

Legalrisks

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Professional Indemnity Renewal quotes are provided on the basis that

- All staff are suitably qualified and hold relevant professional qualifications.
- No offices or representation outside of the United Kingdom, Channel Islands, and Isle of Man.
- Fees received from work undertaken outside the UK are less than 20% of total fees.
- Fees received from the proposers' largest client are less than 75% of total fees.
- All contracts for work undertaken to be evidenced in writing.
- The proposer, principals or any member of staff have not been subject to disciplinary action taken by any professional or regulatory body.
- The proposer has not had an Insurer decline cover, terminate or refuse renewal.
- The Proposer, director or partner of the business has not had a claim made against them, unless closed with nothing paid.
- The Proposer, director or partner of the business, after enquiry, are not aware of any circumstance, which could give rise to a claim to which the request for insurance relates.
- The proposer, principals or partners, are not aware of any circumstances that will otherwise affect the Company's consideration of this insurance.

If any of the above statement are not true or correct for your business, please provide full details.

Public and / or Public & Employers' Liability Renewal quotes are provided on the basis that

1. Your total wage-roll does not exceed £250,000 or £2,000,000 turnover
2. You employ no more than 10 people.
3. You or any partner, employee or director have not been convicted during the past 5 years of any offence relating to the Health and Safety of any employees or members of the public in connection with their business.
4. You do not contract to undertake any of the following activities:
 - a. work away from their premises which involves work underground, on ships, at airports, chemical works, off-shore structures oil or gas refineries
 - b. manual work
 - c. the supply of any physical products
 - d. work with asbestos or asbestos-containing materials.
5. No insurer has ever cancelled declined a proposal, refused renewal, imposed special terms or terminated insurance in respect of the risks now proposed.
6. No offices or representation outside the United Kingdom, Channel Islands or Isle of Man.
7. Fees received for work undertaken outside the United Kingdom, Channel Islands or Isle of Man are less than 10% of total fees.
8. You do not work at heights greater than 10 meters and depths greater than 2 meters.
9. You, directors or partners of the business has not had a claim made against them in respect of the risks to which the request for insurance relates
10. You, directors or partners of the business, after enquiry, are not aware of any circumstance, which could give rise to a claim to which the request for insurance relates.
11. You, principals or any member of staff, are not aware of any circumstances that will otherwise affect the insurer's consideration of this insurance.

If any of the above statements are not true or correct for your business, please provide full details.

If you are subject to compliance under the Employers Liability Tracing Office you will have an Employers Reference Number; this must be provided to us.

In completing and returning any renewal information to us you are

declaring that, after full enquiry and reasonable search of information available that the contents of this Renewal Declaration Form are true and that you have not misstated, omitted or suppressed any material fact or information.

declaring that the information within or appended to this renewal process, and any other information presented including information previously supplied to the **Insurer** is a **Fair Presentation** and that you undertake to disclose information relating to any material alteration of the matter of facts previously supplied to **Insurers**.

A "Fair Presentation" shall mean the statutory duty upon the Insured to provide a fair presentation of the risk, more particularly described in Part 2 of the Insurance Act 2015.

declaring that in completing this renewal process you are supplying us with personal data and In compliance to GDPR 2018 (effective 25/05/2018) you are authorising us to keep this information on our database. All data will be stored in compliance to The Data Protection Act 2018, subsequent amendments thereto, GDPR 2018 and subsequent amendments thereto. In signing below you confirm your agreement this to us as well as completing the declaration of information to underwriters

All renewal information must be declared to us within 30 days of the renewal date to be valid.

Your renewal confirmation must be received by us / the underwriters before the expiry date of your current policy