Chubb Elite School Liability Insurance

Proposal Form

Important Notices to 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 School

Before completing this section, please read the important notices starting on page 1.
This proposal should be answered after detailed enquiry of all persons to be covered.

A. This proposal must be completed, signed and dated by a Principal or Director.
B. 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 a new sheet with your school's letterhead.
C. If you have any questions regarding this proposal, please contact your insurance broker or advisor to discuss.

Additional Information to send with your proposal

Attach a copy of the following:  

<table>
<thead>
<tr>
<th>Included?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
</tr>
</tbody>
</table>

- Audited financial statement for the most recent available fiscal year
- Current employee handbook
- Current student handbook
- Copy of the school's employment termination procedures
- Resumes or CVs of your Principals or Directors

Part 1 - Information About The School

1. Name of Applicant

2. Type of School (check all boxes that apply)

- Kindergarten
- Whole-day Primary School
- Bi-sessional Primary School
- Secondary School
- College / University
- Special School
- International School
- Boarding School
- Vocational / Technical
- Public School
- Private for Profit
- Private not for Profit
- Others (Explain)
3. Please provide the following details if coverage for your subsidiary is required. Special audited financial statement is required if its financials are not consolidated in your statement.

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Principal Activities</th>
<th>Total Assets</th>
<th>Total Revenue</th>
<th>Net Profit</th>
</tr>
</thead>
</table>

4. No. of Board Members ___________________ Length of Term ____________________________________________

Board Members are: ☐ Elected ☐ Appointed

If Board Members are appointed, by whom are they appointed?

5. Enrolment and Employment Information

<table>
<thead>
<tr>
<th></th>
<th>Current Year</th>
<th>Prior Year</th>
<th>2nd Prior Year</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Enrolment</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Full Time Students</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Part Time Students</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Special Education</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Disabled Students</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Others</td>
<td></td>
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<tr>
<td><strong>Total</strong></td>
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</table>

<table>
<thead>
<tr>
<th></th>
<th>Current Year</th>
<th>Prior Year</th>
<th>2nd Prior Year</th>
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</thead>
<tbody>
<tr>
<td><strong>Employment</strong></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Full Time Professors / Teachers</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Part Time Professors / Teachers</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-certified Professors / Teachers</td>
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<tr>
<td>Administrative Personnel, including officials, principals, administrators etc.</td>
<td></td>
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<td></td>
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<tr>
<td>Other Professional Staff</td>
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<tr>
<td>Social Workers</td>
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<tr>
<td>Volunteers</td>
<td></td>
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<td></td>
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<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
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</tbody>
</table>

6. Have you had any staff reductions in the past 24 months? ☐ Yes ☐ No

   a) Were Professors / Teachers involved in this reduction? ☐ Yes ☐ No

   b) If Yes, how many Professors / Teachers were involved?
c) How was it decided which Professors / Teachers would be let go?

Part 2 - Financial Information

7. a. Budget for current and prior fiscal years

<table>
<thead>
<tr>
<th></th>
<th>Current Year (SGD)</th>
<th>Prior Year (SGD)</th>
<th>2nd Prior Year (SGD)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenues</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Government Grants</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Expenditures</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Budget Surplus (Deficits)</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Accumulated Budget Surplus / Deficits</td>
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</tbody>
</table>

b. Provide an explanation for any budget deficits in the past three years and anticipated steps to address accumulated deficits.

Part 3 - Operations and Policy

8. Any accreditation provided? ☐ Yes ☐ No ☐ N/A

If Yes, which body is the accreditation provided by?

Date of last accreditation: DD / MM / YYYY

Has any accrediting body threatened or taken any probationary activity? ☐ Yes ☐ No

If Yes, please explain.

9. Have any expansions or reductions in study courses or programmes, including music, athletic or other courses or programme, taken place in the past 12 months, or are any anticipated in the next 12 months? ☐ Yes ☐ No

If Yes, please explain.
10. Does the School have a disaster planning document in place and in practice for natural disasters, terrorist acts, acts of violence, or unauthorised intrusions?  
☐ Yes  ☐ No

11. Do you perform background checks on all employees before employment?  
☐ Yes  ☐ No
If Yes, please explain.

12. Which of the following processes and policies have you adopted?

A. As pertains to Professors / Teachers:
   - Student suspensions or expulsions
     ☐ Yes  ☐ No  ☐ In Writing
   - Use of corporal punishments
     ☐ Yes  ☐ No  ☐ In Writing
   - Disciplinary action
     ☐ Yes  ☐ No  ☐ In Writing
   - Testing standards
     ☐ Yes  ☐ No  ☐ In Writing
   - Teacher / student relationships
     ☐ Yes  ☐ No  ☐ In Writing
   - Sexual harassment/molestation
     ☐ Yes  ☐ No  ☐ In Writing
   - Drug testing
     ☐ Yes  ☐ No  ☐ In Writing

B. As pertains to Students
   - Suspensions or expulsions
     ☐ Yes  ☐ No  ☐ In Writing
   - Corporal punishments
     ☐ Yes  ☐ No  ☐ In Writing
   - Possession of weapons
     ☐ Yes  ☐ No  ☐ In Writing
   - Drugs testing and searches
     ☐ Yes  ☐ No  ☐ In Writing
   - Internet access
     ☐ Yes  ☐ No  ☐ In Writing
   - Students with disabilities
     ☐ Yes  ☐ No  ☐ In Writing
   - Special education
     ☐ Yes  ☐ No  ☐ In Writing
   - Public displays of affection
     ☐ Yes  ☐ No  ☐ In Writing

C. Have the above policies and procedures been reviewed by the council?  
☐ Yes  ☐ No  ☐ Some

13. Does the School maintain any pension scheme outside Singapore for its employees?  
If Yes, please attach full details.

14. Does the School have any activities in North America?  
If Yes, please attach full details.

15. Did the School hold any study tour activities in the past or will be doing so in the coming 12 months? If Yes, please attach full details.

16. Have all recommendations, advice or criticism of the examination conducted by the Ministry of Education, Ministry of Manpower or any other similar regulatory body been complied with?  
If No, please provide details by attachment.
17. Has a subcontractor or independent contractor been hired? □ Yes  □ No

If Yes, please attach full details and state what procedure and selection criteria does the School have in place when selecting the appropriateness of the subcontractor and/or independent contract if applicable?

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**Part 4 - Employment Practices Liability**

18. During the last 3 years, has any School or unit thereof been involved in any employment or labour related litigation? □ Yes  □ No

19. During the last 3 years, has any educational organisation or unit thereof been involved in any administrative proceedings with:

a) the Tripartite Alliance for Fair and Progressive Employment Practices □ Yes  □ No

b) the Ministry of Manpower □ Yes  □ No

c) any state or local government agency whose purpose is to address employee-related claims □ Yes  □ No

If the answer to question 18 or 19 is Yes, please state the type and number of each proceeding and, for each proceeding (including claims expenses), attach full details.

20. Who is responsible for providing employment counsel for employment advice?

☐ External Legal Counsel Name of Firm: ____________________________________________________________

☐ In-house Legal Counsel  ☐ Other, please explain _________________________________________________

21. a) How often are your human resources documents, policies, guidelines and procedures reviewed?

☐ Annually  ☐ Semi-annually  ☐ Other __________________________________________

b) Who is responsible for the review?

☐ External Legal Counsel Name of Firm: ____________________________________________________________

☐ In-house Legal Counsel  ☐ Other, please explain _________________________________________________

22. Does the educational organisation have written guidelines, policies, or procedures for addressing human resources or personnel management in the following areas?

a) Hiring or interviewing? □ Yes  □ No

b) Employee contract disclaimer? □ Yes  □ No

c) Performance appraisals? □ Yes  □ No

d) Discipline? □ Yes  □ No

e) Discharge? □ Yes  □ No

f) Accommodating for the disabled? □ Yes  □ No

g) Non-union grievance procedures? □ Yes  □ No

h) Sexual harassment? □ Yes  □ No

i) Use of Educational Organisation’s electronic mail, voice mail and internet access? □ Yes  □ No
23. Do all employees receive a copy of these guidelines, policies, or procedures, and acknowledge such receipt in writing? ☐ Yes ☐ No

24. Does the School have a full-time human resources manager? ☐ Yes ☐ No

If No, who is responsible for human resources?

Part 5 - Insurance Information

25. Please provide School Liability and/or Director and Officers Liability and / or Employment Practices Liability policy information.

<table>
<thead>
<tr>
<th>Year</th>
<th>Professional Liability Carrier</th>
<th>Limits</th>
<th>Deductible/Retention</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Year</td>
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<td>Prior Year</td>
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<td>2nd Prior Year</td>
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<tr>
<td>3rd Prior Year</td>
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<tr>
<td>4th Prior Year</td>
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27. Has any insurance been declined, cancelled or not renewed in the past 5 years? If Yes, please explain. ☐ Yes ☐ No

28. Limit of Liability requested:

☐ SGD 1,000,000 ☐ SGD 2,000,000 ☐ SGD 3,000,000 ☐ SGD 5,000,000
☐ SGD 7,000,000 ☐ SGD 10,000,000 ☐ Other: ____________________________

29. Optional extensions requested:

Fraud and Dishonesty Cover ☐ Yes ☐ No
Public Relations Expenses Cover ☐ Yes ☐ No
Parent-Teacher Association Liability Cover ☐ Yes ☐ No
Alumni Association Liability Cover ☐ Yes ☐ No
Student Association Liability Cover ☐ Yes ☐ No
Governing or Management Body Liability Cover ☐ Yes ☐ No
Part 6 - Claims Experience

30. Do any principals, directors, committee members, officers, senate, or employees of the School have knowledge or information of any act or omission which might reasonably be expected to give rise to a claim? □ Yes □ No

If Yes, please attach full details.

31. Has the School, or any of its predecessors in educational services, subsidiaries, or affiliates, or any of its principals, directors, committee members, senate or employees, ever been the subject of a disciplinary action as a result of professional activities? If Yes, please attach full details. □ Yes □ No

32. During the past 5 years, have any claims been made or suits brought against the School, any predecessors in educational services, subsidiaries, or affiliates, or any of its principals, directors, committee members, senate or employees? If Yes, please attach full details. □ Yes □ No

Declaration

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 with Chubb Insurance Singapore Limited (Chubb), Chubb will pay the authorised insurance broker commission during the continuance of the policy including renewals, for arranging the said policy. When the Proposer is a body corporate, the authorised person who signs on behalf of the applicant further confirms to Chubb that he / she is authorised to do so.

The Proposer further understands that the above agreement is necessary for Chubb to proceed with the application.

The above Disclosure Statement is only applicable in situations where an insurance broker is used to purchase / place a policy.

This form must be reviewed, signed and dated by a duly authorised Principal or Director.

By signing this form, I / We hereby declare that the above information provide by me / us or on my / our behalf in the application and other relevant information/document submitted for this application are true and complete and I / We agree that this application shall be the basis of the contract between me / us and Chubb Insurance Limited, otherwise the policy issued may be void or voidable.

The insurance applied for shall only take effect when the application has been approved by Chubb Insurance Singapore Limited.

Signature of Principal / Director

Name and Designation of Principal / Director

Date

Contact Us

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F +65 6298 1055
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