



ROOFING CONTRACTORS LIABILITY PROPOSAL FORM

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DUTY OF FAIR PRESENTATION

1. Before this insurance contract is entered into, the Insured must make a fair presentation of the risk to the Insurer, in accordance with Section 3 of the Insurance Act 2015. In summary, the Insured must:
 - a. Disclose to the Insurer every material circumstance which the Insured knows or ought to know. Failing that, the Insured 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, or the terms of the insurance (including premium);
 - b. Make the disclosure in clause (1)(a) above in a reasonably clear and accessible way; and
 - c. Ensure that every material representation of fact is substantially correct, and that every material representation of expectation or belief is made in good faith.
2. For the purposes of clause (1)(a) above, the Insured is expected to know the following:
 - a. If the Insured is an individual, what is known to the individual and anybody who is responsible for arranging his or her insurance.
 - b. If the Insured is not an individual, what is known to anybody who is part of the Insured's senior management; or anybody who is responsible for arranging the Insured's insurance.
 - c. Whether the Insured is an individual or not, what should reasonably have been revealed by a reasonable search of information available to the Insured. The information may be held within the Insured'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 Insured is insuring subsidiaries, affiliates or other parties, the Insurer expects that the Insured will have included them in its enquiries, and that the Insured will inform the Insurer if it has not done so. The reasonable search may be conducted by making enquiries or by any other means.

LMA9117

16 March 2016

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PROPOSER'S DETAILS

It is a requirement to capture information about every company and subsidiary company that is to be covered by the policy. NOTE only subsidiaries, as defined by the Companies Act, can be insured by a single Employers' Liability policy and take a share of that policy's cover. As "associated" companies do not fall within the subsidiaries definition they must arrange their own cover to comply with regulations. If you are an individual or partnership, please state your full names including any trading style.

1. Company Name (including list of partners if not a limited company)

2. Address 1

3. Address 2

4. Town
5. County
6. Postcode

7. Does the business have an ERN exemption? Yes No 8. If "No" provide ERN

If the business is a partnership, LLP, Ltd or PLC please provide full details of all other partners or any subsidiaries on the 'Additional Information' sheet at the end of the proposal form.

If you operate from more than one address please list all other business addresses and their business use on the 'Additional Information' sheet.

9. Full business description (if you have a brochure or company literature, please attach them to this form)

CURRENT INSURANCE ARRANGEMENTS

10. Insurer

11. Broker

12. Premium
13. Renewal date

14. Date commenced trading
15. Is the business VAT registered? Yes No

16. Please give details of any professional or trade associations you are affiliated to

17. Has any part of the current or any historic policy been written on a claims made basis? If so please give details including retroactive dates

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BUSINESS DETAILS

Questions 18 to 29: if the answer is "Yes" to any part of these questions please confirm the percentage of turnover in the corresponding box.

18. What percentage of your work is:

a.	Residential buildings			%
	Commercial buildings (e.g. offices, restaurants, retail establishments)			%
	Municipal buildings (e.g. government, local authority, schools, hospitals)			%
	Industrial buildings (e.g. plants, warehouses, factories)			%
		Total:	100	%
b.	New construction			%
	Repair/patching			%
	Replacement/refurbishment			%
		Total:	100	%
c.	Pitched roofs			%
	Flat roofs			%
		Total:	100	%
d.	Hot tar/bitumen			%
	Tile/slating			%
	Shingles			%
	Metal			%
	Single ply			%
	Green			%
		Total:	100	%
e.	Contracts including skylights			%

19. Do or will you or your sub-contractors work at any of the following locations:

a.	Towers, steeples and chimney shafts?	Yes	No	%
b.	Airports, airside, on or in the vicinity of, any aircraft?	Yes	No	%
c.	Railway or railway installation for conveyance of goods or people including any leisure, amusement or funicular railway?	Yes	No	%
d.	Power stations, oil refineries, gas, chemical or petrochemical plants and fuel depots?	Yes	No	%
e.	Nuclear installations or with radioactive substances or other sources of ionising radiation?	Yes	No	%
f.	Ships, vessels or water-borne craft?	Yes	No	%
g.	Docks, harbours, piers, jetties, dams, reservoirs, lakes, rivers, water diversion/canal or sea defence?	Yes	No	%
h.	Offshore rig, platform or structure?	Yes	No	%
i.	Outside of the UK?	Yes	No	%

If the answer is "Yes" to any of the above questions provide full details below. Please use the 'Additional Information' sheet if necessary

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20. Do you or your sub-contractors use any of the following in connection with your business:

- | | | | |
|--|-----|----|---|
| a. Woodworking power driven machinery? | Yes | No | % |
| b. Lifts, cranes, hoists or other lifting apparatus? | Yes | No | % |

If the answer is "Yes" to any of the above questions provide full details below. Please use the 'Additional Information' sheet if necessary

21. Do you use a roofing torch or other flame or heat source to burn off, soften or otherwise reduce or ease removal any materials from any surface or building material or component?

Yes No

If "No" go to Q26.

If "Yes" what is the percentage of work involving this?

%

22. Do you have a method statement for contracts involving the use of heat?

Yes No

23. Please describe below what you do to check the immediate area surrounding the contract works including roof voids for combustibles

24. When working on an open deck do you put a heat/fire proof protective layer down first before commencing the work on the top of the deck?

Yes No

25. Do you use torches, hot air welders, heating kettles, tar pots or tar boilers?

Yes No

If "Yes" please describe below what safety precautions are used to prevent fires during and after work hours

26. Do you keep a fully charged dry powder fire extinguisher on the roof and with you for emergency use by the insured's personnel?

Yes No

If "Yes" please explain the employee training and supervisory practices

27. Regarding roof tear-off / renewal / refurbishment do you:

- | | | |
|--|-----|----|
| i. begin work that can not be completed by the end of the day or before inclement weather? | Yes | No |
| ii. use professional weather service forecast(s) and monitor them throughout the day? | Yes | No |
| iii. completely cover exposed areas and properly secure to prevent water ingress? | Yes | No |

28. Do or will you use, handle, store or transport any of the following:

- | | | | |
|---|-----|----|---|
| a. Radioactive substances or other sources of ionising radiation? | Yes | No | % |
| b. Explosive substances? | Yes | No | % |
| c. Asbestos or materials containing these substances? | Yes | No | % |

If "Yes" please confirm if work is licensed or non licensed asbestos

Licensed Non licensed

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- | | | | |
|---|-----|----|---|
| d. Acids, gases, chemicals or other toxic substances? | Yes | No | % |
| e. Any flammable or combustible materials? | Yes | No | % |

If the answer is "Yes" to any of the above questions provide full details below. Please use the 'Additional Information' sheet if necessary

29. Do or will you or your sub-contractors undertake any of the following:

- | | | | |
|--|-----|----|---|
| a. Work at a height exceeding 15 metres? | Yes | No | % |
|--|-----|----|---|

If "Yes" please confirm:

- | | | | |
|---|--|-----|----|
| i. Maximum height worked | | | |
| ii. Whether business operations include the erection/operation of scaffolding, mobile towers, hydraulic access platforms or similar | | Yes | No |

- | | | | |
|--|-----|----|---|
| b. Work at a depth exceeding 3 metres? | Yes | No | % |
|--|-----|----|---|

If "Yes" please confirm the maximum depth worked m

- | | | | |
|---|-----|----|---|
| c. Demolition or dismantling structures exceeding 3 metres? | Yes | No | % |
|---|-----|----|---|

If "Yes" please confirm below the method(s) of demolition or dismantling

- | | | | |
|---|-----|----|---|
| d. Use a process involving noise level in excess of 90dB? | Yes | No | % |
|---|-----|----|---|

30. Do you supply products other than as part of a contract to install? Yes No

If "Yes" please answer the following:

- | | | |
|---|-----|----|
| a. Do you retain all rights of recovery against the manufacturer? | Yes | No |
| b. Do you alter, adapt or change any product? | Yes | No |

If 'Yes' please provide details below including the product's type of alteration.

Give details of imported product and source country. Please use the 'Additional Information' sheet if necessary

- | | | |
|---|-----|----|
| c. Do your products comply with the relevant CE/BS standards? | Yes | No |
|---|-----|----|

31. Please list your largest 3 contracts performed over the last year

Details	Postcode	Contract value
i.		£
ii.		£
iii.		£

HEALTH AND SAFETY

32. Under the Health and Safety at Work Act (HSWA) 1974, if you have five or more employees you must have a written health and safety policy statement, setting out how you manage health and safety in your organisation

Do you have a written health and safety policy statement? Yes No

If "Yes" please confirm:

- The year that it was originally prepared
- The date of the last review

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33. Who is responsible for Health and Safety within your company?
- Name of director/employee
 - Position within the company
 - Formal health and safety training qualifications
34. Do you engage an external organisation for advice/audit of your Health and Safety policy systems? Yes No
If "Yes" provide details below
35. Have you carried out formal risk assessments, documented with relevant Safe Systems of Work? Yes No
36. Do you have a formal plan for review of risk assessments? Yes No
37. Do you have a formal safety-training plan for employees? Yes No
38. Do you have a formal plan for the provision of Personal Protective Equipment (PPE)
(as required by the Personal Protective Equipment at Work Regulations 1992)? Yes No
39. Do employees sign for PPE and are records kept? Yes No
40. Have you documented procedures for high risk activities? Yes No
41. Do you operate a formal Permit to Work scheme for high risk activities? Yes No
42. Do you have a documented fire emergency plan? Yes No
43. Do you have a formal occupational health plan (noise assessments etc)? Yes No
44. Do you have a formal documented accident investigation plan? Yes No
45. Describe any other Health and Safety activity or any additional comment as necessary

COMPETANCY, QUALIFICATIONS AND TRAINING

46. Please specify any accreditations you hold (e.g. ISO 9000 series)
47. Are you a member of any trade association / trade body? Yes No
If "Yes" please provide details below
48. Are you a Competent Roofer as a member of the Competent Persons Scheme that allows you to
self-certify your own roof refurbishment as compliant with the Building Regulations in England
and Wales? Yes No
49. Do all of your relevant employees and LOSCs have current Construction Skills Certification Scheme
(CSCS) Institute of Roofing (IoR) Cards? Yes No
50. Are all of your manual roofing employees and LOSC's Construction Industry Training Board (CITB)
trained in roofing or have a Scottish Qualifications Authority qualification and credit framework
Level 2 or 3 NVQ Certificate in roofing/construction? Yes No

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EMPLOYERS LIABILITY

51. Do you require Employers' Liability? Yes No

52. If "Yes" what limit of indemnity is required? (Cover starts at £10,000,000) £

53. What are your estimated gross salaries, wages and payments to sub-contractors for the next 12 months?

Please note: The amount to be entered as salary/wages is the total remuneration including over-time, value of board and lodgings, housing accommodation, bonuses, other payment in kind or money, received by all persons working under contracts of service (including directors) or any person supplied to or hired or borrowed by you before deducting for national insurance, income tax, holidays with pay, contributory pensions.

	Estimated number of employees/ operatives	Estimated annual payments for forthcoming 12 months	
		Work at premises	Work away from premises
a. Proprietors, partners and directors not working manually		£	£
b. Proprietors, partners and directors working manually		£	£
c. Clerical and managerial employees not working manually		£	£
d. Supervisory employees		£	£
e. Direct employees / labour only sub contractors (please specify description of work undertaken)			
i.		£	£
ii.		£	£
iii.		£	£
f. Agency Labour (please specify description of work undertaken)			
i.		£	£

PUBLIC/PRODUCTS/POLLUTION LIABILITY

54. Do you require Public, Products and Pollution Liability? Yes No

If "Yes" state limit of indemnity required?

£2,000,000 £5,000,000 £10,000,000 Other limit £

55. State estimated turnover for the next 12 months

a. UK	£
b. EU	£
c. Total turnover	£

56. Do you require contingent cover for bona fide sub-contractors (BFSC)? (No EL cover available) Yes No

a. Payments to BFSC	£	
b. If BFSC are used, do you have a formal system to check the adequacy of their insurance?		Yes No
c. Please confirm below what activities are undertaken?		

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GENERAL QUESTIONS

Please answer questions a. and b. in relation to this business or any previous business in which the proprietor, partners or directors have traded, in this or any other name:

- | | | | |
|----|--|-----|----|
| a. | Have any insurers in the last five years declined to insure any of you or your businesses, cancelled or refused to renew any insurance or imposed special terms? | Yes | No |
| b. | Have there been any incidents in the last five years where the Health and Safety Executive, Environmental Health Office, Environment Agency or any other enforcement agency have served any of you with any enforcement measures, prohibition notices or criminal proceedings? | Yes | No |

Please answer questions c. to f. in relation to the proprietor, partners or directors of this business.

Convictions or cautions do not have to be declared if they have become spent under the Rehabilitation of Offenders Act 1974. Reference to the Rehabilitation of Offenders Act 1974 is a reference to it as it is in force for the time being, taking into account any amendment, extension or re-enactment, and includes any subordinate legislation for the time being in force made under it.

- | | | | |
|----|--|-----|----|
| c. | Have any of you in the last five years been declared bankrupt or insolvent, in connection with this or any other business in this or any other name, or been disqualified from being a company director or been involved as owner, proprietor, partner or director with any company which went into receivership, administration or liquidation? | Yes | No |
| d. | Have any of you in the last six years been the subject of any County Court Judgment and/or been cited in any unsatisfied court judgments (or the Scottish equivalent) and/or have any court judgments pending? | Yes | No |
| e. | Have any of you been convicted or charged (but not yet tried) with any criminal offence other than a motoring conviction? | Yes | No |
| f. | Have any of you committed any offence to which you have admitted and for which you have received an official police caution? | Yes | No |

If the answer to any question is "Yes" please provide full details on the 'Additional Information' sheet at the end of the proposal form.

CLAIMS HISTORY

In relation to this business or any previous business in which the proprietor or any partners or directors have traded, in this or any other name, has there been a claim under any of the cover(s) requested within the last 5 years?	Yes	No
--	-----	----

If the answer is "Yes" please provide full details on the 'Additional Information' sheet at the end of the proposal form.

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.

Signature

Please print name

Date

Position

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ADDITIONAL INFORMATION

