

# Professional Indemnity Insurance

## Proposal Form For Construction Professionals



### Important Notices to the Applicant

**Statement pursuant to Section 25 (5) of the Insurance Act (Cap. 142) (or any subsequent amendments thereof) - You are to disclose in this Proposal Form fully and faithfully all facts which you know or ought to know, otherwise the policy issued hereunder may be void.**

#### **Your Duty of Disclosure**

Before you enter into a contract of general insurance with an Insurer, you have a duty to disclose to the Insurer every matter that you know, or could reasonably be expected to know, is relevant to the Insurer's decision whether to accept the risk of the insurance and, if so, on what terms.

You have the same duty to disclose those matters to the Insurer before you renew, extend, vary or reinstate a contract of general insurance.

Your duty however does not require disclosure of any matter:

- that diminishes the risk to be undertaken by the Insurer;
- that is of common knowledge;
- that your Insurer knows or, in the ordinary course of its business, ought to know;
- as to which compliance with your duty is waived by the Insurer.

It is important that all information contained in this proposal is understood by you and is correct, as you will be bound by your answers and by the information provided by you in this proposal. You should obtain advice before you sign this proposal if you do not properly understand any part of it.

Your duty of disclosure continues after the proposal has been completed up until the contract of insurance is entered into.

#### **Non-Disclosure**

If you fail to comply with your duty of disclosure, the Insurer may be entitled to void the contract from its beginning.

If your non-disclosure is fraudulent, the Insurer may also have the option of avoiding the contract from its beginning, to retain any premium that you have paid for this contract of insurance.

#### **Change of Risk or Circumstances**

You should advise the Insurer as soon as practicable of any change to your normal business as disclosed in the proposal, such as changes in location, acquisitions and new overseas activities.

#### **Subrogation**

Where you have agreed with another person or company, who would otherwise be liable to compensate you for any loss or damage which is covered by the policy, that you will not seek to recover such loss or damage from that person, the Insurer will not cover you, to the extent permitted by law, for such loss or damage.

**Instructions to the Applicant**

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- A. Before completing this section, please read the important notices starting on page 1.
- B. This form is intended for architects, engineers, surveyors, project managers, interior designers, landscape architects and other construction industry professionals.
- C. This proposal must be completed, signed and dated by a Principal, Partner or Director.
- D. You must answer all the questions in this form. If a question is not applicable, state "N/A". If more space is required to answer a question, continue on your letterhead.
- E. If you are a new business, use the projected figures from your business plan.
- F. If you have any questions concerning this proposal, please contact your insurance broker or adviser to discuss.

**Application for Insurance Cover**

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Period of Insurance	From <u>DD / MM / YYYY</u>	To <u>DD / MM / YYYY</u>
Limit of Insurance Required	Option 1 SGD _____	Option 2 SGD _____
Excess / Deductible Requested	Option 1 SGD _____	Option 2 SGD _____
Are you requesting cover for Fraud & Dishonesty?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Are you requesting cover for Principals' Previous Business?	<input type="checkbox"/> Yes <input type="checkbox"/> No	

**1. Details of Applicant**

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1.1. Names and Company Registration Numbers of all firms applying to be covered under this insurance (Referred to as "You" in the rest of this form)

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1.2. Has your name ever been changed, or have you purchased or merged with any other practice or business?  Yes  No

If **Yes**, please attach details.

1.3. What is your address?

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Postal Code \_\_\_\_\_

1.4. What is your website address?

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1.5. When was your firm established? \_\_\_\_\_ (day) \_\_\_\_\_ (month) \_\_\_\_\_ (year)

1.6. Please indicate the number of personnel applicable below:

Principals, partners or directors \_\_\_\_\_

Other registered professionals \_\_\_\_\_

Other skilled & technical employees \_\_\_\_\_

Non-technical administrative staff \_\_\_\_\_

Other staff (please specify: \_\_\_\_\_)

Total \_\_\_\_\_

1.7. What are the qualifications of your Principals, Partners, Directors or other key professional personnel?

Name	Qualifications	Year Qualified	Years as Principal, Partner or Director	
			This practice	Previous practice

1.8. If you have only one Principal, what arrangements do you have in place to ensure continuity of business when that Principal is travelling, on leave, ill or away from the office?

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## 2. Details of Business

2.1. Which professional societies & associations are you, your Principals, Partners or Directors members of?

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2.2. Are you ISO 9001 certified?

Yes  No

If **Yes**, when was this achieved and for which activities?

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2.3. What percentage of your clients are:

Type of work	%	Type of work	%
Government		Contractors	
Real estate developers		Other design professionals	
Commercial entities		Others (specify)	
Industrial entities		<b>Total</b>	<b>100%</b>

2.4. What is the percentage breakdown of each type of professional service or advice that you provide to clients?

Type of work	%	Type of work	%
Architecture		Civil engineering	
Master planning		Traffic & transportation engineering	
Interior design		Structural engineering	
Landscape architecture		Geotechnical & soil engineering	
Land surveying		Environmental engineering	
Hydrographic surveying		Naval architecture	
Setting out		Marine, aeronautical & automotive engineering	
Building surveying		Industrial & process engineering	
Quantity surveying		Chemical engineering	
Electrical engineering		Project management	
Mechanical, hydraulic, plumbing, HVAC & fire engineering		Others (specify)	
Acoustic engineering		<b>Total</b>	<b>100%</b>

2.5. What percentage of your work involves:

Type of project	%	Type of project	%
Air or water testing		Land reclamation	
Asbestos, lead, nuclear or mould related projects		Machine, product or equipment design	
Contaminated site clean up		Pollution monitoring or control	
Environmental impact assessments or audits		Risk or hazard assessments	
Foundation, underpinning, soil testing or substructure		Subsurface surveys or locating underground utilities	
Installation or maintenance		Waste disposal, treatment or management	
		<b>Total</b>	<b>100%</b>

2.6. What percentage of your work is:

Type of work	%
Feasibility studies	
Design only, with no construction phase responsibility	
Observation of construction only	
Design with supervision of construction (where construction is done by others)	
Design & construct or turnkey projects	
<b>Total</b>	<b>100%</b>

2.7. What percentage of your projects are:

Type of work	%	Type of work	%
Airports		Office buildings	
Apartments & condominiums		Parking structures	
Arenas & stadiums		Pipelines & petrochemicals facilities	
Bridges & tunnels		Power generation facilities	
Convention centres		Quarries & mines	
Dams		Religious buildings	
Harbours & jetties		Roads & highways	
Hospitals & healthcare facilities		Schools & community buildings	
Hotels		Shopping centres & retail outlets	
Individual dwellings		Sports & recreational facilities	
Industrial waste water systems		Theme parks & amusement rides	
Landfills		Underground storage facilities	
Manufacturing & industrial buildings		Warehouses	
Mass transit infrastructure		Water & sewage systems	
Military, police & civil defence facilities		Water treatment plants	
Modular buildings involving repetitive design		Others (specify)	
Nuclear facilities		<b>Total</b>	<b>100%</b>

2.8. Do you engage in any other professional or business activities other than what is described in this section 2?  Yes  No

If **Yes**, please attach details of the type of work and the fee income from these other activities.

2.9. Are you or any of your Principals, Partners or Directors connected or associated with any other practice or business?  Yes  No

If **Yes**, please attach details.

**3. Financial Details**

3.1. When does your Financial Year end? \_\_\_\_\_ (day) \_\_\_\_\_ (month)

3.2. What is your total fee income for the:

	Year	Singapore	Foreign	Total
Coming year (est.)		SGD	SGD	SGD
Current year (est.)		SGD	SGD	SGD
Past year		SGD	SGD	SGD

3.3. What percentage of your fee income is derived from work in:

Singapore (%)	Other Asia (%)	Australia / NZ (%)	Europe (%)	USA / Canada (%)	Others (%)	Total
						100%

3.4. Which are the foreign countries where you provide your services, and how many staff are located in each?

Country	Number of Staff	Country	Number of Staff

3.5. Please list your five largest projects / contracts in the past five years.

Project name & description	Location	Start and end date	Construction value (SGD)	Fees (SGD)

#### 4. Risk Management

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4.1. Do you execute a written contract, agreement or engagement letter for services with every client?  Yes  No

4.2. Are these client contracts reviewed by a law firm experienced in your profession?  Yes  No

If **No**, how do you review and approve client contracts?

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4.3. Do these contracts contain:

- Specific description of services that you provide?  Yes  No
- Guarantees or warranties of your services?  Yes  No
- Limitation of your liability to your clients?  Yes  No
- Hold harmless or indemnity agreements to your benefit?  Yes  No
- Hold harmless or indemnity agreements to your client's benefit?  Yes  No
- Disclosure of actual or potential conflicts of interest?  Yes  No

4.4. Are all changes to your contracts confirmed in writing?  Yes  No

4.5. Are verbal reports or advice always confirmed in writing?  Yes  No

4.6. What percentage of your professional services is subcontracted to others? \_\_\_\_\_ %

4.7. Please state the services which are subcontracted.

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4.8. Does your subcontractor contractually agree to hold you harmless for liability caused by the subcontractor's acts?  Yes  No

4.9. Do you contractually agree to waive any legal rights you may have against your subcontractors, consultants or agents?  Yes  No

4.10. What percentage of subconsultants do you require to carry professional liability insurance?  Yes  No

**5. Insurance History**

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5.1. Do you currently have similar insurance? If Yes, please provide details.  Yes  No

Period of Insurance	Insurer	Policy Limit (SGD)	Excess (SGD)	Retroactive Date

5.2. Has any application for similar insurance been refused, or has any similar insurance ever been rescinded or cancelled? If Yes, please provide details.  Yes  No

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**6. Claims Experience**

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6.1. Have any claims ever been made, or lawsuits been brought against you, your predecessors in business, or any current or former Principals, Partners, Directors, employees, or any other person or entity applying to be insured under this proposed contract of insurance?  Yes  No

6.2. Are any of the Principals, Partners, Directors or employees aware, after inquiry, and as of the date of signing this application, of any errors, omissions, offences, circumstances or allegations which might result in a claim being made against you or any person or entity applying to be insured under this proposed contract of insurance?  Yes  No

6.3. Have you, your predecessors in business, or any current or former Principals, Partners, Directors, or employees ever been the subject of disciplinary action or investigation by any authority or regulator or professional body?  Yes  No



If you had answered **Yes** to any of the questions in this section, please provide full details and the status of each claim, lawsuit, allegation or matter, including:

- the date of the claim, suit or allegation
- the date you notified your previous insurers
- the name of the claimant(s) and the establishment(s)
- the allegations made against you
- the amount claimed by the claimant(s)
- whether the status is outstanding or finalised
- the amounts paid for claims and defence costs to date

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**Additional Information to Send with Your Application**

Attach a copy of the following:	Yes	NA
Corporate profile, brochures, pamphlets, or other marketing material describing your operations and services	<input type="checkbox"/>	<input type="checkbox"/>
Standard contracts or service agreements with clients	<input type="checkbox"/>	<input type="checkbox"/>
Resumes or CVs of all your Principals, Partners or Directors	<input type="checkbox"/>	<input type="checkbox"/>
For new businesses only, your business plan with projections of business	<input type="checkbox"/>	<input type="checkbox"/>

## Declaration

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We have read and understood the Important Notices contained in this application.

We agree that this proposal, together with any other information or documents supplied with this proposal, will form the basis of any contract of insurance.

We acknowledge that if this application is accepted, the contract of insurance will be subject to the terms and conditions as set out in the policy wording as issued or as otherwise specifically varied in writing by the insurer.

We declare, after inquiry of all relevant persons within our organisation, that the statements, particulars and information contained in this application and in any documents accompanying this application are true and correct in every detail and that no other material facts have been misstated, suppressed or omitted.

We undertake to inform the insurer of any material alteration to those facts before completion of the contract of insurance.

## Commission Disclosure

The Proposer understands, acknowledges and agrees that, as a result of the applicant purchasing and taking up the policy to be issued by Chubb, Chubb will pay the authorised insurance broker commission during the continuance of the policy including renewals, for arranging the said policy.

This form must be reviewed, signed and dated by a duly authorised Principal, Partner or Director. The authorised person who signs on behalf of the Proposer further confirms to Chubb that he or she is authorised to do so.

## Personal Information Collection Statement

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Chubb Insurance Singapore Limited (“Chubb”) is committed to protecting your personal data. Chubb collects, uses, discloses and retains your personal data in accordance with the Personal Data Protection Act 2012 and our own policies and procedures. Our Personal Data Protection Policy is available upon request. Chubb collects your personal data (which may include health information) when you apply for, change or renew an insurance policy with us, or when we process a claim. We collect your personal data to assess your application for insurance, to provide you with competitive insurance products and services and administer them, and to handle any claim that may be made under a policy. If you do not provide us with your personal data, then we may not be able to provide you with insurance products or services or respond to a claim.

We may disclose the personal data we collect to third parties for and in connection with such purposes, including contractors and contracted service providers engaged by us to deliver our services or carry out certain business activities on our behalf (such as actuaries, loss adjusters, claims investigators, claims handlers, third party administrators, call centres and professional advisors, including doctors and other medical service providers), other companies within the Chubb Group, other insurers, our reinsurers, and government agencies (where we are required to by law). These third parties may be located outside of Singapore.

You consent to us using and disclosing your personal data as set out above. This consent remains valid until you alter or revoke it by providing written notice to Chubb’s Data Protection Officer (“DPO”) (contact details provided below). If you withdraw your consent, then we may not be able to provide you with insurance products or services or respond to a claim.

From time to time, we may use your personal data to send you offers or information regarding our products and services that may be of interest to you. If you do not wish to receive such information, please provide written notice to Chubb’s DPO.

If you would like to obtain a copy of Chubb’s Personal Data Protection Policy, access a copy of your personal data, correct or update your personal data, or have a complaint or want more information about how Chubb manages your personal data, please contact Chubb’s DPO at:

Chubb Data Protection Officer  
Chubb Insurance Singapore Limited  
138 Market Street  
#11-01 CapitaGreen  
Singapore 048946  
E dpo.sg@chubb.com

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Signed, Principal / Partner / Director

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Name of Signatory

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Date

## Contact Us

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