



2010/2011

Solicitors' Professional Indemnity

Your Aon Proposal Form
for Sole Practitioners and 2-10 Partner Firms

Tell us as much as you can about your Firm so we can secure a competitive quotation through our exclusive insurer arrangements.

To complete this form electronically, please click on the fields you wish to complete and type in your answers.

Please save or print a copy for your records. Click the submit form button below to return the completed form.



Aon ref: XN 10/11 v.2

Please provide a full answer to every question and use supplementary sheets if necessary. The more information you give us, the more we will understand your Firm and be better able to negotiate with the insurer on your behalf – please see Definitions on page 11.

A Principal/Member of the Firm must sign this form along with any additional sheets.

1 Your Firm details

a All practising titles including associate nominee and service companies

Please mark type against each: 'S' for Sole Practitioner, 'P' for Partnership, 'L' for Limited Liability Partnership (LLP), and 'R' for recognised body.

Type

Type

b Where your Firm is a Partnership or LLP are any of the partners/members limited liability entities? Yes No N/A
 If yes, please provide details on page 9 (Additional information)

Principal address	Telephone
	Fax
	DX number
	Email
	Website
	Date established <input type="text"/> / <input type="text"/> / <input type="text"/> <i>If less than 2 years please provide business plan and CVs for partners and members</i>
Solicitors Regulation Authority Firm ID number <input type="text"/>	Postcode <input type="text"/>

c Do you have any US domiciled interests to be insured under this policy? Yes No
 For example – having a US office that is a subsidiary of a UK parent, or having a US registered address, would count as having a US domiciled interest, whereas providing services to a US client from a UK office (even if it requires you to visit the US) would not.

d Do you have any other overseas domiciled interests to be insured under this policy? Yes No
 If yes, please provide details on page 9 (Additional information)

2 Successor Practice

a Has the current Firm become a successor (as defined in the Solicitors Regulation Authority's Minimum Terms & Conditions) to any other Firm either by takeover, merger, employment of principals or staff of such a Firm or absorption of a significant proportion of the clients of that Firm? Yes No

If you have answered yes, please complete question 2b

b Please provide details of any prior Practices and/or individual Partner(s) where you are deemed to be the Successor Practice.

Name of Firm(s)	Date established	Date of succession	Number of Solicitors who joined the Firm
	/ /	/ /	
	/ /	/ /	
	/ /	/ /	
	/ /	/ /	
	/ /	/ /	
	/ /	/ /	

c Does your Firm's headed notepaper refer to any other Firm or prior Practices not detailed above? Yes No

If yes, please provide details

3 Your staff details

Please state number of staff:	2010	2010	2009	2009	2008	2008	2007	2007
	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time
Equity Partners/Principals/Members								
Salaried Partners/Members								
Solicitors and Consultants								
Legal Executives								
Other fee earners								
Other staff*								

*Excluding cleaning, maintenance and other manual employees

Please provide all information requested for every current Partner or Member of the Firm, even if you are a Sole Practitioner.

	Roll number	Partner's full name	Years as a Partner in the Firm	Date qualified
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				

a Do all Partners, Principals and Members in the Firm devote all of their work time and attention to the business of the Firm? Yes No
If no, please provide full details in respect of each relevant Partner.

b Are any Partners, Principals or Members in the Firm also a Partner in another Firm of solicitors or other business activity? Yes No
If yes, please provide full details in respect of each relevant Partner.

c Did any fee earner, including any Partner or Sole Practitioner, obtain their first legal qualification outside the UK? Yes No
If yes, please attach an up-to-date CV for each person mentioned below.

	Roll number	Name	Place of qualification
1			
2			
3			
4			
5			
6			

d References

Does the Firm carry out full recruitment checks in respect of all employees and principals, including the taking up of written references, questions about an individual's claims record and enquiries as to whether they have any disciplinary record with, inter alia, any regulatory department of The Solicitors Regulation Authority or any other recognised body?

Yes No

If no, please provide details

4 General questions

Has the Firm or any prior Practice or any present or former Principals, Partners, Members, Directors, Consultants and employees thereof:

- a Been the subject of an OSS/CCS/LCS investigation that has been upheld, or any investigation or intervention by any regulatory department of the Solicitors Regulation Authority or any other recognised body? Yes No
- b Received a monitoring visit from the PSU? Yes No
- c Been the subject of a Financial Services Authority investigation or proceedings commenced by the Financial Services Authority? Yes No
- d Previously been or is currently the subject to a Petition for Bankruptcy or Voluntary Insolvency Agreement or any other arrangement with creditors? Yes No
- e Ever been refused a Practising Certificate or granted a Conditional Practising Certificate or been the subject of a costs or penalty order or reprimand by the Solicitors Disciplinary Tribunal? Yes No
- f Ever been convicted of (or charged with but not yet tried for) any criminal offence involving fraud or dishonesty other than spent convictions? Yes No
- g Ever failed to meet any insurance premium or excess contribution? Yes No
- h Ever been declined Professional Indemnity Insurance by any insurer or referred to the Assigned Risks Pool? Yes No
- i Has there been a significant change in the Firm in the last three years? Yes No
- j Do you expect there to be any significant change to or in your Firm in the coming year? Yes No

If you have answered yes to any of the above questions please provide details and reports where applicable.

- k Is your business that of a Solicitors' Firm only? Yes No

If no, please provide details of any non-regulated business, eg separately constituted financial services adviser operating outside of the Solicitors Regulation Authority regulations.

5 Cover required for 2010/2011

The statutory minimum cover is £2 million for a Partnership or £3 million for LLPs and other relevant recognised bodies.

Please state your choice of limits of indemnity (up to a maximum of 3). £ m £ m £ m

Please state your choice of excess each and every claim (up to a maximum of 3). £ £ £

NB: Quotes will normally limit the aggregate excess to three times the above figure(s).

Please provide details of your current insurance placement.

Total limit of cover	Excess	Insurer	Premium Ex IPT	Broker
£ <input type="text"/> m	£ <input type="text"/>	<input type="text"/>	£ <input type="text"/>	<input type="text"/>

6 Certificates

- a Does the Firm have a valid Employer's Liability Certificate? Yes No Expiry date

- b Your quality standards: Is your Firm currently accredited with:
 Lexcel Yes No Date first granted ISO 9001 Yes No Date first granted

7 Your gross fees

Please provide gross fees for the last three completed accounting periods and an estimate for the current year:

	Year ending	England and Wales	USA/Canada*	Any other jurisdiction*	Total
Last annual accounting period	/ /	£	£	£	£
Estimated current year	/ /	£	£	£	£
Annual accounting period before last	/ /	*Please also provide full details of the clients and work on a separate sheet			£
Annual accounting period but two	/ /				£

■ The largest total fee that you have charged in the last 12 months

£

■ The average fee charged in the last 12 months

£

a Does any one client or group of clients generate 20% or greater of your annual fees?

Yes No

b Has your fee income changed by more than 30% in any of the last 3 years?

Yes No

If yes, to any of the above please provide details on a separate sheet

c Please list the postcode for any branch office(s) for which cover is required together with the percentage of fees generated from each branch office.

If no branch office(s) please tick 'None'

None

Location	Postcode	%	Location	Postcode	%	Location	Postcode	%

Principal office (If no branch office(s) this should be 100%)

%

Total for all must equal to 100% including principal office

100 %

8 Type of work

Please provide a percentage breakdown of the gross fee income for the last accounting period into the following categories:

Criminal law	(01)		%		
Acting as arbitrator, adjudicator or mediator	(02)		%		
Immigration	(06)		%		
Employment	(12)		%		
Property selling and valuation	(13)		%		
Residential conveyancing	(19)		%		
Commercial conveyancing	(20)		%		
Landlord and tenant	(21)		%		
Wills, Trust & Probate	(22)		%		
Matrimonial	(23)		%		
Personal Injury	(24)		%		
Debt collection (judgement debts over £10,000)	(25)		%		
Financial advice and services	(26)		%		
Commercial	(27)		%		
Defendant litigious work for insurers	(28)		%		
Litigation and arbitration (other)	(29)		%		
Other non litigious	(30)		%		
Other low risk work*	(40)		%		
Other work (state nature of work and %)					
	(99)		%		
	(99)		%		
		%	=		%

*Low risk work (40) includes, debt collection under £10,000, children, mental health tribunal, welfare, offices and appointments, administering oaths and taking affidavits, parliamentary advice, agency advocacy, lecturing and related activity, expert witness, town and country planning

Total (must equal 100%)

100 %

9 Nature of work – General questions

Has your Firm:

- a Ever entered into arrangements to facilitate deductions from personal injury damages? Yes No
- b Been part of any referral network, claims management or promotional group? Yes No
- c Conducted work for or on behalf of a Trade Union or similar body? Yes No

If you have answered yes, to any of the above please provide details on page 9 (Additional information)

10 Nature of work – Conditional Fee Arrangements (CFAs)

- a Has your Firm ever undertaken any CFAs or similar fee arrangements with clients? Yes No
If no, please move straight to Question 11.
- b Do you use a standard written risk assessment procedure before accepting any such arrangements? Yes No
- c Does one or more Partner(s) agree each CFA before it is offered to the client? Yes No

If you have answered no, to b or c above please provide details on page 9 (Additional information)

11 Nature of work – Financial services

Has the Firm (or any predecessor Practice) at any time undertaken financial advice and services work? Yes No

If yes, a separate questionnaire will be required which will be supplied by Aon on receipt of your completed proposal form or can be downloaded from www.aon.co.uk/solicitors

12 Nature of work – Conveyancing

- a In the last three years, has the Firm undertaken any residential and/or commercial conveyancing? Yes No
If no, please move to Question 12b.
- i Has the Firm ever been removed from a lenders' panel? Yes No
- ii Over the last three years, have you acted for multiple buyers of property in the same development or in the same building? Yes No
- iii Over the last three years, have you acted for a single buyer purchasing multiple properties? Yes No

If you have answered yes to Question 12a (i) (ii) (iii) please provide full details on page 9 (Additional information)

- iv Please provide fees derived from both residential and commercial conveyancing for the last three completed accounting periods and an estimate for the current year:

	Residential conveyancing	Commercial conveyancing	Total conveyancing
Estimate for current year	£	£	£
Last accounting period	£	£	£
Annual accounting period before last	£	£	£
Annual accounting period but two	£	£	£

- v Please provide for the last annual accounting period:

- | | | | |
|--------------------------------------------------|------------------------|-------------------------------------------------|------------------------|
| ■ Approximate number of residential transactions | <input type="text"/> | ■ Approximate number of commercial transactions | <input type="text"/> |
| ■ Highest residential value | £ <input type="text"/> | ■ Highest commercial value | £ <input type="text"/> |
| ■ Average typical residential value | £ <input type="text"/> | ■ Average typical commercial value | £ <input type="text"/> |

- vi Has your Firm received any requests for Conveyancing files or information from Conveyancing files over the last 24 months? Yes No

If yes: How many?

Have they been reported to your insurer? Yes No If no, please provide details on page 9 (Additional information)

Have any potential notifications been declined by your insurer? Yes No If yes, please provide details on page 9 (Additional information)

- vii Have any file requests resulted in a claim being made against you? Yes No

If yes: How many? Estimated total cost £

Have they been reported to your insurer? Yes No If no, please provide details on page 9 (Additional information)

Have any claim notifications been declined by your insurer? Yes No If yes, please provide details on page 9 (Additional information)

viii Have you made a block notification to your current insurer? Yes No

If yes, please provide full details on page 9 (Additional information)

Does, has the Firm ever or are you planning in the next 12 months to:

b Perform residential or commercial surveys/valuations for lending purposes? Yes No

c Produce home buyers/condition reports? Yes No

d Perform residential/commercial estate agency? Yes No

e Produced Home Information Packs for anyone other than clients where your Firm is acting for the vendor? Yes No

f Does your Firm comply with the Law Society Practice Note on Mortgage Fraud (dated 15 April 2009)? Yes No N/A

If no, please provide details on page 9 (Additional information).

If yes, please outline what steps are in place to safeguard against mortgage fraud ie details of any checks and training on page 9 (Additional information)

13 Claims and circumstances

Please provide details of all claims and circumstances for each of the following years of experience, including firms referred to in Question 2

	Name of qualifying insurer/Assigned Risks Pool/Aon Claims Solutions	No claims/circumstances	Claims/circumstances attached
2005–2006			
2006–2007			
2007–2008			
2008–2009			
2009–2010			

Please attach to this form your current claims information provided by the above qualifying insurer(s) or the Assigned Risks Pool. If this is not yet available, please provide claims/circumstances details on the attached supplementary claims form.

Please note there is no need to attach details of any claims reported to Aon Claims Solutions.

a Are there any matters notified by your Firm (or any predecessor Practice) to qualifying insurers or the Assigned Risks Pool that have not been accepted as an effective notification? Yes No

If yes, please provide full details on page 9 (Additional information)

b Please give details of all claims and circumstances not already notified to your insurers that may give rise to a claim. If none, please tick

Date of claim/circumstance	Claimant's name	Type of work eg conveyancing, matrimonial etc.	Estimated cost of claim

Please confirm all matters referred to in this question will be notified to your current insurers by 30 September 2010? Yes No N/A

14 Optional information

Do you require limits greater than £10,000,000? Yes No

If yes, the following must be answered

a Do you conduct commercial work for mergers and acquisitions? Yes No

If yes, please provide details and the value of the five highest transactions over 5 years.

b Do you conduct commercial 'securities' related work? If yes, please provide details on page 9 (Additional information) Yes No

c Please provide the following for the past 3 years if you conduct conveyancing

■ Highest residential value	£ <input type="text"/>	■ Highest commercial value	£ <input type="text"/>
■ Average typical residential value	£ <input type="text"/>	■ Average typical commercial value	£ <input type="text"/>

Critical Management Controls – 2010/2011 Proposal Form

The following questions are the first step in a comprehensive assessment and support service designed to assist Aon clients with managing their business. By completing this form you will be able to demonstrate to insurers your willingness to engage in managing key risk exposures. The questions in this form apply to all firms including Sole Practitioners, where we use the term Risk Manager or Supervisor, this is interchangeable with Sole Practitioner. You do not need to complete this form if you currently have Lexcel accreditation.

Please answer "Yes" if you currently meet a requirement, "WT" if you are working towards meeting a requirement and "No" if you do not meet the requirement. For your assistance, guidance notes are shown in blue, including reference to the applicable Practice Rule or Regulation.

Firm name	Aon ref: P /CMC2			
<p>a Is one or more of the Partners, or the Sole Practitioner, qualified to 'supervise' (including self-supervision for Sole Practitioners) as defined by the SRA's supervision qualification requirements? <i>Guidance: The qualification is that the person must have been entitled to practice as a lawyer for 36 months within the last 10 years and have completed 12 hours of management training. Practice Rule 5.</i></p>	Yes <input type="radio"/>	WT <input type="radio"/>	No <input type="radio"/>	
<p>b i Does the Firm have a risk management strategy? <i>Guidance: Larger organisations should appoint a Risk Manager who is responsible for implementing the Firm's risk management strategy. Sole Practitioners are responsible for risk management in their Firms. Practice Rule 5.</i></p>	Yes <input type="radio"/>	WT <input type="radio"/>	No <input type="radio"/>	
<p>ii Has the Firm established what services it will or will not offer at both a generic and detailed level, and communicated this to all fee earning and support staff? <i>Guidance: Generic means an overall work category, detailed means specific types of work within that category. For example, you might 'generally' offer Personal Injury work but, at a specific level, may exclude Road Traffic Accident work. Practice Rule 5.</i></p>	Yes <input type="radio"/>	WT <input type="radio"/>	No <input type="radio"/>	
<p>iii Prior to acceptance, are new matters subjected to a risk review by the Sole Practitioner, Partner or Supervisor that will establish if the matter is within the Firm's capability and capacity, and if the matter has unusual or higher risk factors than normal? <i>Guidance: High/unusual risk factors should be defined for each work-type. These might include, for example, unusually high transaction values, tight limitation/key dates, inward transfers from other Firms, complexity and/or a higher number of parties involved than normal. Practice Rule 5.</i></p>	Yes <input type="radio"/>	WT <input type="radio"/>	No <input type="radio"/>	
<p>iv If a matter that displays unusual/high risk factors is accepted, are additional control measures put in place prior to the commencement of work? <i>Guidance: Whereas this might be a matter only of closer supervision or taking greater care, a case plan should be produced that highlights any additional precautions to be taken. Practice Rule 5.</i></p>	Yes <input type="radio"/>	WT <input type="radio"/>	No <input type="radio"/>	
<p>v Are all matters proactively monitored during their progress to determine if the case's risk profile has changed? <i>Guidance: Whereas monitoring should be inherent within the Firm's case management processes, the case plan should be reviewed in the event that a change in the risk profile is identified. Practice Rule 5.</i></p>	Yes <input type="radio"/>	WT <input type="radio"/>	No <input type="radio"/>	
<p>vi At the end of a matter, is a concluding risk review undertaken to test initial assumptions of risk, devise new precautions if other risk factors were identified and a concluding checklist completed? <i>Guidance: This review should consider if the client's objectives were achieved, if there has been a complaint or grounds for a complaint and, if so, if a claim is likely. Practice Rule 5.</i></p>	Yes <input type="radio"/>	WT <input type="radio"/>	No <input type="radio"/>	
<p>c i Is there a competent nominated person within the Firm with overall responsibility for the prevention of financial crime as required by the Prevention of Crime Act 2002 e.g. a Money Laundering Reporting Officer (MLRO)? <i>You may only answer N/A if you do not operate a Client Account. Practice Rules 5.</i></p>	N/A <input type="radio"/>	Yes <input type="radio"/>	WT <input type="radio"/>	No <input type="radio"/>
<p>ii Does the Firm have Customer Due Diligence procedures that establish the client's identity and are the proofs of identity checks kept on file and in a Central Identification Register? <i>Guidance: Typically, proofs of identity will include copies of passports, driving licences and utility bills. You may only answer N/A if you do not operate a Client Account. Practice Rule 5.</i></p>	N/A <input type="radio"/>	Yes <input type="radio"/>	WT <input type="radio"/>	No <input type="radio"/>
<p>iii Does the Firm re-run Customer Due Diligence checks on repeat business clients by checking current proofs of identity against those already held on a Central Identification Register? <i>You may only answer N/A if you do not operate a Client Account. Practice Rule 5.</i></p>	N/A <input type="radio"/>	Yes <input type="radio"/>	WT <input type="radio"/>	No <input type="radio"/>
<p>iv Are all relevant staff trained to identify and prevent mortgage fraud and do they have access to a current copy of the Council of Mortgage Lenders' Handbook? <i>You may only answer N/A if you do not provide conveyancing services. Money Laundering regulations 2007.</i></p>	N/A <input type="radio"/>	Yes <input type="radio"/>	WT <input type="radio"/>	No <input type="radio"/>
<p>v Has the Firm established a cash limit above which it will not accept cash payments? <i>You may only answer N/A if you do not accept cash payments for any transactions. Money Laundering regulations 2007.</i></p>	N/A <input type="radio"/>	Yes <input type="radio"/>	WT <input type="radio"/>	No <input type="radio"/>
<p>d Does the Firm have Accountants' Reports produced for any Client Account(s) that the Firm might operate? <i>You may only answer N/A if the Firm does not operate a Client Account. Practice Rule 5.</i></p>	N/A <input type="radio"/>	Yes <input type="radio"/>	WT <input type="radio"/>	No <input type="radio"/>

Critical Management Controls *continued*

- e i Has the Firm developed a structure for supervision ensuring that all fee earning staff in all areas of law are included in it? Yes WT No
Guidance: This must include Partners, fee earners, consultants, para-legals and Locums. It is expected that Sole Practitioners will specify how work should be supervised in their absence. It must also take account of Branch Offices, homeworkers and those working offsite such as at Police Stations. Practice Rules 5.
- ii Does the Firm have a named Supervisor (or a self-supervising Sole Practitioner) for each category of work it undertakes who is qualified to supervise based on technical competence, experience and ability? Yes WT No
Guidance: One Supervisor may be responsible for more than one area of work and need not be of any particular status. Practice Rule 5.
- iii Is the Firm diligent in undertaking opening risk assessments for new matters and undertaking the work in a timely fashion? Yes WT No
Practice Rule 5.
- iv Does the Firm's regime of supervision (self-supervision for Sole Practitioners) include:
• Checking incoming and outgoing correspondence • Supervisory meetings
• One-to-one review meetings • Allocation of and/or review of new work
• Reviewing matter lists • Ensuring appropriate alternative funding options are being considered?
Guidance: Alternative means of funding might include, for example, devolved powers, CFAs, the Legal Services Commission, Trade Unions or insurers. Practice Rule 5.
- v Has the Firm established a process for file reviews? Yes WT No
Guidance: Reviews should take account of procedural as well as substantive legal issues. Practice Rule 5.
- f i At the outset of a matter, does the Firm provide written client care information, which includes:
• The name and status of the person dealing with the matter • The name of the Supervisor
• The name of the person to whom they should complain in • The confirmation of the clients instructions?
the event of dissatisfaction
(in the case of a Sole Practitioner, all three roles may be performed by the same person)
Guidance: If a team of people are working on the matter, all names and statuses should be given as well as the name of the team leader. Practice Rules 2.
- ii Does the Firm provide written information concerning any fee sharing or referral incentives the Firm operates? N/A Yes WT No
Guidance: You may only answer N/A if the Firm does not operate a fee sharing or referral incentive. Practice Rules 8 and 9.
- iii During the progress of a matter, does the Firm provide written costs update information at least every six months, but more frequently if events dictate, and if appropriate, highlight any financial risks associated with the case? Yes WT No
Practice Rule 2.
- iv Is the Sole Practitioner responsible, or has the Firm nominated a Partner to be responsible, for the compilation and effective use of the complaints handling procedure, including:
• Reviewing and analysing the complaints register
• Deciding upon remedial action
• Reporting claims and potential claims to insurers
• Offering redress
• Implementing preventative actions to stop complaints reoccurring?
Practice Rule 2.
- g i Does the Firm have the means to ensure that the status of any given file, including key dates, risks, undertakings etc., is readily apparent to someone else as well as the fee earner concerned and that the file is kept up-to-date and in an orderly fashion with file transfer notes being made when appropriate? Yes WT No
Guidance: This might include file summary sheets, case management systems and guidelines for the clip arrangement of files. Practice Rule 5.
- ii Does the Firm systematically check for conflicts of interest prior to accepting instructions in relation to conflicts between clients and between clients and the Firm? Yes WT No
Guidance: This might be a systematic check against names on the client database combined with fee earner knowledge of the parties involved in the instruction. Practice Rules 3, 4 and 5.
- iii Does the Firm ensure that legible attendance notes confirming verbal instructions and/or written client instructions are held on the file, instructions confirmed to the client in writing and that they include:
• Requirements and objectives • Issues raised and advice given
• Options and associated risks • Action the Firm will or will not take
• Timescales to complete action • Any action the client should take?
Practice Rule 2.
- iv Has the Firm identified the limitation periods that apply to each type of work it undertakes and does it ensure that key dates are researched and identified as soon as possible at the outset of a matter and noted on the file? Yes WT No
Guidance: Identifying key dates by work types should be done as part of generic risk assessments. Practice Rule 2.

Critical Management Controls *continued*

- v Does the Firm note key dates prominently on file and, in addition: Yes WT No
- Enter them into a back-up system, which identifies the client, matter number and activity
 - Inform the client in writing of key dates
 - Use countdown dates to remind fee earners of imminent key dates
 - Operate a key date reminder system?
- Practice Rule 5.*
- vi If other parties are introduced during the course of a case, does the Firm undertake further conflict of interest checks? Yes WT No
- Practice Rules 3.*
- vii Does the Firm ensure that any fee earners (including Sole Practitioners) regularly review their cases for inactivity and respond accordingly? Yes WT No
- Guidance: Fee earners should review their matter lists in order to achieve this. Practice Rule 5.*
- viii Does the Firm ensure that clients are kept informed of progress and are given reasons for any delays? Yes WT No
- Practice Rule 2.*
- ix Does the Firm have established and published procedures for the control of undertakings, which include: N/A Yes WT No
- A definition of what an undertaking is
 - The authority required for giving undertakings
 - How undertakings should be worded
 - Where they should be recorded, i.e. on the case file and in a central register
 - Timescales for confirming oral undertakings in writing?
- Guidance: A central register of non-routine/litigation undertakings should be used for recording undertakings given. You may only answer N/A if the Firm only offers services where undertakings are not and never likely to be given. Practice Rule 5.*
- x Does the Firm have a concluding checklist which ensures that: Yes WT No
- There is evidence of the return and receipt of client and third party property
 - File storage, retrieval and associated costs are advised to the client in writing
 - The file has been checked for outstanding undertakings, charges and ledger balances?
- Guidance: The object of the concluding checklist is to ensure that claims do not arise from loose ends being left unattended. Practice Rule 5.*
- xi Does the Firm always give Third Parties written instructions which describe: Yes WT No
- The background to the matter
 - Terms of reference and objectives
 - Specific issues that require research?
- Guidance: Precedent Third Party instructions might be used for this purpose. You may only answer N/A if the Firm never directly instructs a Third Party. Practice Rule 2.*

For additional information

For additional information

Duty to disclose material information

Material information is information that would influence an insurer in deciding whether a risk is acceptable and, if so, the premium, terms and conditions to be applied. Insurers cannot avoid or repudiate claims for the cover required under the minimum terms, but if they later find you have not disclosed something material they may charge an additional premium or, in the event of prejudice, seek recovery of the claim from you. For claims above the statutory minimum limit, failing to disclose such information could result in the policy being rendered void so that that claims would not be paid.

All material information must be disclosed to insurers to enable terms to be negotiated and cover arranged. This is not limited to answering specific questions that may have been asked in this proposal form. Any changes, which may occur or come to light after a quotation has been given, must also be notified.

To ensure the cover is not prejudiced, please refer to Aon if there is any doubt as to what information needs to be disclosed.

Declaration

Is any Principal, Partner, Director or Member aware, after enquiry, of any loss or claim or circumstance which may give rise to a loss being sustained or claim being made against or involving any person or persons to be included in this insurance, their predecessors in practice or any past Partners, Directors or Members, where such has not been previously notified to past or present insurers? Yes No

If yes, please provide full details on a separate sheet

I/We hereby declare that:

I/We undertake to inform insurers of alterations to this proposal occurring before completion of a Contract of Insurance. I/We are satisfied that after enquiry of all Principals, Consultants and employees, the above details are correct to the best of our knowledge and belief and that we have not suppressed or mis-stated any material facts. I/We understand that any fraudulent suppression or fraudulent mis-statements of any material facts will be reported by insurers to the Consumer Complaints Service for Solicitors. I/We authorise any prior insurers of the Firm to release to Aon Limited any information that they may require including all claims information which may be requested by insurers pursuant to this Proposal for Insurance. I/We understand that the information I/we provide will be passed to or used

by Aon and insurers for the purpose of providing insurance, underwriting, processing, claims handling and preventing fraud.

I/We acknowledge that, by submitting this Proposal, I/we hereby consent to insurers carrying out any enquiries into our financial standing (including, but not limited to, a credit search with one or more (licensed) credit reference or fraud prevention agencies) to check our identity and credit status. Such enquiries may be made either before or during the existence of the Contract of Insurance.

I/We acknowledge and agree that, by submitting this proposal, I/we hereby consent, in the event of the legal Firm carried on by me/us ceasing during or on expiry of any period of insurance provided by insurers, to Aon or insurers requesting and obtaining data (including but not limited to personal data as defined in the Data Protection Act 1998) from relevant regulatory bodies and to Aon or insurers processing such data for purposes in connection with providing run off cover in accordance with the Insurance Policy conditions and/or regulatory requirements on such cessation.

I/We declare that by signing my/our name below I/we have the authority of all the partners, members, directors, officers, board members and shareholders of the legal Firm to bind and commit each of them individually to comply with the terms of this policy of insurance.

Print name

Signature of Principal/Partner

Date

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Signature not required if submitting electronically

The completion of this Proposal Form does not bind the proposers or insurers to complete a Contract of Insurance, but if a policy is issued, this Proposal Form, together with any other information supplied prior to inception shall form the basis of any Contract of Insurance effected thereon.

Please save or print a copy for your records. Click the submit form button to return the completed form.

Definitions

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.

Agency advocacy work

Defined as all civil advocacy work, including attendance at a Court or Tribunal for the purpose of such advocacy, done on behalf of another insured Firm, but excluding any work done as a Solicitor working as an agent or locum tenens in another Firm.

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 Arbitrations Acts 1950-1996 apply.

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.

Commercial/corporate work including work for public companies

This covers all work relating to Public Limited Companies, including mergers and acquisitions, corporate insolvency, corporate trusts and taxation.

Commercial/corporate work excluding work for public companies

This covers all commercial and private company work, including mergers and acquisitions, corporate insolvency, corporate trusts and taxation.

Debt collection – small

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

Employment work

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

Estate agency, property valuation and property management

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

Expert witness work

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

Financial advice and services regulated by the Solicitors' Regulation Authority

This covers all financial advice and services provided to private individuals, unincorporated bodies and companies where such work is regulated by the Solicitors' Regulation Authority as a designated professional body under The Financial Services and Markets Act 2000. This does not include Commercial Work including All Company Work (securities related).

Financial advice and services where your Firm has opted into regulation by the Financial Services Authority

This covers financial advice and services provided to private individuals, unincorporated bodies and companies where such work is directly regulated by Financial Services Authority under the Financial Services and Markets Act 2000. This does not include Commercial Work including All Company Work (securities related).

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 Justice of the European Union, the Commission on Human Rights of the Council of Europe, or the European Court of Human Rights.

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, including the provision of written material for publication.

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.

Mental health tribunal work

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

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.

Overseas work

Gross fees derived from work done overseas and/or work done in the UK but relating to instructions received from and/or fees paid by clients overseas.

Parliamentary agency

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

PSU

Practice Standards Unit

SRA

Solicitors Regulation Authority

Successor practice

The definition of a Successor Practice in the Solicitors Regulation Authority Minimum Terms is complicated. You may be a Successor Practice even though you did not intend to take on the liabilities of another Firm when taking it over or merging with it, and even if you specifically agreed that those liabilities would remain elsewhere.

Whenever a Firm ceases "being carried on as a discreet business", there is potential for the Successor Practice to take effect.

You may become a Successor by holding out your Firm "expressly or by implication" as being the successor of or by incorporating the other Firm(s), by taking on the majority of the principals in the other Firm 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 Firm, by taking a Sole Practitioner or Recognised Body into your Firm as a principal, or by taking on a Sole Practitioner as an employee after 31st August 2000.

If your Firm has done any of these things, at any time or is planning to do so, you may be a Successor Practice and should provide full details.

Town and Country Planning

Includes compulsory purchase, listed buildings and conservation areas work.

UK work

Gross fees derived from work done in the UK for clients based in the UK including overseas contracts involving occasional trips abroad.

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.