partners, legally qualified staff and non-legally qualified staff.

	Full Time	Part Time
Partners	<input type="text"/>	<input type="text"/>
Legally Qualified Staff	<input type="text"/>	<input type="text"/>
Non-legally Qualified Staff	<input type="text"/>	<input type="text"/>

(b) How many instructions did your firm receive in each of the last three years?

	2013/14	2014/15	2015/16
	<input type="text"/>	<input type="text"/>	<input type="text"/>

(c) Please estimate the percentage of matrimonial work you currently have on in each of the following categories:

Where the combined assets of the couple are less than £500,000 %

Where the combined assets of the couple are greater than £500,000 %

(d) Identifying the percentage for each of the last 3 years, what percentage of instructions have involved either a client from overseas and/or international assets:

	2013/14	2014/15	2015/16
	<input type="text"/>	<input type="text"/>	<input type="text"/>

(e) In cases where a pension worth more than £100,000 is involved, do you always obtain a report from a pensions expert?

If no, please provide full details on notes pages at the back of this document.

Yes No

15. Nature of work– Wills and Probate

(a) In the last 3 years has the Firm undertaken any Wills and Probate work?

Yes No

If no, please move to question 18.

(b) Do you ensure that your 'Will bank' is up to date?

Yes No

If yes, please provide details how?

(c) In respect of Probate matters do you use 'Certainty Will Search' prior to distributing the estate to help ascertain that you are proceeding with the latest Will?

If no, how do you undertake these searches?

Yes No

16. After full enquiry, has the Practice or any Prior Practice or any current or former Principals, Partners, Members, Directors, consultants or employees (including while at another Practice) ever:

- | | | | | |
|--|-----|--------------------------|----|--------------------------|
| (a) Been the subject of an investigation that lead to adverse findings by any regulatory body? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| (b) Been the subject of a monitoring visit form the Law Society, the SRA or the other regulatory body? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| (c) Been subject to an intervention by the Law Society, the SRA or any other regulatory body? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| (d) Been refused a practising certificate? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| (e) Been the subject of a cost or penalty order or reprimand by the SDT? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| (f) Been granted a conditional practising certificate? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| (g) Been investigated as a result of beach of the solicitor's Accounts Rules or have the firms accounts been qualified in the last 5 years? If yes, please provide full details on notes pages at the back of this document. | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| (h) Been subject to a civil or criminal judgement (other than minor traffic offences) or a petition for bankruptcy, or entered into any voluntary insolvency arrangement? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| (i) Been refused PII by any qualifying insurer? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| (j) Applied to the Assigned Risk Pool? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |

If you answered yes, to any of the above, please provide details and attach a copy of all correspondence , documentation or reports issued by the Law Society, the SRA, LeO, LCS or former OSS or CCS and/or any other regulatory or professional body.

17. Claims Details

- (a) Has any claim (successful or otherwise) been made against the Practice or its predecessors in business or any of the present or former Partners/Principals or any firm which you are a successor in Practice for the following years?

Insurance Year

2010-2011	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
2011-2012	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
2012-2013	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
2013-2014	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
2014-2015	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
2015-2016	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

Please attach a copy of your confirmed claims history as supplied by qualifying insurers.

- (b) After enquiry of all Principals, Members and employees, are there any claims against your Practice or any circumstances which may give rise to a claim against your Practice, which you have not already notified to your insurers.

If yes, please provide full details including estimated quantum at the back of this document. Yes No

- (c) Have there been any circumstances, incidences or claims arising from fraud of dishonesty or your Partners or employees?

If yes, please provide full details including estimated quantum at the back of this document. Yes No

18. Tax Mitigation/Avoidance

Has the firm been involved with or introduced a client to a tax efficient scheme or investment vehicle?

If yes, please provide full details. Yes No

19. Annual Accounts

(a) Please provide a copy of the annual accounts for the Practice for the last complete financial year. In addition, please provide the following information from your accounts for the last three financial years:

	Last Year Completed	Prior to last completed year –1	Prior to last completed year –2
Operating/ Administrative Expenses excluding Partner/ Principal salary and drawings	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total Tax payable by the Firm (VAT, Corporation tax and any other taxes where applicable)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Net Profit (Loss) after tax and before drawings	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total Principal/Partner drawings or Director/Member remuneration	<input type="text"/>	<input type="text"/>	<input type="text"/>
Net Worth of the Firm (Total Assets less Total Liabilities)	<input type="text"/>	<input type="text"/>	<input type="text"/>

(b) Please confirm the total fees outstanding to your Practice as at the date of this application £

(c) What percentage of the amount was billed more than 90 days ago? %

(d) What is the total estimate of unbilled work in process as at the date of this application? £

20. Fraud Prevention

Does the firm operate procedures and independent training across the firm to combat fraud, which include:

- (a) Establishing a monitoring system to keep fully up to speed with the latest fraudulent trends and methods
- (b) Raising and maintaining awareness of current trends and the controls to be followed to mitigate losses
- (c) Carrying out due diligence before remitting funds (on source and/or destination as relevant)
- (d) Instructing all personnel never to disclose to anyone, their security details (passwords, codes, usernames etc.) by phone, email or letter
- (e) Encrypting electronic communications
- (f) Subscribing to anti-virus software which also detects, removes and protects against other forms of malware, including spyware and adware?

Yes No

21. Cover Required

The minimum cover required is £2,000,000 for a partnership or £3,000,000 for LLPs and other relevant recognised bodies.

(a) Limit of Indemnity: Mandatory limit £
Additional Limit of Indemnity required £
Total Limit of Indemnity £

(b) Excess (deductible): £

Quotations for alternative Limits of Indemnity and levels of excess will be supplied.

Please state the name of current insurer and/or broker:

Document Checklist

Please include the following documents with your submission (please tick relevant boxes)

1. This Proposal Form fully completed, signed and dated.
2. For practices undertaking **Conveyancing** work please complete the [Conveyancing Questionnaire located here](#).
3. For practices undertaking **Personal Injury** work please complete the [Personal Injury Questionnaire located here](#).
4. For practices **who do not have Lexcel accreditation** please complete the [Critical Management Questionnaire here](#).
5. Please scan and send us a sheet of your Practice's current headed notepaper.
6. Claims information (if applicable) for all claims and circumstances reported to Qualifying Insurers or the Assigned Risks Pool, by your Practice and any other Practice to which you are a successor Practice– please don't forget to ensure you include your practice name.
7. A copy of all reports issued by the SRA, LCS (formerly the CSS/OSS), Disciplinary Tribunal, Forensic Investigation unit and/or regulatory body- please don't forget to ensure you include your practice name.

Data Protection

By signing this proposal form you consent to Integro Richard Thacker using the information we may hold about you for the purposes 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.

Duty of Disclosure– Insurance Act 2015

You must act at all times with the utmost good faith towards the insurer and disclose, before each contract of insurance is concluded, all material circumstances which are known to you (or ought to be known to you in the ordinary course of your business) by the senior management or those responsible for arranging your insurance. A fact or circumstance is material if it would influence the judgment of a prudent insurer in fixing the premium or determining whether such insurer would accept the risk. A fact or circumstance may be held to be material on the grounds that such fact or circumstance was something which the insurer would have reasonably wished to know and taken into account when assessing the risk, even though the insurer may not have declined the risk or charged a higher premium had the insurer been aware of it. If you fail to disclose any material circumstances and the omission was deliberate or reckless insurers may be entitled to avoid the contract of insurance and retain the premiums paid. If your failure to present the risk was neither deliberate or reckless (e.g. a simple oversight on your part), insurers may still be able to avoid the policy if they can demonstrate that the policy would not have been provided had they been aware of the full facts. In such circumstances, insurers would repay the premium to you, would not be required to make any claims payments and you may need to repay any claims payments already made. If, however, insurers would have provided the policy but on different terms, the policy will be treated as if those terms had applied. This could be, for example, increased excess, additional premium payable, claim declination (if insurers can demonstrate that they would have excluded a particular activity or imposed additional conditions). The obligation to act with the utmost good faith, not to make material misrepresentations and to make a full disclosure of all material circumstances will continue whether or not the period of the contract of insurance has expired. In particular, that obligation arises when the contract is amended, extended and at renewal in relation to information provided for those purposes (including a duty to correct prior information, if that has been superseded or is now inaccurate); during the notification, negotiation and collection of claims, where regard must be given both to the risk of forfeiting the claim if it is fraudulently exaggerated or pursued; and when you are required by the contract of insurance to provide information to the insurer.

Declaration

AFTER ENQUIRY OF ALL PRINCIPALS, CONSULTANTS AND EMPLOYEES I/we declare that the statements made by me/us in this proposal are true and complete and will form part of any contract of insurance effected thereon. I/We confirm that no material fact has been omitted, misrepresented or misstated. 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.

Completed for and on behalf of the Practice:

Partner's Name (please print)

Date

Once fully completed and carefully checked please return the form by one of the following methods;

- A) Save a copy of the form to your own network then return the form using the submit button below.
- B) If you prefer to print and post please collate all forms and return to the address below.

Integro Richard Thacker, Century House, Hazel Grove, Stockport, SK7 5BW

Telephone: 0161 419 3090 Fax: 0161 491 3030

PRESS HERE TO SUBMIT

