

# OBF

INSURANCE GROUP



## DESIGN & CONSTRUCT

PROPOSAL FORM

Coverholder at

**LLOYD'S**

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OBF Insurance Group Ltd. is regulated by the Central Bank of Ireland. Registered in Ireland No. 39988. Brokers Ireland Member.

## **Please Note:**

- This is a proposal for a contract of insurance, in which 'proposer' or 'you/your' means the individual, company, partnership, limited liability partnership, organisation or association proposing cover.
- This is a proposal form for a policy relating to claims made against the Insured during the period of the policy only – CLAIMS MADE.
- Please answer all the questions giving full and complete answers. Please use a separate sheet of paper if there is insufficient space. If necessary please write additional relevant facts on a separate sheet of paper.
- The proposal form must be fully completed, signed and dated by a person who is of legal capacity and has the authorisation to request this insurance for the Proposer.
- This form does not bind the Proposer but will form part of the Insurance contract if taken up.
- All material facts must be disclosed, as failure to do so may render any policy or certificate voidable, or severely prejudice your rights in the event of any claim. A material fact is one likely to influence acceptance or assessment of the proposal by Underwriters. If you are in doubt as to what constitutes a material fact, you should consult your broker.

## **Please supply the following additional information:**

- CVs of Principals
- Copy of Standard Contract Terms and Conditions (if applicable)

# DETAILS OF THE PROPOSER

1. Name(s) of the Firm(s):

2. Address(es):

3. Website:

4. Email address:

5. Phone No:

6. Establishment Date of Firm(s):

7. Is the Firm(s) associated with or does it have any financial interest in any other Firm(s)? Yes  No

No

If Yes, please provide full details:

8. Details of all Directors/Partners/Principals:

Name	Qualifications	Date Qualified	Date Commenced

9. Please state total number of:

Principals/Partners/Directors:

Other Technical Staff:

Qualified Staff:

Administrative/Other:

10. a) Has the name of the Firm(s) ever been changed?

Yes

No

b) Has any other practice or business amalgamated or merged with you?

Yes

No

c) Have you purchased any other practice or business?

Yes

No

If Yes to any of the above, please provide full details:

11. Does the Firm(s) belong to any professional/regulatory bodies, trade associations or societies?

Yes  No

If Yes, please provide full details:

12. Please provide a split of the professional work undertaken within your Design & Consulting Department in the last and current year:

Categories	Last Year	Current Year
Architectural	%	%
Civil Engineering	%	%
Structural Engineering	%	%
Mechanical Engineering	%	%
Electrical Engineering	%	%
Heating & Ventilating Engineering	%	%
Chemical Engineering	%	%
Soil Engineering	%	%
Nuclear Engineering	%	%
Entertainment/Leisure Industry	%	%
Surveying – 1) Land	%	%
2) Quantity	%	%
3) Building	%	%
Others	%	%
Fees paid to Consultants, Sub-Contractors or Agents	%	%
Other Work – Please give full details:	%	%
	<b>Total 100%</b>	<b>Total 100%</b>

13. Have your activities changed in the past 5 years or do you anticipate any major changes in these activities in the forthcoming 12 months?

Yes  No

If Yes, please provide full details:

14. a) Please indicate the percentage of gross fees in the last year that the following types of work represent:

	Design Only	Design & Construct
<b>HOME BUILDING</b>		
Individual Dwellings	%	%
Low Rise Multiple Dwellings	%	%
High Rise Multiple Dwellings	%	%
Modular Dwellings (ie involving repetitive design)	%	%
<b>ENGINEERING CONSTRUCTION</b>		
Highways	%	%
Bridges, Tunnels and Dams	%	%
Railways, Airports, Harbours and Jetties	%	%
Sewerage/Water Schemes		
<b>INDUSTRIAL</b>		
Power Plants	%	%
Refineries and Petrochemical Installations	%	%
Manufacturing Plants	%	%
Industrialised Systems Buildings	%	%
<b>AMENITIES</b>		
Hospitals and Nursing Homes	%	%
Schools and Universities	%	%
Hotels and Recreation Centres	%	%
Other Specialist Construction	%	%
	<b>TOTAL: 100%</b>	<b>TOTAL: 100%</b>

b) Do you engage in the manufacture or fabrication of any pre-engineered unit? Yes  No

If Yes, please provide full details:

c) Please provide details of the type of work normally carried out:

d) Has the Firm ever failed to complete a project? Yes  No

15. Please give details of Turnover

	Current Financial Year		Estimate for next Financial Year	
	Home	Overseas*	Home	Overseas*
a) Turnover where Firm(s) designs and constructs from their own designs, and provide full technical supervision				
b) Turnover where Firm(s) provides design and technical services, where no construction is involved by the Firm(s)				
c) Turnover where Firm(s) constructs from other's designs performed on behalf of the Firm(s)				
d) Turnover where Firm(s) constructs from other's design and other's technical supervision performed on behalf of the Firm(s)				
e) Other turnover not mentioned above. Please give brief details				
<b>Total turnover for whole group</b>				

\* Please specify percentage split of income emanating from USA/Canada or work subject to USA/Canadian law:

	%
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16. a) Please provide details of the 5 largest contracts undertaken in the last 5 years where the Design and Consultancy has been carried out by the Firm(s) or where the Firm(s) has sub-contracted the design work:

Date Started	Name and Type of Project	Services Performed	Total Contract Value	Estimated Date of Completion

b) Please provide details of the largest 3 contracts (in terms of total project value) expected to commence in the next 12 months where you have responsibility for design or other professional services:

Date Started	Name and Type of Project	Services Performed	Total Contract Value	Estimated Date of Completion

17. a) Does the Firm(s) use a standard form of contract, agreement or letter of appointment?

Yes  No

If Yes, please attach a copy.

b) Does the Firm(s) always confirm verbal report in writing?

Yes  No

If No, please explain:

18. Does the Firm(s) undertake any work which involves polluted land or property, or advise third parties as to whether or not land or property may be polluted or contaminated?

Yes  No

If Yes, do you have a standard contract or terms of engagement which incorporates a disclaimer or limitation of liability in respect of pollution and contamination?

Yes  No

If Yes, please confirm how long this has been used:  
**(Please supply a copy)**

19. a) Does the Firm(s) use the services of consultants, sub-contractors or agents?

Yes  No

If Yes, do you require them to have PI Insurance and if so what limit of indemnity:

b) What percentage of your income relates to sub-contracted work?

 %

20. Is or has the Firm(s) been a member of a consortium, group practice, joint venture, strategic alliance or involved in any single project partnership?

Yes  No

If Yes, please provide full details:

## PREVIOUS/CURRENT INSURANCE

1. Does the Company currently have a Professional Indemnity Insurance policy in force? Yes  No

If Yes:

a) Insurer

b) Expiry Date

c) Limit of Indemnity

d) Excess

e) Premium

f) Expiry Retroactive Date

2. Has any previous policy for Professional Indemnity insurance been cancelled or refused or had any special terms imposed by any insurer? Yes  No

If Yes, please provide full details:

3. Please indicate the Limit of Indemnity required:

€500,000  €1,000,000  €1,500,000  €2,000,000  €2,500,000   
€3,000,000  €5,000,000

Please specify if other:

4. What Excess is the Proposer prepared to carry uninsured?

€1,000, €2,500, €5,000, €10,000 or 'Other'

## CLAIMS/CIRCUMSTANCES INFORMATION

1. Have any claims alleging negligent act, error or omission (successful or otherwise) been made against you, your predecessors in business, or present or past partners, principals or directors?

Yes  No

If Yes, have such matters been notified to current or previous Underwriters

Yes  No

Please provide full details:

2. Are you or any partners, directors or principals, after having made full enquires, including of all staff, aware of any of the following matters?

a) Any circumstances which may give rise to a claim against you, your predecessors in business or any past or present partner, director principal or employees?

Yes  No

b) The receipt of any complaints, whether oral or in writing, regarding services performed or advice given by you?

Yes  No

If Yes, please provide full details:



# DATA PROTECTION

OBF Insurance Group Ltd. recognise that protecting personal information including sensitive personal information is very important and we recognise that you have an interest in how we collect, use and share such information. Our Data Protection Policy is in line with the requirements under the General Data Protection Regulations (GDPR) which are effective from 25 May 2018.

Please read the following carefully as it contains important information relating to the information that you give us or has been provided to us on your behalf. If you provide information relating to anyone other than yourself, you are responsible for obtaining their consent to the use of their data in the manner outlined below.

Full details of how we collect, use, store and protect your data can be found in our Data Privacy Notice, a copy of which is available on request or via our website, [www.obf.ie](http://www.obf.ie).

## What does OBF Insurance Group Ltd. do with your personal data?

Information you provide will be used by OBF Insurance Group Ltd. for the purposes of processing your application and administering your insurance policy. OBF Insurance Group Ltd. may need to collect sensitive personal data relating to you (such as medical or health records) in order to process your application and/or any claim made.

All information supplied by you will be treated in confidence by OBF Insurance Group Ltd. and will not be disclosed to any third parties except (a) to our agents, sub –contractors and reinsurers (b) to third parties involved in the assessment, administration or investigation of a claim (c) where your consent has been received or (d) to meet our legal or regulatory obligations. In order to provide you with products and services this information will be held in the data systems of OBF Insurance Group Ltd. or our agents or subcontractors. The data is held on servers with multiple layers of security. Please note that some servers which may hold your data are located outside the EU.

We will hold data collected from you for the duration of our business relationship with you and for six years after that. This is a requirement under the Central Bank's Consumer Protection Code 2012. Your data may be used for the purposes of automated decision making but will not be used for profiling purposes.

OBF Insurance Group Ltd. may pass your information to other companies for processing on its behalf. OBF Insurance Group Ltd. will ensure that its transfer of data is lawful and that your information is kept securely and only used for the purpose for which it was provided.

Calls to and from OBF Insurance Group Ltd. are recorded for quality assurance or verification purposes.

## Your Rights under our Data Protection Policy

You have the right to :

- Access the data we hold about you
- Have the data we hold about you transferred to another person or organisation
- Have inaccurate data about you corrected
- Have information about you erased (this could affect our ability to process your business)
- Object to direct marketing from us
- Restrict the processing of your data (this could affect our ability to process your business)
- Make a complaint to us about the implementation of our data protection policy and procedures.

To access the data we hold about you, you will need to complete and submit a Data Access Request Form, available on request or via our website.

## Data Breaches

In the event of a data breach which results in your personal data being compromised, we will advise the Data Protection Commissioner within 72 hours at most, unless the data was encrypted or anonymised. Were there is a high risk to your rights, as set out in the GDPR, we will also advise you of the details of the breach and the steps we have taken to rectify it and prevent its recurrence.

## Fraud Prevention, Detection and Claims History

In order to prevent and detect fraud and the non-disclosure of relevant information OBF Insurance Group Ltd. may at any time:

- Share information about you with companies or organisations outside OBF Insurance Group Ltd. including where applicable private investigators and public bodies including An Garda Síochána;
- Check and/or file your details with fraud prevention agencies and databases such as InsuranceLink, and if you give us false or inaccurate information and we suspect fraud, we will record this. For more information on the functioning of InsuranceLink, please visit [insurancelink.ie](http://insurancelink.ie).

OBF Insurance Group Ltd. may also search these agencies and databases to :

- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your account or insurance policies;
- Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity;
- Undertake credit searches and additional fraud searches.

## DECLARATION

The undersigned authorised Person declares that the statement and particulars in this Proposal form are true and that no material facts have been misstated or suppressed after enquiry. The undersigned agrees that should any of the information alter between the date of this Proposal and inception date of the insurance to which this proposal relates, they will give immediate notice thereof. The undersigned agrees that this Proposal, together with any other information supplied by us shall form the basis of any contract of insurance effected thereon.

Signature:

Name:

Position:

Date: