



# **ROOFING CONTRACTORS COMBINED LIABILITY**

## **SHORT 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

9. 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) Hot tar/bitumen		%
Tile/slating		%
All other		%
Total:	100	%

10. What is the maximum height you work from floor level?

metres

11. Do you have contracts involving the handling, storage or transportation of any asbestos or materials containing asbestos?

Yes      No

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

Licensed  
Non-licensed

## USE OF HEAT

12. 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?  
If "No" go to Q17.

Yes      No

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

Yes      No

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

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15. 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
16. 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
17. 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

## HEALTH AND SAFETY, COMPETANCY, QUALIFICATIONS AND TRAINING

18. 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
19. Are you a member of any trade association / trade body? Yes No  
If "Yes" please provide details below
20. Do all of your relevant employees and LOSCs have current Construction Skills Certification Scheme (CSCS) Institute of Roofing (IoR) Cards? Yes No
21. 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

## EMPLOYERS LIABILITY

22. Do you require Employers' Liability? Yes No
23. If "Yes" what limit of indemnity is required? (Cover starts at £10,000,000) £
24. 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		£	£

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d. Supervisory employees	£	£
e. Direct employees / labour only sub contractors (please specify description of work undertaken)		
i. Drivers / yardsmen	£	£
ii. Groundlevel work	£	£
iii. Height work	£	£
iv.	£	£
f. Agency Labour (please specify description of work undertaken)		
i.	£	£

## PUBLIC/PRODUCTS/POLLUTION LIABILITY

25. 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 | £ |
|------------|------------|-------------|-------------|---|
26. State estimated turnover for the next 12 months
- |                   |   |
|-------------------|---|
| a. UK             | £ |
| b. EU             | £ |
| c. Total turnover | £ |
27. Do you require contingent cover for bona fide sub-contractors (BFSC)? (No EL cover available) Yes No
- |  |        |
|--|--------|
| a. Estimated payments to BFSC for the next 12 months                                       | £      |
| 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?                                    |        |

## 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.**

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## 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

