

A&E

INSURANCE FOR ARCHITECTS & ENGINEERS

INTRODUCING PROSURANCE™ A&E

Architects and engineers engage in a broad range of disciplines which vary widely from project to project. One job may involve significant bodily injury exposures and another have the potential to cause pollution if things go wrong. It is therefore critically important for architects and engineers to buy an insurance policy which covers these diverse exposures.

We insure thousands of architects and engineers worldwide so we understand this diversity and can consider a wide variety of activities within this sector.

BROAD COVER

ProSurance™ A&E is not just errors and omissions insurance. It is a modular policy targeting key exposures for architects and engineers. Features include:

- A comprehensive General Liability package, including products and completed operations liability, tenants' legal liability, employee benefits liability, non-owned and hired auto and medical expenses
- Property cover which includes sewer back-up as standard and provides options for earthquake and flood
- Business interruption cover containing tailored enhancements such as loss of research and development expenditure and project delay costs
- Full pollution liability, covering both sudden & accidental and gradual pollution, which is an important concern for geologists and environmental engineers amongst others
- Clear, unambiguous cover for breach of a client contract providing you with certainty that this increasingly important exposure is covered
- Full civil liability coverage, not just negligence
- Specific cover for breach of intellectual property rights
- Cover for suits brought against the architect or engineer anywhere in the world as standard
- Payment of fees withheld by an aggrieved client if this mitigates a potentially larger claim.
- Reimbursement of costs incurred to help reduce or avoid a claim.
- Punitive and exemplary damages cover
- Virus and hacking liability cover

LIMITS, DEDUCTIBLES AND PREMIUMS

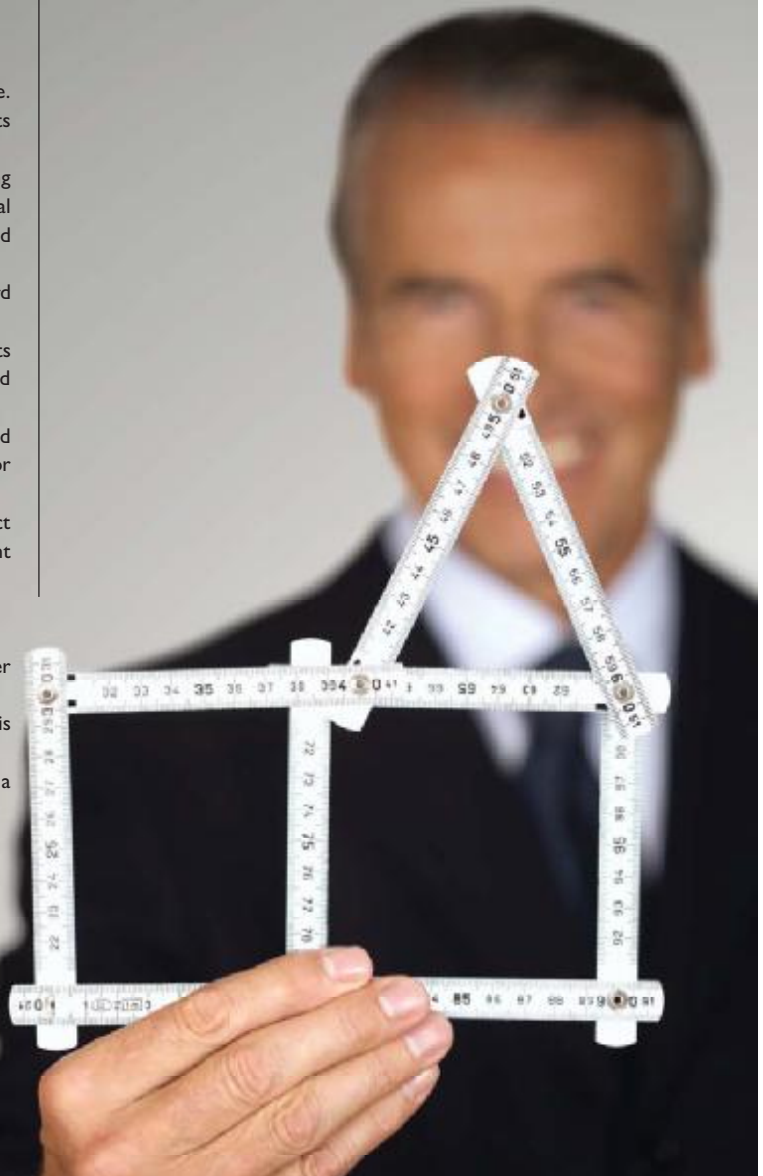
- Limits of liability available up to \$10,000,000
- A range of reinstatement options available
- Deductibles starting from just \$1,000
- Premiums starting from as little as \$500

SERVICE

We recognise that architects and engineers want to buy their insurance quickly and simply. That's why our insurance policy is backed up by exceptional service levels featuring:

- Most quotes provided within 48 hours
- A "fast-track" service for urgent submissions
- Most policies issued within 24 hours of binding

All this at very competitive prices. To obtain a quote all we need is the completed ProSurance™ A&E Application Form.





INSURANCE FOR ARCHITECTS & ENGINEERS

APPLICATION FORM

INTRODUCTION

The purpose of this application form is for us to find out who you are and to obtain information relevant to the cover provided by the A&E policy. Completion of this application form does not oblige either party to enter into a contract of insurance. Insurance is a contract of utmost good faith, which means that the information you provide in this application form must be complete, accurate and not misleading. It also means that you must tell us about all facts and matters which may be relevant to our consideration of your application for insurance. Any failure by you in this regard may entitle us to treat this insurance as if it never existed. If a contract of insurance is agreed between you and us this application form will form the basis of the contract.

Important: Insuring Clauses 1 and 2 of this Policy provide cover on a claims made basis. Under these Insuring Clauses a claim must be first made against the Insured and notified to us during the period of the policy to be covered. These Insuring Clauses do not cover any claim arising out of any actual or alleged wrongful act occurring before the Retroactive Date.

HOW TO COMPLETE THIS FORM

Whoever fills out the form must be a principal, partner or director of the applicant firm and should make all the necessary enquiries of their fellow partners, directors and employees to enable all the questions to be answered. If you require any extra room to complete the answers to questions contained within this application form please continue your response in the Additional Information section at the back of the form. Once you have completed the form please return directly to your insurance broker.

SECTION I: COMPANY DETAILS

1.1 Please state the name and address of the principal Company for whom this insurance is required. Cover is also provided for the subsidiaries of the principal Company, but only if you include the data from all of these subsidiaries in your answers to all of the questions in this form:

Insured company:	
Contact name:	
Address:	
ZIP code:	
Telephone:	Email address:
Fax:	Website:

1.2 Please state when your company was established:

1.3 a) How many directors / officers / partners are there in the company?

b) Please state the details of all partners / directors:

Name	Years in position	Years experience	Qualifications

c) Please state the number of employees:

Professional: Clerical: Other:

1.4 Please state your fees received in respect of the following years:

	Last complete financial year	Estimate for current financial year	Estimate for next financial year
Domestic revenue:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other territory revenue:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total revenue:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Profit / (Loss):	<input type="text"/>	<input type="text"/>	<input type="text"/>

Date of Company financial year end:

SECTION 2: ACTIVITIES

2.1 Please briefly describe below the nature of your business activities:
If you have a brochure, or company literature, please attach to this form.

2.2 Please provide a full breakdown of your total revenue by activity:
The total of all activities listed here should equal 100%.

Architectural:	<input type="text"/> %	Nuclear Engineering:	<input type="text"/> %
Town Planning:	<input type="text"/> %	Hydraulic / Fire Engineering:	<input type="text"/> %
Structural Engineering:	<input type="text"/> %	Plumbing Engineering:	<input type="text"/> %
Mechanical Engineering:	<input type="text"/> %	Environmental Engineering:	<input type="text"/> %
Drafting Engineering:	<input type="text"/> %	Marine Engineering:	<input type="text"/> %
Geotechnical / Soil Engineering:	<input type="text"/> %	Feasibility Studies:	<input type="text"/> %
Electrical Engineering:	<input type="text"/> %	Expert Witness:	<input type="text"/> %
Civil Engineering:	<input type="text"/> %	Design and Construct:	<input type="text"/> %
Foundation / Underpinning Engineering:	<input type="text"/> %	Project / Construction Manager:	<input type="text"/> %
Corrosion Engineering:	<input type="text"/> %	Land Surveying:	<input type="text"/> %
Acoustic Engineering:	<input type="text"/> %	Quantity Surveying:	<input type="text"/> %
HVAC Engineering:	<input type="text"/> %	Marine Surveying:	<input type="text"/> %
Aeronautical Engineering:	<input type="text"/> %	Building Surveying:	<input type="text"/> %
Chemical Engineering:	<input type="text"/> %	Interior Design:	<input type="text"/> %
Geologist:	<input type="text"/> %	Other (please provide details):	<input type="text"/> %

Description of 'other' work:

_____	_____	_____%
_____	_____	_____%
_____	_____	_____%

2.3 Please advise the percentage of your revenue received in the following areas of work (total should equal 100%):

Domestic Buildings:	_____ %	Marine Structures:	_____ %
Commercial Buildings:	_____ %	Water / Sewerage Systems:	_____ %
Industrial Buildings:	_____ %	Bulk Handling Structures:	_____ %
Public Buildings:	_____ %	Amusement Structures:	_____ %
Mines:	_____ %	Airports:	_____ %
Bridges:	_____ %	Petrochemical / Refineries:	_____ %
Tunnels:	_____ %	Dams:	_____ %
Railways:	_____ %	Roads / Highways:	_____ %
Other (Please detail below):	_____ %		

Description of 'other' work:

_____	_____	_____%
_____	_____	_____%
_____	_____	_____%

2.4 Do you belong to any association related to these activities? Yes No
If 'yes', please list these associations below:

2.5 Do you engage in actual construction, installation, or erection? Yes No

2.6 Do you engage in any actual manufacture, fabrication, or assembly? Yes No

2.7 Do you assume responsibility for any of the activities mentioned in questions 2.5 and 2.6 above? Yes No

2.8 If you have answered 'yes' to questions 2.5, 2.6, or 2.7 above then please provide full details of operations below:

2.9 In the event that your product or service failed or delivery was delayed please describe the worst case scenario. Consider the potential for loss of life, injury to people, damage to buildings or other tangible property, or financial loss (consequential or otherwise) for your clients:

Only complete question 2.10 if you also require a quote for General Liability.

2.10 Please state the following:

a) Your total estimated payroll for the next financial year:

b) Your payroll relating to non-manual work away from your premises (such as consulting, programming or similar):
Please detail the nature of this work below:

c) Your payroll relating to manual work away from your premises:
Please detail the nature of this work below:

d) Your payroll relating to hazardous work away from your premises:
Please detail the nature of this work below:

SECTION 3: CONTRACT INFORMATION

3.1 Please give details of the 5 largest contracts you have carried out in the past 3 years:

Name of client	Business of client	Nature of your work undertaken for this contract	Total contract values	Start date	Completion date
				MM / YY	MM / YY
				MM / YY	MM / YY
				MM / YY	MM / YY
				MM / YY	MM / YY
				MM / YY	MM / YY

3.2 Approximately how many customers do you have?

3.3 Do you carry out work only under a written contract signed by every client? Yes No
Please supply a copy of your standard form of contract, or typical examples of contracts used.

If 'no', please explain in what circumstances, and why:

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3.4 Do you ever accept contracts with your customers in which you accept liability for consequential loss or financial damages greater than the value of the contract? Yes No

If 'yes', please explain what percentage of your contracts this is applicable to and what these are capped at:

<hr/> <hr/> <hr/> <hr/> <hr/>

3.5 What approximate percentage of your revenue, in your current financial year, will be paid to sub-contractors? %

3.6 Do you ensure that sub-contractors have their own General Liability and Errors and Omissions insurance? Yes No

3.7 Do any of your contracts contain a service credit or liquidated damages regime? Yes No
If 'yes', please attach a sample.

3.8 Are all your contracts reviewed by an appropriately qualified legal advisor prior to signature? Yes No

SECTION 4: COMMERCIAL PROPERTY & BUSINESS INTERRUPTION INSURANCE

Only complete this section if you require this cover.

4.1 Please state the address of the premises to be insured (if different from the address given earlier):

<p>PREMISES 1</p> <p>Address: <input type="text"/></p> <p><input type="text"/></p> <p><input type="text"/></p> <p style="text-align: right;">ZIP code: <input type="text"/></p> <p>PREMISES 2</p> <p>Address: <input type="text"/></p> <p><input type="text"/></p> <p><input type="text"/></p> <p style="text-align: right;">ZIP code: <input type="text"/></p>

Please continue on a separate sheet if more than 2 premises are to be insured.

4.2 Please detail below any other party (such as a bank or building society) whose financial interest in the premises should be noted on the policy:

<p>Name of party: <input type="text"/></p> <p>Interest of party: <input type="text"/></p> <p>Address: <input type="text"/></p> <p><input type="text"/></p> <p style="text-align: right;">ZIP code: <input type="text"/></p>

4.3 Are all of the premises:

- a) Constructed with external walls of brick, stone or concrete and roofed with slate, tiles, concrete, metal, asbestos or any other non-combustible material? Yes No
- b) Free from cracks or other signs of damage that may be due to subsidence, landslip or heave and have not previously suffered damage by any of these causes? Yes No
- c) In an area free from flooding and not near the vicinity of any rivers, streams or tidal waters? Yes No
- d) In a good state of repair and occupied solely as offices? Yes No
- e) Self contained with a lockable entrance door? Yes No
- f) Protected by an intruder alarm that is subject to an annual maintenance contract? Yes No

NOTE: We may refuse to pay a claim if all of the devices for the security of your premises (including locks and the intruder alarm) are not put into full and effective operation whenever the premises are closed for business or left unattended.

- g) Heated by a conventional electric, gas, oil or solid fuel heating system? Yes No
- h) Fitted with electrical installations which are inspected at least every 5 years by a qualified electrician and any defect remedied? Yes No
- i) Lifts, boilers, steam and pressure vessels inspected and approved to comply with all of the statutory requirements? Yes No
- j) Fitted with sprinklers either fully or partially? Yes No

NOTE: Assuming you have answered 'yes' to questions h) and i) above, it is important to keep records of all relevant inspections as we may ask for evidence of these before paying a claim.

If you have answered 'no' to any of the above questions then please give further details:

4.4 Please detail the amounts to be insured below for each premises:

NOTE: The amounts insured you state below should be the full rebuilding or replacement cost in each of the categories. If you understate these amounts you will be under-insuring and we may not pay the full amount of your claim. It is therefore essential that these amounts are as close to the true values of the insured items as possible.

ITEM	AMOUNT INSURED PREMISES 1	AMOUNT INSURED PREMISES 2
Main building:	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
Landlord's fixtures & fittings and tenant improvements:	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
Personal computers, printers and ancillary computer equipment at the office:	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
All other contents at the office:	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
Portable computers and associated equipment at home / away from the office:	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
All other contents at home / away from the office:	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>

4.5 Please state, in respect of portable computers and associated equipment at home / away from the office, the maximum value of any one item (not the total value of all items):

- 4.6 Please detail the amounts to be insured below for business interruption cover. Note that the maximum indemnity period available is 12 months. You should bear in mind how long it will take you to re-commence trading at another premises when stating the amount insured and indemnity period.

We provide our business interruption cover on a 'Flexible First Loss' basis – please specify a total amount insured for business interruption cover. This amount applies regardless of whether your business interruption loss is loss of income, extra expense, loss of research and development expenditure, project delay costs or accounts receivable. This often enables a smaller total amount insured to be specified and therefore often results in a cheaper premium.

ITEM	AMOUNT INSURED	INDEMNITY PERIOD
Business interruption cover ('Flexible First Loss'):	_____	_____ MONTHS

SECTION 5: CLAIMS EXPERIENCE & INSURANCE HISTORY

- 5.1 Please provide details of your current Errors and Omissions insurance, if applicable, and what you require for the next year of insurance:

	Retroactive date	Effective date	Limit	Deductible	Premium	Insurer
Current:	MM / YY	MM / YY	_____	_____	_____	_____
Required:	MM / YY	MM / YY	_____	_____	N/A	N/A

- 5.2 Please provide details of your current Commercial General Liability insurance, if applicable, and what you require for the next year of insurance:

	Effective Date	Limit	Deductible	Premium	Insurer
Current:	MM / YY	_____	_____	_____	_____
Required:	MM / YY	_____	_____	N/A	N/A

- 5.3 Regarding all of the types of insurance to which this application form relates, AFTER ENQUIRY:

- are you aware of any loss or damage, whether insured or not, that has occurred to any of the Companies to be insured (or to any existing or previous business of the partners or directors of any of the Companies to be insured) within the last 5 years, or
- are you aware of any circumstances which may give rise to a claim against any of the Companies to be insured or any partners or directors thereof, or
- have any claims or cease and desist orders been made against any of the Companies to be insured, or partners or directors thereof, or
- have any partners or directors of the Companies to be insured been found guilty of any criminal, dishonest or fraudulent activity or been investigated by any regulatory body?

With reference to questions a, b, c and d above: Yes No

If the answer to the above is 'yes', then please attach full details including an explanation of the background of events, the maximum amount involved/claimed, the status of the claim(s) or circumstance(s) and any reserve(s) or payment(s) made by you and/or by Insurers, and the dates of all developments and payments.

SECTION 6: DECLARATION

- I declare that after proper enquiry the statements and particulars given above are true and that I have not mis-stated or suppressed any material fact.
- I agree that this application form, together with any other material information supplied by me shall form the basis of any contract of insurance effected thereon.
- I undertake to inform Underwriters of any material alteration to these facts occurring before the completion of the contract.

Signed: _____	Full name: _____
Position held at insured: _____	Date: <u>MM / DD / YY</u>

ADDITIONAL INFORMATION: