



Supplementary Questionnaire Liability Questionnaire

Important Notes

“**You / Your**” refers to all firms to be insured under this arrangement including their **Principals**, including any predecessor or previous business for which cover is required.

“**We / Us / Our**” means the Insurer or Insurers subscribing to the insurance to be effected through Pen Underwriting Limited trading as Manchester Underwriting Management (“**MUM**”).

“**Firm**” means any business, whether a sole trader, partnership or company, limited liability or otherwise.

“**Principal/s**” means any director, partner, member or sole trader.

This form should be completed such that the information provided relates to all **Firms** to be insured under this arrangement, including any predecessor or previous business for which cover is required.

This questionnaire forms part of **Your** presentation to **Us**. **We** rely on the information **You** give to **Us** in deciding whether to offer insurance and in setting the terms and premium. **You** must take care when answering any questions **We** ask by ensuring that all information provided is accurate and complete. **You** must disclose every material circumstance **You** know or ought to know, and provide a fair presentation of the information required to enable **Us** to assess **Your** insurance risk. **You** must also disclose any changes to the facts disclosed that occur prior to commencement of insurance.

Failure to disclose all relevant material facts whilst making this application may lead to the invalidation of any insurance effected, and ultimately result in avoidance of the insurance or non-payment of any claim made.

Information is material if it could:

- a. affect **Our** assessment of the risk; or
- b. it could mean that **We** may need to change the terms or premium or both; or
- c. mean that **We** may not be able to cover that aspect of risk; or
- d. mean that **We** may no longer be able to provide **You** with insurance cover.

Full details of coverage provided can be found in MUM’s Policy Wordings and Summaries, which are available on request or at www.manchesterunderwriting.com.

How does MUM maintain Your privacy?

MUM is the data controller of any personal data **You** provide to **MUM**. **MUM** collects and processes personal data in order to offer and provide insurance services and policies and to process claims. Personal data is also used for business purposes such as fraud prevention and detection, financial management, to generate risk modelling, conduct analytics including to advise, improve and develop its products and services and to comply with its legal and regulatory obligations. This may involve sharing information with and obtaining information from **MUM’s** group companies and third parties such as (re)insurers, other brokers, loss adjusters, credit reference agencies, service providers, professional advisors, regulators or fraud prevention agencies.

MUM may record telephone calls to help it to monitor and improve the service provided as well as for regulatory purposes.



Please see **MUM's** Privacy Notice for further information on how **Your** personal data is used, shared, disclosed and retained, **Your** rights in relation to **Your** personal data and how to contact **MUM's** Data Protection Officer. **MUM's** Privacy Notice can be found at <https://www.penunderwriting.co.uk/Privacy-Policy>. **MUM** may make important updates to its Privacy Notice from time to time and these may in turn affect the way **MUM** uses and handles **Your** data. Please ensure **You** review **MUM's** Privacy Notice periodically to ensure **You** are aware of any changes.

If **You** are providing data in the course of **Your** business, or as a charity, for charitable purposes and providing information on other individuals to **MUM**, for example **Your** employees and/or any other party that would be covered under the insurance or services that **MUM** may provide to **You**, **You** shall ensure that individuals whose personal data **You** are providing to **MUM** have been provided with fair processing notices that are sufficient in scope and purpose, and that **You** have obtained all appropriate consents, where required, or are otherwise authorised, to transfer the personal data to **MUM** and enable **MUM** to use the personal data and process the personal data for the purposes of this agreement and as set forth in **MUM's** Privacy Notice. **You** must not share personal data with **MUM** that is not necessary for **MUM** to offer, provide or administer its services.

The completion of this form in no way binds the Proposer to purchase insurance, nor does it bind Insurers to give insurance.

Any information given will only be passed to Insurers for the purpose of quotation and will be treated as confidential.

- 1) **Name:**
- 2) **i) Turnover for last completed financial year: £_____**
ii) Estimate Turnover for forthcoming year: £_____
- 3) **Employers Reference Number: _____**
- 4) **No. Staff (inc. Directors) : _____**

If you have been given an indicative premium for Liability Insurance from us it was on the assumption that you will be able to confirm **YES** to **ALL** of the following statements .

- You do not undertake work where you are involved in any manual process of manufacture, construction or demolition (this does not include the installation of IT, Telecommunications and other audio/visual equipment but would include the type of work expected of an electrical contractor e.g the complete re-wiring of an office).
- Your Employees are not exposed to silica, asbestos, or substances containing asbestos.
- You do not undertake work on power stations, nuclear installations, or establishments.
- You do not undertake work on refineries, bulk storage, or premises in oil gas or chemical industries, or offshore structures.
- You do not undertake work on aircraft, hovercraft, aerospace systems, watercraft or railways.
- You can confirm that no claim been made or loss suffered, whether insured or not, and that you are not aware of any circumstance which might lead to a claim in respect of any of the risks to which this proposal for Liability Insurance relates.
- You are not aware of any matter which might otherwise affect the consideration of this proposal.
- You can confirm that no application for similar insurance made on Your behalf or on behalf of any of the present or past partners, directors or principals, or predecessors in business, ever been declined, renewal refused, or cancelled



Should you find that the answer is **NO** to any of the above statements, please provide full details in the space provided below; based upon the additional information provided, it may be necessary for us to amend or withdraw our indicative premium.

I/we declare that, after full enquiry, the contents of this proposal are true and that I/we have not misstated, omitted or suppressed any material fact or information. I/we agree that this proposal together with any other information supplied by me/us shall form the basis of any contract of insurance which may be effected. If there is any material alteration to the facts and information which I/we have provided or any new material matter arises before the completion of the contract of insurance, I/we undertake to inform Underwriters.

Signature of Principal:

Date: