

# EMPLOYMENT AND RECRUITMENT AGENCY PROPOSAL FORM



It is your duty to disclose all material facts to underwriters. A material fact is one that is likely to influence the underwriter's judgement and acceptance of your proposal.

## Please attach copies of:

- i **Normal** terms of business you provide to clients for both permanent and temporary workers
- ii Any **non-standard** terms of business
- iii Your contract with your temporary workers

**Standard Terms of Business** means terms of business which contain an agreement that any Contractor you supply shall be under the direction, supervision and control of your end client so far as concerns responsibility for legal liability incurred;

**A.** to such Contractors and:

**B.** to any other party as a result of the acts or omissions of such

**Contractor** means any individual person (whether trading in his/her own name or as a limited company) placed on a temporary contract or assignment by the insured but only in respect of such temporary contract assignment.

1. Proposer's company name in full:
2. PAYE Employee Reference Number (ERN)
3. Trading Address:
- 4a. The Business description will be:
- 4b. Please advise of all of your activities that are outside the above business description
5. Do you have any overseas offices? Yes  No
6. Renewal date of policies
- 7a. Where you supply temporary workers to your clients, do you accept your clients terms of business? Yes  No
- 7b. If Yes to 7a, is the supervision, direction and control of placed temporary workers or personnel always the responsibility of your client? Yes  No
- 7c. If No to 7b, please provide a copy of the contracts in question.

**8. Business Profile** – General information about your business

**8a. Turnover**

	Temporary Placements	Permanent Placements	Total
Actual <b>Turnover</b> for the last financial year	£	£	£
Estimated <b>Turnover</b> for the next 12 months	£	£	£

**8b.** What percentage of your Estimated Turnover will result from placements in the USA and Canada and/or from contracts subject to the laws of either the USA or Canada?  %

**8c.** Number of temps/contractors supplied at any one time: Ave:  Max:

**8d.** Estimated **payroll** in respect of the agency's own staff:  £

**8e.** Please provide estimated payroll of placed personnel in the following categories:

	a. Agency NOT accepting supervision, direction & control of labour supplied	b. Agency accepting supervision, direction & control of labour supplied
Clerical/Administration/Managerial	£	£
Computing and IT	£	£
Professions/Technical (non-manual)	£	£
Medical/Nursing /Care (non domiciliary)	£	£
Domiciliary Care	£	£
Manual (Drivers/Warehouse/Light industrial)	£	£
Manual (Construction/Heavy industrial)	£	£
Safety critical rail work	£	£
Welders/Work involving the use of heat	£	£
Offshore (e.g. Oil rigs/platforms) - <b>Non-manual</b>	£	£
Offshore (e.g. Oil rigs/platforms) - <b>Manual</b>	£	£
Other	£	£

**9a. Employers Liability** – The limit of indemnity is **£10,000,000**

**9b. Public/products liability** – Please select the limit required:

£1,000,000       £2,000,000       £5,000,000       £10,000,000

**9c. Professional indemnity** – Please select the limit required:

£1,000,000       £2,000,000       £5,000,000       £10,000,000

**10.** Please confirm your current retroactive date (refer to your existing policy schedule)

11. Do you require any additional insurance products or a higher indemnity limit than the standard ones below?

Extensions	Required	Limit of indemnity	
<b>Directors' and Officers' Liability</b>	Included	<b>£250,000</b>	
<b>Cyber Liability</b>	Included	<b>£250,000</b>	
<b>Fraud &amp; Dishonesty of your contractors</b>	Included	<b>£50,000</b>	
<b>Medical Malpractice</b>	<input type="radio"/>	To be arranged	
<b>Legal Expenses</b>	<input type="radio"/>	<b>£100,000</b>	
<b>Personal Accident Cover</b>	<input type="radio"/>	To be arranged	
<b>Drivers' Negligence</b>	<input type="radio"/>	<b>£10,000</b>	
> Maximum number of drivers on a job on any given day			
<b>Combined office and Contents</b>  > Please specify required indemnity limit for each category listed  > If 'required' option is ticked, please refer to and answer questions below.	<input type="radio"/>	Buildings	£
		Tenants' improvements	£
		Office Contents	£
		Computers	£
		Portable devices	£
		Increased cost of working	£

11a. Combined office and contents - Are all of the premises:

- |  |                           |                          |
|--|---------------------------|--------------------------|
| <b>A.</b> Constructed with external walls of brick, stone or concrete and roofed with slate, tiles, concrete, metal, asbestos or any other non-combustible material? | Yes <input type="radio"/> | No <input type="radio"/> |
| <b>B.</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 <input type="radio"/> | No <input type="radio"/> |
| <b>C.</b> In an area free from flooding and not near the vicinity of any rivers, streams or tidal waters?  | Yes <input type="radio"/> | No <input type="radio"/> |
| <b>D.</b> In a good state of repair?   | Yes <input type="radio"/> | No <input type="radio"/> |
| <b>E.</b> Self-contained with a lockable door?   | Yes <input type="radio"/> | No <input type="radio"/> |
| <b>F.</b> Protected by an intruder alarm that is subject to an annual maintenance contract?  | Yes <input type="radio"/> | No <input type="radio"/> |
| <b>G.</b> Heated by a conventional electric, gas, oil or solid fuel heating system?  | Yes <input type="radio"/> | No <input type="radio"/> |
| <b>H.</b> Fitted with electrical installations which are inspected at least every 5 years by a qualified electrician and any defect remedied?                        | Yes <input type="radio"/> | No <input type="radio"/> |
| <b>I.</b> Lifts, boilers, steam and pressure vessels inspected and approved to comply with all of the statutory requirements?  | Yes <input type="radio"/> | No <input type="radio"/> |
| <b>J.</b> Fitted with sprinklers, either fully or partially?   | Yes <input type="radio"/> | No <input type="radio"/> |

**11b.** If you have answered 'No' to any of the office and contents questions, please provide details below:

**12.** Do you supply **manual** temps under non-standard terms of business to any of the following industries: Yes  No

Aviation, nuclear, power generating, petrochemical industries, demolition, any work on bridges or towers or steeples or chimney shafts or blast furnaces or viaducts or mines, pile driving, tunnelling, quarrying, use of explosives, excavations below 5 metres or heights above 15 metres?

**12a.** If 'Yes', please provide details:

## DECLARATION

**A.** Are you aware of any incidents over the last 5 years that have given rise to a claim, or loss, or may give rise to a claim, or loss, or which would have been covered by the proposed insurance had such a policy been in force? Yes  No

**B.** After enquiry, are there any pending claims or circumstances that, might reasonably be expected to give rise to a claim or loss against:

- a. the firm
- b. the firm's predecessors in business or
- c. any persons proposed for insurance

That would fall within the scope of this insurance? Yes  No

**C.** Have you, the proposer, or any principal, director or partner under a current or previous trading title:

- a. been declared bankrupt or insolvent? Yes  No

- b. been convicted of arson or any other criminal offence (other than motoring offences) or is any prosecution pending? Yes  No

**D.** Has any insurer declined to accept, cancelled, refused to continue or agreed to continue only on special terms any insurance for the proposer? Yes  No

**E.** Have you had to initiate or defend any legal expenses insurance claim or legal proceedings (including hearings before Employment Tribunal) in the last 3 years? Yes  No

**F.** Has there been any Inland Revenue in-depth investigation into the company or any director, VAT dispute, PAYE or P11D compliance dispute in the past 3 years? Yes  No

***If you have answered YES to any of the questions in this section please provide details on a separate sheet.***

Please note that the completion and submission of this form does not bind you or us to enter into a contract of insurance. In order to minimise the need for further clarification please answer all questions fully.

You understand that you must make a fair presentation of the risk to us when completing this form and at inception, renewal and whenever you request changes to your policy. This means that you must tell us about all facts and circumstances which may be material to the risks covered by the policy in a clear and accessible manner and must not misrepresent any material facts. A material fact is one which would influence our acceptance or assessment of the risk. If you have any doubt about facts considered material, it is in your interest to disclose them.

If you do not make a fair presentation of the risk the policy may be avoided, written on different terms or a higher premium may be charged, depending on the circumstances of the failure to present the risk fairly.

- E.** I/we declare that the statement and particulars in this proposal are true and complete. I/we have made a fair presentation of the risk and have not misrepresented or suppressed any material facts after full enquiry of relevant parties within my/our organisation. I/we agree to the contract of insurance being prepared using the information I/we have supplied in this form, along with any associated information I/we have supplied. I/we shall inform you of any material alteration to those facts and/or the information supplied before completion of the contract of insurance.

Signed

Dated

Print FULL name

Position