

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

If No to 7b, please provide a copy of the contracts in question.

7c. Does the business ever accept contractual liability for the workers negligence? Yes No

8. 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?

8a. If 'Yes', please provide details:

Business Profile – General information about your business

9a. Turnover

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

9b. What percentage of your estimated turnover will result from placements in the EU and/or the USA and Canada (or from contracts subject to the laws of USA or Canada)?

USA % EU %

9c. Number of temps/contractors supplied at any one time:

Ave: Max:

9d. Estimated payroll in respect of the agency's own staff:

£

9e. 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) - Non-manual	£	£
Offshore (e.g. Oil rigs/platforms) - Manual	£	£
Other	£	£

Payroll is to be allocated to domiciliary care, only if the business is regulated by CQC, Care Inspectorate Scotland, Care Inspectorate Wales or RQIA, and provides genuine domiciliary care services directly into service user's homes.

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

11. Public/products Liability – Please select the limit required:

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

12. Professional indemnity – Please select the limit required:

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

12a: Please confirm your current retroactive date (refer to your existing policy schedule)

13. Management Liability (Directors and Officers & Corporate Liability) -

£250,000 in the aggregate included as standard

Should you require an **any one claim limit** please select from one of the below:

£500,000 £1,000,000 £2,000,000 £5,000,000

13a. Employment Practices Liability - Please select the aggregate limit required (**this cover is only available if you have selected a higher limit on question 13**)

£0 £250,000 £500,000 £1,000,000

13b. Please confirm your Directors & Officers Retroactive date (refer to your existing policy schedule)

14. Please only answer a-j below if you have selected a higher limit on question 13.

- | | | |
|---|-----|----|
| 14a. Has the business been trading for less than 18 months? | Yes | No |
| 14b. Is the business listed on any stock market? | Yes | No |
| 14c. Has the business any assets or turnover in North America or any subsidiaries domiciled outside the UK? | Yes | No |
| 14d. Is the business expecting any change in ownership, acquisition or trading of its shares or has any taken place in the last 12 months? | Yes | No |
| 14e. Is the business currently trading as a going concern and is not the subject of an administration order? | Yes | No |
| 14f. Has the business made a retained profit and/or a positive net worth within the last 12 months? | Yes | No |
| 14g. Have the current directors ever been disqualified under the Company Director's Qualification Act 1986? | Yes | No |
| 14h. Does the business have a written grievance procedure and employee handbook which is communicated to all employees? | Yes | No |
| 14i. Does the business have any redundancies underway or planned, or made any redundancies in the last 12 months? | Yes | No |

14j. Are any final disciplinary procedures or other formal processes which could give rise to the dismissal of an employee underway or have any taken place in the last 12 months? Yes No

15. Do you require Legal Expenses Insurance with a limit of £100,000? Yes No

15a. Do you require contract disputes and debt recovery? **(only available if Legal Expenses have been selected)** Yes No

16. Do you require Drivers Negligence with a limit of £10,000 Yes No

16a. Please confirm the maximum number of drivers on a job on any given day

<p>Combined office and contents</p> <p>> Please specify required indemnity limit for each category</p> <p>> If any of these covers are selected please answer the questions A-H below</p>	Yes	No	Buildings	£
			Tenants' improvements	£
			Office Contents	£
			Computers	£
			Portable Devices (Please select one option)	UK: £ UK and Europe: £
			Business interruption (Please select one option)	Loss of Gross Revenue: £ Increased Cost of Working: £

17. Combined office and contents - 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. Located on the ground floor or below ground level / basement Yes No

D. In an area free from flooding and not near the vicinity of any rivers, streams or tidal waters? Yes No

E. In a good state of repair? Yes No

F. Self-contained with a lockable door? Yes No

G. Protected by an intruder alarm that is subject to an annual maintenance contract? Yes No

H. Heated by a conventional electric, gas, oil or solid fuel heating system? Yes No

I. Fitted with electrical installations which are inspected at least every 5 years by a qualified electrician and any defect remedied? Yes No

J. Lifts, boilers, steam and pressure vessels inspected and approve to comply with all of the statutory requirements? Yes No

K. Fitted with sprinklers, either fully or partially? Yes No

If you answered 'No' to any of the office and contents questions, 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 Yes No

(other than motoring offences) or is any prosecution pending?

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.


G. 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



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