

Professional Indemnity



Proposal Form (Republic of Ireland) Recruitment and Employment Agencies

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
Republic of Ireland and 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
RECRUITMENT
CONSULTANTS**

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

Your business activity

1. Please estimate your total income from placements into the following categories:

	Temporary	Permanent
Clerical/IT	%	%
Other professional	%	%
Medical/nursing/care	%	%
Drivers/warehousemen	%	%
Blue collar/manufacturing	%	%
Construction manual	%	%
Other (please give full details)	%	%

2. Average package of personnel placed:

€

3. Please provide details of the three largest placements or teams supplied by you in the last three years:

Customer	Description of contract	Total contract value	Your contract value	Industry	Standard or non-standard contract

Do you agree to non standard contracts?

YES NO

If yes, please describe the type of activity and the percentage of your total income:

**PROFESSIONAL
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5. Do any of your contracts involve:
- i) Work offshore? YES NO
 - ii) Aviation? YES NO
 - iii) Nuclear power? YES NO
 - iv) General/petrochemical industries? YES NO
 - v) Safety critical transport work? YES NO
6. Are you a member of the REC? YES NO

**Interviewing/vetting procedure
- permanent staff**

7. Do you select, choose or place staff for clients without referral? YES NO
8. Are you responsible for checking references and qualifications? YES NO
- If YES, do you always verify these independently and are gaps in references always checked? YES NO
- If NO, please explain:

9. 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
	€	€	€		

10. Please tick the limit of Indemnity now required:

€325,000 €650,000 €1,300,000 €2,600,000

Other: €

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.

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

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.