



Headley Insurance Services Limited

Primary Professional Indemnity for Solicitors

Registered Insurance Brokers
Established 1974

Alton

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Solicitors Professional Indemnity

Proposal Form

Instructions:

- Please provide a full answer to **every** question. Useful definitions are enclosed with this form.
- Ensure that all answers are typewritten or printed in block letters in **BLACK INK** within the spaces provided.
- A Principal of the practice must sign and date this form and any separate sheets of paper.
- Please include with this form a sheet of your current headed notepaper, which can also be used to supplement areas where you may have insufficient space to answer a question.

1 Name and Address Details:

Practice Name (Please include all names under which you practice)	Solicitors Regulation Authority (Law Society) main office Registration Number	
<input type="text"/>	<input type="text"/>	
Main office address (please list preferred mailing address on separate sheet if different)	Main office telephone number:	
<input type="text"/>	<input type="text"/>	
<input type="text"/>	Main office fax number:	
<input type="text"/>	<input type="text"/>	
<input type="text"/>	Postcode	Practice Website:
<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of Establishment of the Practice:	Main contact e-mail address:	
<input type="text"/>	<input type="text"/>	

- Is your Practice a Limited Liability Partnership or a Company registered at Companies House? Yes No
- Do you have any other offices, other than the main office listed above, for which you are seeking cover? Yes No

If yes, please list the addresses on a separate sheet.

2 Prior Practices:

List, using a separate sheet if necessary, the names of all prior practices to which this practice has become a successor practice in the last fifteen years. (Please refer to successor practice definition on final page)

Name of Prior Practice:	Date Established:	Date of Succession:
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

(Please list any additional practices on a separate sheet)

- Have any of the practices listed above reported any circumstances, incidents or claims in the last 10 years? (If yes, please refer to Question 7) Yes No

3 Solicitor Details:

Please provide all information requested for every solicitor in the practice. If anyone listed is a Registered Foreign Lawyer or Registered European Lawyer, please note RFL or REL alongside the solicitor status.

- If you are a newly established practice, please enclose a curriculum vitae for each principal in your firm, a business plan and a cash flow forecast.

Title (Mr, Mrs, Other)	FULL NAME	Date of Birth	Solicitor Status (Principal/ Assistant/ Consultant)	Full Time / Part Time	Roll Number (as shown on practising certificate)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

(Please list additional solicitors on a separate sheet)

4 Other Fee Earning Staff:

Please provide the number of non-solicitor fee-earning staff:
i.e. Legal Executives (please state if none)

All other staff (please state if none)
i.e. Secretarial/Admin staff

5 Practice Fees:

List the Practice's Gross Fees for the last accounting period or, if you are a new practice, estimated fees for the coming year:

Date of last accounting period:

£		
DD	MM	YY
£		

Of the total, please provide gross fees for the last accounting period relating to those fees paid by clients domiciled in the USA and its territories and possessions or Canada: (please state if none)

Please provide details of those clients and the work undertaken on a separate sheet, indicating whether the work is undertaken under UK or US Law.

Does any one client or group of clients generate 20% or greater of your annual fees? Yes No

(If yes, please provide full details of the client and the work undertaken on a separate sheet)

Has the firm's fee income changed by more than 20% in the last three years? Yes No

(If yes, please provide gross fees for previous two accounting periods)

Does the firm carry out any activities where no fees are charged? Yes No

(If "Yes" please provide full details)

6 Practising Certificate & Regulatory Issues:

In the last 10 years has any fee earner in the firm:

- ever been refused a practising certificate? Yes No
- ever been granted a conditional practising certificate? Yes No
- ever been the subject of a cost or penalty order? Yes No
- been reprimanded, fined or otherwise sanctioned by the Disciplinary Tribunal? Yes No
- been in a firm subject to an OSS or CCS investigation, or any investigation or an intervention by any regulatory department of the Law Society or Solicitors Regulation Authority? Yes No
- had an award for inadequate professional service made against him or her by the Legal Complaints Service or the former CCS or OSS? Yes No
- had a civil or criminal judgment against him or her? Yes No
- been investigated by any regulatory body other than the Law Society, Solicitors Regulation Authority (e.g. FSA) or Legal Complaints Service or the former CCS or OSS? Yes No
- has the firm been the subject of a monitoring visit from the Law Society or Solicitors Regulation Authority in the last 3 years? Yes No
- has the firm been the subject of any visit or enquiry from the Forensic Investigation Unit of the Law Society or Solicitors Regulation Authority in the past 3 years or has notice of any proposed visit been given? Yes No

(If you have answered yes to any of the above questions, please provide full details on a separate sheet and include a copy of all reports and relevant correspondence issued by the LCS, former CCS or OSS, Forensic Investigation Unit, Disciplinary Tribunal and/or any other regulatory body)

7 Claims and Circumstances:

Has your practice, or any prior practice, reported any circumstances, incidents or claims to the Solicitors Indemnity Fund (SIF), the Assigned Risks Pool or to qualifying insurers:

- Insurance Year 2002-2003 Yes No
- Insurance Year 2003-2004 Yes No
- Insurance Year 2004-2005 Yes No
- Insurance Year 2005-2006 Yes No
- Insurance Year 2006-2007 Yes No
- Insurance Year 2007-2008 Yes No

Please provide with this form an updated claims history supplied by SIF for your practice and any practice to which you are a successor practice.

If YES to any of the above insurance years, please provide with this form claims information from other qualifying insurers or the Assigned Risks Pool for all circumstances, incidents or claims reported since 01/09/2002 by your practice or any practice to which you are a successor practice.

Have any circumstances, incidents or claims reported by you or any prior practice in the last six years arisen as a result of the dishonesty of any principal employee of the practice?

Yes No

If yes, please provide details of all incidents on a separate sheet including how the matter was resolved and the procedures now in place to avoid re-occurrence.

After making full enquiry of all principals and employees of your practice, are you aware of any circumstances, incidents or claims that you have not reported to your current or any prior insurers?

Yes No

If yes, please explain on a separate sheet.

Please note that you have an obligation under your current professional indemnity insurance policy to notify these matters to your insurer and we shall ask you to confirm that you have done so before cover can be put in place.

8 Current Coverage:

Have you, your practice or any prior practice, currently or ever been in the Assigned Risks Pool?

Yes No

Has any qualifying insurer refused to offer your firm (and any prior practice) terms for professional indemnity insurance?

Yes No

If yes to either, please explain on a separate sheet.

Please list below details of your current insurers (please also add details of excess layers if currently held)

Current Insurer	Limit of indemnity	Excess	Premium

9 Area of Practice:

Provide the percentage of Gross Fees allocated to each area of practice (see definitions on final page):

1.	Administering oaths, taking affidavits and notary public	%	20.	Matrimonial / Family	%
2.	Agency Advocacy	%	21.	Offices and Appointments	%
3.	Acting as an Arbitrator, Adjudicator or Mediator	%	22.	Parliamentary Agency	%
4.	Children, Mental Health, Tribunal and Welfare	%	23.	Personal Injury (claimant)	%
5.	Commercial Litigation	%	24.	Personal Injury (defendant)	%
6.	Commercial / Corporate Work (excluding work relating to public companies)	%	25.	Property, Selling, Informal Valuation and Property Management	%
7.	Conveyancing – Commercial	%	26.	Town and Country Planning	%
8.	Conveyancing – Residential	%	27.	Trust, Wills and Tax Planning	%
9.	Criminal Law	%	28.	Probate and Estate Administration	%
10.	Debt Collection (low risk not exceeding £10,000)	%	If you indicate a percentage in any of the areas below, please provide full details / breakdown on a separate sheet		
11.	Debt Collection (high risk other than detailed above)	%	29.	EC Competition Law and Human Rights Law	%
12.	Defendant Litigious work for insurers Defendant Personal Injury work	%	30.	Litigious work other than given in any other category	%
13.	Employment – Contentious	%	31.	Marine Law – Litigious	%
14.	Employment – Non Contentious	%	32.	Non-Litigious work other than given in any other category	%
15.	Financial Advice and Services regulated by the Solicitor Regulation Authority	%	33.	Mergers and Acquisitions including management buy-outs and buy-ins	%
16.	Immigration	%	34.	Commercial / Corporate Work for public companies	%
17.	Landlord and Tenant – Litigious	%	35.	Intellectual Property including Patent, Trademark and Copyright	
18.	Landlord and Tenant – Non Litigious	%	36.	Financial Advice and Services where your firm has opted into regulation by the FSA	%
19.	Lecturing and related activities and Expert Witness Work	%	Total MUST equal 100%		100%

If no financial services work has been undertaken in the last year, has the firm ever been involved in any such work? Yes No

If 'YES' a Financial Services Questionnaire will need to be completed (available on request)

Has your practice, or any prior practice ever provided management services or investment advice to any entertainment clients or sporting professionals? Yes No

If 'YES' please provide written explanation on a separate sheet.

Please state percentage totalling 100% of gross fees arising from the categories of clients listed below:-

- Public Quoted Companies (Takeover, Merger & Share issue work only) %
 - Merchant Banks, Finance Houses, Hire Purchases and Credit Sales and other concerns providing Finance (other than Building Societies) %
 - Property Developers or Property Investment Companies (including their commercial conveyancing) %
 - Sub-Prime Lenders %
 - Insurance Brokers, Insurance Companies, Underwriting Agencies and similar organisations (other than handling of claims under insurance policies) %
 - All other clients %
- TOTAL 100%**

In the last 6 years has your firm or any prior practice accepted instructions for any class actions or other group litigation? Yes No

(If 'YES' please provide written explanation on a separate sheet)

Has your firm undertaken any Personal Injury work referred by The Accident Group, Claims Direct and/or any other Management Companies? Yes No

(If 'YES' please complete our Claims Management Company Questionnaire – available on request)

Please estimate the percentage of personal injury cases (claimant) in each of the following categories:

Small claims: % Fast track: % Multi track: %

Please estimate the number of personal injury cases you currently have where the expected settlement exceeds £250,000

In the last 12 months, on how many occasions has your practice or any prior practice advised on any Home Income Plans or Equity Release Plans? *Please state if none:*

Does the firm undertake any work in the USA / Canada or for clients based in the USA / Canada Yes No

10 Requested Cover:

The minimum cover required is £2 million for a partnership or £3 million for LLPs and Companies registered at Companies House.

Limit of Indemnity – please limit to a maximum of 4 choices

Excess – please limit to a maximum of 4 choices

£2 million £3 million £4 million

Nil £1,000 £3,000

£5 million £6 million £7 million

£5,000 £10,000 £25,000

£8 million £9 million £10 million

£50,000 £75,000

Other (please specify)

Other (please specify)

Aggregate excess

Do you require an aggregate excess on your policy? Yes No Include both options

(Please refer to the definitions on back page for details of this coverage)

Reimbursement cover

Do you require reimbursement cover on your policy?

Yes No

(Please refer to the definitions on final page for details upon this coverage)

Cover Plus *(Please refer to definitions on back page for details on this coverage)*

I require a quotation for Cover Plus:

Yes No

11 Significant Change:

Do you expect there to be any significant change to, or in, your practice in the coming year?

Yes No

(If 'Yes' please explain on a separate sheet)

Is there any other material information that may be relevant to this application?

Yes No

(If 'Yes' please explain on a separate sheet)

12 Risk Management Questionnaire:

Please complete in full the following Risk Management Questionnaire:-

Is a 'Critical Date' diary system in operation (e.g. for limitation periods)?

Yes No

Is the practice accredited or in the process of becoming accredited to BS EN ISO9000 or LEXCEL?

Yes No

If 'yes', please provide date obtained:

Is the work of assistant solicitors supervised by a partner and subject to regular review meetings?

Yes No

Are all telephone conversations the subject of a note on the file?

Yes No

What Legal Services Commission Quality Mark or other quality standards, e.g. LEXCEL or Investors in People, is your firm current accredited with? Please specify accreditation and date obtained:

Has a Legal Services Commission Quality Mark ever been withdrawn?

Yes No

If 'yes', please provide full details:

Does the practice hold any membership of any speciality Law Society group? *If 'yes' please specify:*

Yes No

Does the practice always obtain written references immediately preceding the engagement of an employee or Partner? *If no, please provide details of the engagement procedure on a separate sheet.*

Yes No

Does the practice have a formal performance management system in place which evaluates (at least annually) all solicitors and other legal staff? *If No, please provide full details of the appraisal system.*

Yes No

Does the practice have a Management Structure in place?

Yes No

Does a designated Supervisor or Partner check all incoming post?

Yes No

Does the practice carry out regular audits / reviews on all active files? (Including Partners' casework)

Yes No

Does the practice have a time recording system?

Yes No

Does the practice have a standard Quality Procedure in place which is regularly reviewed and circulated? Yes No

Does the practice have documented procedures in place for client vetting and identifying conflicts of interest? Yes No

Does the practice have a designated individual responsible for either Risk Management and / or the handling of complaints and / or claims? *If No, please explain responsibilities on a separate sheet.* Yes No

Does the practice operate a centralised/departmental diary system with appropriate electronic/manual back up? Yes No

Does the practice make regular checks to ensure that the diary system in which all key dates are entered is being adhered to and the system caters for absenteeism? Yes No

Does the practice use a written retainer and engagement letter that complies with Rule 15? Yes No

Please confirm that Partners / Supervisors monitor and / or authorise the giving of all solicitors' undertakings and these are always confirmed in writing and recorded on file. Yes No

Do you have a formal money laundering policy, and/or has training been provided to all Partners and Staff? *If No, please provide full details of procedures in place a separate sheet.* Yes No

Has there been any change to the internal management structure of the practice in the last 3 years? *If Yes, please provide details on a separate sheet.* Yes No

What is the average number of files per Fee Earner?

How often is the client account taken to trial balance?

Please provide full details of the safeguards in place of the signing of cheques issued by the practice:

In the last 6 years has the Law Society qualified the practice's accounts or has the practice been the subject of an inquiry / investigation as a result of a breach of the Solicitors Accounts Rules? *If Yes, please provide details on a separate sheet* Yes No

Does the practice always receive written confirmation when money is transferred electronically? *If No, please provide full details of what confirmation is received on a separate sheet* Yes No

Does the practice provide legal services via the Internet or transact business via Internet forums? Yes No

Does the practice have an e-mail or internet security policy? *If No, please provide full details of security methods used on a separate sheet* Yes No

If there is no resident Partner / Director at your regional office(s) please identify the office concerned and provide full details of how this office is supervised

Please provide the name and status of the person responsible for risk management in your firm:
Name: Status:

13 Confirmation – This form must be signed by a principal of the firm:

I hereby warrant that all personal data (as defined in the Data Protection Act 1998 (“the Act”)) has been obtained by me in accordance with the Act, and in particular that I have notified “data subjects” (as defined in the Act) that I will be transferring personal data relating to them to Headley Insurance Services Limited for the purpose of obtaining data, and further that I have informed such persons that Headley Insurance Services Limited may, from time to time, send to them information concerning products or services which may be of interest to them, and that such persons have consented to being so contacted. If I do not wish this to happen, I will write to: The Marketing Department, Headley Insurance Services Limited, William Curtis House, Lenten Street, Alton, Hampshire GU34 1HH

I declare that the above statements and particulars are true, full enquiry having been made, and I have not suppressed or miss-stated any material facts and I undertake to inform the insurer of any change to any material fact. I agree that this declaration, together with any other information, shall be the basis of any contract between myself and the insurer. This information will be considered material and may also be used in deciding whether to accept an application or a claim.

Applicants Signature

Date

Print Name

Title (i.e. Director / Partner / Principal)

Should we need to contact you regarding any queries arising from the completion of this proposal form please provide an e-mail address or fax number:

Document Checklist:

Before posting, please ensure that you have included the following documents:

- this form, fully completed, **signed** and **dated**.
- a sheet of your firm’s current HEADED NOTE PAPER, crossed ‘For Insurance Purposes Only’.
- a copy of the 2008 SIF Claims History for your firm and any firm to which you are a successor practice.
- should you (or any prior practice) have indicated any claims / circumstances reported to insurers in Section 7 please obtain from those insurers or from Assigned Risks Pool a current year’s Claims Summary report.
- if you are a newly established practice, a cash flow statement as well as a Curriculum Vitae for every Principal of the firm and your business plan.
- a copy of all reports issued by the Legal Complains Service or the former CCS or OSS, Disciplinary Tribunal, Forensic Investigation Unit and/or any other regulatory body (see Section 6).

Office Insurance

Current Insurers

Renewal Date

Premium

Sums Insured

1. Contents at premises
(excluding computers)

£

2. Computer and Peripheral Equipment

£

3. Buildings

£

4. Tenants Improvements

£

5. Rent (Number of years)

@

£

pa

Claims Experience

1. Any claims within the last 5 years: YES NO

2. If so, please provide the following details:

Date	Type of Claim	Payments Made

Area of Practice Definition

DEBT COLLECTION – SMALL

Defined as the collection of judgement debts of not more than £10,000 or debts without dispute as to liability of not more than £10,000 and the collection of rents not exceeding £7,500 per property per annum.

CHILDREN WORK

Defined as applications made in relation to family proceedings as defined by section 8(3) of the Children Act 1989 and including Parts III and V of the Children Act 1989.

MENTAL HEALTH TRIBUNAL WORK

Defined as representation of patients detained under the Mental Health Act 1983 at hearings of the Mental Health Review Tribunal.

WELFARE WORK

Defined as advice and assistance about assessment of a client's entitlement to welfare benefits and for verifying an assessment by the Department of Social Security or other benefit granting bodies such as Local Authorities.

IMMIGRATION WORK

Defined as advice and assistance on UK immigration and nationality law, including preparation for and representation before Immigration Adjudicators, Special Adjudicators and any Tribunals or Courts of Justice up to but not including the Divisional Court, the Court of the European Union, the Commission on Human Rights of the Council of Europe or the European Court of Human Rights.

OFFICES AND APPOINTMENTS

As Clerks to City Livery Companies, Dean and Chapters, Drainage Boards, Local Councils, Charities or School Governing Bodies, Diocesan Registrars, Archdeacon's Registrars or Provincial Registrars of the Provinces of the Church of England in respect of work covered by an Ecclesiastical Fees Order; Company Secretaries.

ARBITRATION WORK

Defined as any work done in the discharge or the purported discharge of the functions of an arbitrator in relation to an arbitration to which the Arbitration Acts 1950 – 1996 apply.

ADJUDICATION WORK

Defined as acting as a neutral third party engaged by disputing parties to provide a non-judicial resolution of their dispute, which is subject to the terms of any contract between the disputing parties, binding upon them, but excluding arbitration work.

MEDIATION WORK

Defined as acting as a neutral third party engaged by disputing parties to assist them to resolve their dispute by negotiated agreement without resort to adjudication.

EMPLOYMENT WORK

Defined as all non-litigious work which excludes Tribunal work in connection with employment, termination, dismissal, redundancy, discrimination at work and pension rights affected thereby.

PROPERTY SELLING AND VALUATION WORK

Defined as property selling whether or not through an estate agency and informal valuations undertaken by the practice.

PARLIAMENTARY AGENCY

Defined as all work done in the promotion of, or opposition to, primary or subordinate legislation.

AGENCY ADVOCACY WORK

Defined as all civil advocacy work, including attendance at a Court or Tribunal for the purposes of such advocacy, done on behalf of another indemnified practice but excluding any work done as a solicitor working as an agent or locum tenens in another place.

LECTURING AND RELATED ACTIVITY WORK

Defined as work involving the preparation for, and the presentation of, lectures, seminars, training and tuition whether for the purposes of professional skills training, continuing education or otherwise, and including the provision of written material for publication.

EXPERT WITNESS WORK

Defined as work done in the capacity as an expert witness.

TOWN AND COUNTRY PLANNING

Includes compulsory purchase, listed buildings and conservation areas work.

FINANCIAL ADVICE AND SERVICES

This covers all financial advice and services (including "investment business" as defined in Financial Services Act 1986, whether or not requiring registration with the Law Society) provided to individual unincorporated bodies and companies but does not include Commercial Work including all Company Work (securities related) (as defined below).

COMMERCIAL WORK INCLUDING ALL COMPANY WORK (SECURITIES RELATED)

This covers all work relating to securities in public limited companies, including initial public offerings, venture capital work and other corporate finance work.

COMMERCIAL WORK INCLUDING ALL COMPANY WORK (NON SECURITIES RELATED)

This covers all commercial work, including private company share sales and acquisitions, which is not Financial Advice and Services or Commercial Work including All Company Work (securities related) (as defined above).

AGGREGATE EXCESS

This additional cover limits the total excess the firm will pay for the insurance year to a set figure (usually) 3 times the selected per claim excess.

DEFENCE REIMBURSEMENT COVER

Cover compensating you for time spent after service of legal proceedings in connection with the conduct of the defence of a claim (at insurers request and with their express agreement). Not all insurers offer this cover. Payment is usually at a rate of £150 per hour for firms in Greater London and £100 per hour if the firm is outside Greater London. Cover is usually limited to 100 hours in respect of any one claim.

SUCCESSOR PRACTICE

The definition of successor practice in the Law Society's Minimum Terms is complicated. You may be a successor practice even though you did not intend to take on the liabilities of another practice when taking it over or merging with it and even if you specifically agreed that those liabilities would remain elsewhere.

Whenever a practice ceases "being carried on as a discreet business," there is a potential for the successor practice clause to take effect.

You may become a successor by holding out your practice "expressly or by implication" as being the successor of or by incorporating the other practice(s); by taking on a majority of the principals in the other practice as principals in your firm; by taking on at least one such principal as a principal when the majority have not become principals in another practice; by taking a sole practitioner as an employee after 31 August 2000.

If your firm has done any of these things at any time, or is planning to do so, you may be defined as being a successor practice and should provide full details in this form.

COVER PLUS

This additional benefit provides coverage for both Employees and Fraud & Dishonesty and Defence Reimbursement.

EMPLOYEE FRAUD & DISHONESTY

Provides cover for the misappropriation of the Firm's money and/or goods caused by any dishonest or fraudulent act committed by an Employee during the period of insurance or in the previous 5 years. Cover is limited to £1,000,000 for any one loss or all losses in the aggregate with the loss to be discovered and notified to us during the period of insurance. The excess selected on your policy will also apply to each and every loss payable under this endorsement.

