

1. Proposer Details

Name:

Address:

Registration Number:

Date of Establishment:

Latest Annual Turnover:

Latest Total Assets (book value of all assets owned by the Proposer):

2. Proposer's Activities (tick which one best describes your business)

Design & Build Contractor

Engineer

Architect

Surveyor

Property Manager/Developer

Project Manager

Other (please specify)

3. Confirmations

- a) The Proposer is a private company and all work is carried out in the country of domicile. True False
- b) No more than 25% of the Proposer's work is carried out in high rise residential buildings (8 stories or more)? True False
- c) Fixed fee contracts represent less than 25% of the Proposer's revenues True False
- d) The Proposer has not been involved in designing, specifying, inspecting or installing aluminium composite material (ACM) cladding? True False
- e) The Proposer has made a profit in the latest Report & Accounts, and has a positive working capital (current assets - current liabilities) in the latest Report & Accounts. True False
- f) The Proposer can meet all financial liabilities due within the next 12 months? True False
- g) No investigations, circumstance or claims (relating to D&O insurance) in the past 5 years. True False
- h) The Proposer buys a Professional Indemnity (PI) policy with a limit no smaller than the intended D&O limit. True False
- i) The Proposer does not have more than 5% of its assets, turnover or employees derived from sanctioned countries. True False

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

4. If you answered True to all of the above statements, please tick which limits of indemnity you would like quoted. £1m £2.5m £5m

Below are indicative premiums based on annual turnover and selected limit. Please note these are not binding terms and are subject to change upon full underwriting.

Turnover	Indicative premiums		
	£1m	£2.5m	£5m
20m – 40m	£10,500	£13,125	£15,750
40.1m – 60m	£12,600	£15,750	£18,900
60.1m – 80m	£15,488	£19,425	£23,100
80.1m – 115m	£20,475	£25,725	£30,450
115.1m – 150m	£24,675	£30,975	£36,750

*Pricing based on business activities specified above.

Declaration

I/we declare that I/we have made a fair presentation of the risk, by disclosing all material matters which I/we know or ought to know or, failing that, by giving the Insurer sufficient information to put a prudent insurer on notice that it needs to make further enquiries in order to reveal material circumstances.

Signed:

Print name:

Position:

Dated (dd/mm/yyyy)

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

Data protection

Processing of personal data

If you provide us with any information which constitutes “personal data” (including any “sensitive personal data”), both you and we will treat such information at all times in accordance with “Data Privacy Laws” (including the General Data Protection Regulation 2016/679).

Miller companies may hold and process such information: (i) in order to provide our services to you; (ii) to facilitate the effective management, development or operation of the Miller companies; and (iii) in any country – including countries outside the European Economic Area, which may not have comparable data protection laws. Please review our full privacy notice at www.miller-insurance.com.

Identity verification

In order to ensure compliance with rules imposed on us by relevant UK regulators, we may run fraud prevention checks against the name of your firm, or all or any of the individual partners or members in your firm. We may use this information in order to comply with our regulatory, legal or good governance obligations. We will make checks such as verifying your identity in order to prevent and detect crime, fraud and money laundering. We may disclose your personal data to other companies in the Miller group of companies for the purposes described above. You agree to bring the above notice to the attention of each of your partners or members before completing and submitting this proposal form. Each individual has the right to apply for a copy of their information (for which we may charge a fee) and to have any agreed inaccuracies corrected.

By ticking here, you agree to the processing of your personal data, including, where relevant, special category/sensitive data, in the manner stated above in the paragraph entitled ‘Processing of personal data’.

Important notice

For the Proposer:

1. Before the insurance contract is entered into, if your policy is subject to the laws of England, Wales, Scotland or Northern Ireland, you must make a fair presentation of the risk to the insurer, in accordance with Section 3 of the Insurance Act 2015. The scope of this duty is set out in Schedule B of our standard client TOBA – please ask us for a copy of the TOBA and to explain what is expected, if required.

Your duty of disclosure will be different if your policy is subject to a law other than that of England, Wales, Scotland or Northern Ireland. However, all material facts which are relevant to the risk we are placing for you should be disclosed to insurers.

You should take care to complete claims and proposal forms or questionnaires required by insurers fully and accurately. If you become aware that you have omitted material information, or that material information that you have supplied before your insurance policy is finalised is incorrect or has been omitted, you should tell us immediately.

If you fail to comply with the applicable duty of disclosure it could result in the denial of your claim or avoidance of your insurance policy. You may wish to seek appropriate legal advice about the specific disclosure requirements of the applicable law of your insurance policy.

In summary, the proposer must:

- a. disclose to the insurer every material circumstance which the proposer knows or ought to know. Failing that, the proposer must give the insurer sufficient information to put a prudent insurer on notice that it needs to make further enquiries in order to reveal material circumstances. A matter is material if it would influence the judgement of a prudent insurer as to whether to accept the risk and, if so on what terms (including premium);
 - b. make the disclosure in clause 1.a) above in a reasonably clear and accessible manner; and
 - c. ensure that every material representation as to a matter of fact is substantially correct, and that every material representation as to a matter of expectation or belief is made in good faith.
2. For the purposes of clause 1.a) above, the proposer is expected to know the following:
 - a. If the proposer is an individual, what is known to the individual and anybody who is responsible for arranging his or her insurance.
 - b. If the proposer is not an individual, what is known to anybody who is part of the proposer's senior management; or anybody who is responsible for arranging the proposer's insurance.
 - c. Whether the proposer is an individual or otherwise, what should reasonably have been revealed by a reasonable search of information available to the proposer. The proposer cannot ignore or deliberately withhold information (this may amount to a breach of the duty of fair presentation even if the insurer had sufficient information to ask questions and did not do so). The information may be held within the proposer's organisation, or by any third party (including but not limited to subsidiaries, affiliates, the broker, or any other person who will be covered under the insurance). If the proposer is insuring subsidiaries, affiliates or other parties, the insurer expects that the proposer will have included them in its enquiries, and that the proposer will inform the insurer if it has not done so. The reasonable search may be conducted by making enquiries or by any other means.

If the proposer becomes aware that information provided prior to confirmation of insurance cover was incorrect or incomplete the proposer should tell us immediately

If in doubt, please contact Miller.

Miller Insurance Services LLP is a limited liability partnership registered in England and Wales; Registered Number: OC301468; Registered Office: 70 Mark Lane, London, EC3R 7NQ. Authorised and regulated by the Financial Conduct Authority. Miller Europe SRL est une société à responsabilité limitée de droit belge (a limited liability company incorporated in Belgium); IT Tower, 480 Avenue Louise, 1050 Bruxelles, Belgique, BCE / Inscription FSMA 0708.954.984 (RPM Bruxelles); IBAN: BE46949007962036. Authorised by the Belgian Financial Services and Markets Authority. UK branch is registered in England and Wales; Registered Number: BR021148. Deemed authorised and regulated by the Financial Conduct Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. For further authorisation and regulatory details about all of our Miller legal entities operating in your country, please refer to the Miller website - www.miller-insurance.com/Who-we-are/Regulatory-matters.