

Enquiry/Pre-Renewal

Client Name

Broker

Please answer the following questions about your business in the space provided below or continue on a separate sheet if more space required.

A Health and Safety

1. Do you have a health & safety policy statement tailored to your activities and kept up to date? Yes No
2. Do you have a specifically trained director or employee responsible for health and safety issues? Yes No
3. Is health and safety training given to all staff throughout their employment with you? Yes No
4. Is a record kept of all health and safety training given to staff? Yes No
5. Are you a member of any trade association which provides health and safety information and training? Yes No

If 'Yes', which organisation(s) and what services are used

6. Do you undertake and record health and safety risk assessments for your business? Yes No
7. Are competency assessments made and recorded for all potential employees and subcontractors? Yes No
8. Is induction and ongoing skills based training provided for all employees and a record kept? Yes No
9. Do you engage an external organisation to audit your health and safety systems and adherence to it? Yes No

B Fire

1. Are you familiar with the Joint Code of Practice 'Fire Prevention on Construction Sites'? Yes No
If 'Yes', Are Fire Safety Co-ordinators appointed and fire safety plans prepared? Yes No
2. What percentage of your work on site involves the application of heat? %
Please state what form of heat application, for example blow lamps etc.
3. Do you operate a hot work permit system for activities involving the application of heat? Yes No

C Site Safety and Security

Does your site safety and security arrangements include:

1. Materials storage? Yes No
2. Waste control and removal? Yes No
3. Assessment and effective control of pollutants? Yes No
4. Control of access / egress to site of visitors? Yes No
5. Hygiene and welfare standards for employees? Yes No
6. Service and maintenance records for all plant and machinery? Yes No

7. The supply of and strict implementation of the use of Personal Protective Equipment by employees? Yes No
8. Strict adherence to the Control of Substances Hazardous to Health regulations? Yes No
9. Full site perimeter fencing and boarding? Yes No
10. Special arrangements for securing valuable and portable equipment outside working hours? Yes No
- If 'Yes', please specify
11. Larger items of plant coded or fitted with tracking devices? Yes No
12. Plant registered with The Equipment Register? Yes No

D Contracts, Workforce and Subcontractors

1. What proportion of your work is carried out above 10 metres from ground or floor level? %
2. What proportion of your work is carried out at a depth greater than 2 metres? %
3. Which type of locations do you normally work in? For example rural, urban or city centre?
4. Under which written contract conditions do you normally work?
5. What proportion of your total wagheroll relates to labour only subcontractors? %
6. Do you use specialist bona fide subcontractors? Yes No
- If 'Yes', please specify for what types of work?
7. Do you examine and record the insurance arrangements of bona fide subcontractors as to duration, indemnity limits, exclusions and excesses? Yes No
8. For what proportion of your work are you the main or sole contractor? %

E Estimated Wageroll Payments and Turnover for the forthcoming year

Activities:	Proprietors, principals, directors etc.	Direct employees and labour only subcontractors	All other subcontractors	Turnover
Clerical	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Woodworking machinists	<input type="text"/>	<input type="text"/>	<input type="text"/>	
New housebuild up to 3 storeys	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other new building up to 20m height	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
All Other work	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Please describe other work	<input type="text"/>			

F What percentage of your work is:	Domestic & Offices	Warehouse/Manufacturing	Educational/Medicine	Recreational/Leisure
	<input type="text"/> %	<input type="text"/> %	<input type="text"/> %	<input type="text"/> %

G What is the value of:			
Own Plant & Tools	<input type="text"/>	Hired in Plant and Equipment	<input type="text"/>
Own Temporary Buildings	<input type="text"/>	Hired in Plant and Equipment Charges	<input type="text"/>
Hired in Temporary Buildings	<input type="text"/>	Maximum Contract Value	<input type="text"/>
Employees Tools	<input type="text"/>		

Important Information – Your Duty To Make A Fair Presentation Of The Risk

You must make a fair presentation of the risk to us at inception, renewal and variation of your Policy. This means that you must tell us about all facts and circumstances which may be material to the risks covered by your Policy in a clear and accessible manner or give us sufficient information to alert us of the need to make enquiries about such facts or circumstances.

Material facts are those which are likely to influence us in the acceptance of or assessment of the terms or pricing of your Policy. If you are in any doubt as to whether a fact is material, you should tell us about it.

If you fail to make a fair presentation of the risk, we may avoid your Policy (that is treat it as if it had not existed) and refuse to pay any claims where any failure to make a fair presentation is:

- a** deliberate or reckless; or
- b** of such other nature that, if you had told us about a material fact or circumstance, we would not have issued, renewed or varied your Policy.

In all other cases, if you fail to make a fair presentation of the risk, we will not avoid your Policy but we may instead:

- a** reduce proportionately the amount paid or payable on any claim, the proportion for which we are liable being calculated by comparing the premium actually charged as a percentage of the premium which we would have charged had you made a fair presentation (e.g. if we would have charged you double the premium, we will only pay half the amount of any claims under your Policy); and/or
- b** treat your Policy as if it had included such additional terms as we would have imposed had you told us about a material fact or circumstance.

Payment of any claim you make will be subject to the application of any such additional terms.

For these reasons it is important that you check all of the facts, statements and information set out in your Construction Select Proposal Form or in any other information provided are complete and accurate. You must also make reasonable enquiries to check with anyone you employ in your business that the facts and statements set out in your Construction Select Proposal Form or in any other information provided are complete and accurate and that there are no other material facts which you need to disclose.

IF ANY OF THE FACTS, STATEMENTS AND INFORMATION SET OUT IN YOUR CONSTRUCTION SELECT PROPOSAL FORM, RISK PRESENTATION OR ANY ADDITIONAL INFORMATION PROVIDED ARE INCOMPLETE OR INACCURATE, YOU OR YOUR INSURANCE ADVISER MUST CONTACT US IMMEDIATELY. FAILURE TO DO SO COULD INVALIDATE YOUR POLICY OR LEAD TO A CLAIM NOT BEING PAID OR NOT BEING PAID IN FULL.

RQA Office use only

Data Protection

Allianz Insurance plc together with other companies within the Allianz SE group of companies ("Allianz Group") may use the personal and business details you have provided or which are supplied by third parties including any details of directors, officers, partners and employees (whose consent you must obtain) to:

- provide you with a quotation, deal with the associated administration of your policy and to handle claims;
- search credit reference, credit scoring and fraud agencies who may keep a record of the search;
- share with other insurance organisations to help offset risks, administer your policy, for statistical analysis, and to handle claims and prevent fraud;
- support the development of our business by including your details in customer surveys, for market research and business reviews which may be carried out by third parties acting on our behalf.

Allianz Group may need to collect and process data relating to individuals who may benefit from the policy ("Insured Persons"), which under the Data Protection Act is defined as sensitive (such as medical history of Insured Persons) for the purpose of evaluating the risk and/or administering claims which may occur. You must ensure that you have explicit verbal or written consent from the Insured Persons to such information being processed by Allianz Group and that this fact is made known to the Insured Persons.

If your policy provides Employers Liability cover information relating to your insurance policy will be provided to the Employers Liability Tracing Office (the "ELTO") and added to an electronic database, (the "Database") in a format set out by the Employer's Liability Insurance: Disclosure by Insurers Instrument 2010.

The Database assists individual consumer claimants who have suffered an employment related injury or disease arising out of their course of employment in the UK whilst working for employers carrying on, or who carried on, business in the UK and as a result are covered by the employers' liability insurance of their employers, (the "Claimants"):

- I. to identify which insurer (or insurers) was (or were) providing employers' liability cover during the relevant periods of employment; and
- II. to identify the relevant employers' liability insurance policies.

The Database and the data stored on it may be accessed and used by the Claimants, their appointed representatives, insurers with potential liability for UK commercial lines employers' liability insurance cover and any other persons or entities permitted by law.

The Database will be managed by the ELTO and further information can be found on the ELTO website www.elto.org.uk

Telephone calls may be recorded for our mutual protection, training and monitoring purposes.

Under the Data Protection Act 1998 individuals are entitled to request a copy of all the personal information Allianz Insurance plc holds about them. Please contact the Customer Satisfaction Manager, Allianz Insurance plc, 57 Ladymead, Guildford, Surrey, GU1 1DB.

Personal details may be transferred to countries outside the EEA. They will at all times be held securely and handled with the utmost care in accordance with all principles of English law.

By applying for and/or entering into this insurance policy you will be deemed to specifically consent to the use of your data and your insurance policy data in this way and for these purposes and that your directors, officers, partners, and employees have consented to our using their details in this way.