

Agricultural Consultants Proposal Form

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Important information - Your Duty of Fair Presentation

The Insurance Act 2015 came into force on 12 August 2016 and requires you to make a Fair Presentation of your risk. All information that you provide as fact must be substantially correct and any estimates or projections must be made in good faith.

To ensure that you are making a Fair Presentation of the risk and material facts, a reasonable search must be undertaken by you before giving any information to Alan Boswell Insurance Brokers which the insurer may rely on when making an underwriting decision.

This document highlights areas which will generally be important to the insurer but if you are aware of anything which is particular to your business/operations that is not covered, you must advise us and provide further information.

As a minimum, you should include all senior management in the search but you could also include external consultants/contractors who may have specialised knowledge of the risks your company faces.

Senior Management is quantified as anyone who plays a significant role in the making of decisions about how the company's activities are to be managed or organised.

Each client will be different but you should satisfy yourself at this stage that a reasonable search has been made and if not, you should advise Alan Boswell Insurance Brokers accordingly.

It is important you record the extent of the search as this may be used as part of our market presentation or in the event of any query in the future from insurers.

Please confirm who has been consulted as part of your reasonable search (including their position within the company):

If, when the policy is in force, your insurer becomes aware of facts which you did not disclose at this stage but which would have been available to you following a reasonable search it has a number of options:

- If the breach of duty was deliberate or reckless they can cancel the policy from inception and keep the premium.
- If the breach was not deliberate or reckless:
 - If the insurer would not have entered into the contract under any circumstances they can cancel the policy from inception but must return the premium to you. You will be responsible for repaying any claims payments made.
 - If the insurer would have entered into the contract on different terms they can rewrite the policy terms and apply the new terms from inception - the new terms will be applied to any current claim and any claims already settled, which may mean that you will need to repay some or all claims moneys received.
 - If the insurer would have entered into the contract at a higher premium, they can reduce any claim payments proportionate to the amount of premium paid.

Business name

Address

Date established

Telephone number

Email address

We can extend this insurance to include associated and subsidiary companies provided that they are listed below or on a separate sheet and all the information you give in this proposal form relates to all the companies named.

Business name

Address

Date established

Telephone number

Email address

Have you ever conducted business with any other company with which you have a financial or managerial connection?

If YES, please give full details

Name

Qualifications

Years in the industry

Please list details of all principals, partners or directors of the business(es) listed above

Where a partner or director has been working in the relevant industry for less than 5 years, please send us their brief CV along with this proposal form.

Please provide the total number of:

Professionally qualified technical staff (with industry recognised qualifications)

Other technical staff

Administrative and secretarial staff

Do you use independent sub-contractors?

If YES:

What approximate percentage of your turnover is paid to sub-contractors?

What work do you sub-contract?

Do you ensure they have their own PI insurance?

Are you a member of AICC or BIAC?

If NO, have you applied for membership?

We need to know your turnover including fee income and where it comes from. Please fill out the table below:

Past year ending

Current year:

Next year estimate:

Total turnover including fee income

Estimated percentage split of your turnover including fee income for:

Work carried out for UK clients

Work carried out for overseas clients excluding USA/Canada

Work carried out for USA/Canada clients subject to non USA/Canada law

Work carried out for USA/Canada clients under a contract subject to USA/Canada law

Please give details of your five largest contracts in the past three years:

Client	Nature of business (including crop advised on where appropriate)	Total value of contract	Total acreage consulted over
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Within the past three years what is the average value and average acreage of the contracts you get involved in?	£	Acres
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We need to know your annual wage roll - please split this between that derived from manual and non-manual activities by filling in the below:

	Manual	Non-manual
Current year		
Estimate next year		

Your turnover including fee income must be separated approximately into the activities listed below so that we can understand what you are doing and because we only cover you for the work which you declare:

Farm management advice	£
Agronomic consultancy	£
Expert witness	£
Loss assessing	£
Cross compliance	£
Waste management	£
Sourcing products	£

Payment schemes	ELS	£
	HLS	£
	Basic Payment Scheme	£
Soil sampling & assessments		£
ELS inspections & assured combinable crop inspections		£
Supply of products		£
Other, please state		£

Where you have declared income in farm management, please provide details of financial management.

Do you provide specific advice by newsletter or a website?

Does the above split accurately reflect:

Your business activities in the past?

Your estimated business activities during the coming year?

If NO to either of the above, please explain the differences

Do you currently have professional indemnity insurance?

If you currently have professional indemnity insurance, please answer the following:

Name of insurer

Limit of indemnity

Excess

Premium

Renewal date

Professional indemnity limit of indemnity required under this insurance

Do you require public and products liability cover?

Please specify limit required

Has any claim been brought against you, or has anyone threatened to bring such a claim as a result of the performance of your business activities as detailed in this proposal form?

If YES, please provide full details:

After reasonable enquiry, are you aware of any circumstances that could lead to a claim against you in the future? This includes criticism of your work even if you regard it as unjustifiable.

If YES, please provide full details:

Have you suffered any loss from the dishonesty or malice of any employee, subcontractor or self-employed freelancer?

Do you currently have any grounds for suspecting that such a person has acted dishonestly or maliciously when working for you or on your behalf?

If YES to either, please provide full details:

Signature of principal/partner/director

Date

A copy of this proposal should be retained for your records.