

RECRUITMENT CONSULTANTS' INSURANCE  
NEW BUSINESS PROPOSAL FORM

**euna**



**Please read the following information carefully before completing this proposal form. This should help present a clear and unambiguous picture and to ensure that underwriters understand the nature of your risk:**

- An Individual or a Partner, Principal or Director of the Firm/Company must complete the proposal form.
- Where a question is not applicable to your particular circumstances, please write N/A
- If there is insufficient space to answer questions, please use an additional sheet and attach it to this proposal form
- Completing and signing this proposal form does not bind you, or insurers, to complete this contract of insurance,
- If this proposal relates to a new business or venture, please complete the questions as far as possible, giving estimated income and information about your anticipated activities

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**1** Name and address of Insured Firm(s) including any predecessors in business:

Postcode

Date firm established:

**2** Please provide a full description of the business carried out by the Insured Firm(s)

**3** Is the Firm Associated with any other Firm(s)?  Yes  No

If "Yes" please give full details

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## Section 1 - Employers' and Public Liability

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Please only answer question if you require Employers' Liability cover.

**1** Please state your Employer Reference Number (ERN)

**2** Do you have any subsidiaries in the UK?  Yes  No

If 'yes', please provide details on a separate sheet.

3 Please provide previous 12 months turnover for the actual last financial year end details of your business activities in the following categories:

Temporary staffing:	£
Permanent placements:	£
Consultancy services:	£

4 Please state the wage roll (own staff) previous 12 months for the actual last financial year end:

5 If temporary personnel are placed by you, are terms of business used?  Yes  No

6 Is the supervision, direction and control of placed personnel always the responsibility of your client?  
 Yes  No

7 Do you require an indemnity to principals extension  Yes  No

8 Do you require a waiver of subrogation extension  Yes  No

9 Please provide a wage roll of placed personnel in the following categories:

Category	Agency <b>NOT</b> accepting supervision direction & control of labour supplied	Agency <b>ACCEPTING</b> supervision direction & control of labour supplied
Clerical (white collar activities):		
IT: consultancy/data entry:		
IT: hardware installation/maintenance:		
Medical or nursing:		
Light manual (warehouse or light industrial):		
Heavy manual (construction or heavy industrial)		
Drivers:		
Domiciliary care:		
Safety critical rail:		
Offshore (oil rigs and platforms):		
Other (please provide details):		

10 Limit of Indemnity required under this section of insurance PL (EL £10,000,000)

- £1,000,000     £2,000,000     £5,000,000     £10,000,000

## Section 2 – Professional Indemnity

1 Limit of Indemnity required under this section of insurance;

- £1,000,000     £2,000,000     £5,000,000     £10,000,000     Other

2 Please confirm Your current Retroactive Date (please refer to your policy schedule):

3 Do you require cover for Your legal liability arising from the errors or omissions of temporary workers:

- Yes  No

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## Section 3 – Drivers Negligence

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1 Limit of Indemnity required under this section of insurance;

£5,000       £10,000       £25,000

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2 Please provide the average numbers of drivers supplied at any one time? \_\_\_\_\_

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## Section 4 - Property & Business Interruption Insurance

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1 Please state the address of the premises to be insured (if different from the address given earlier):

Post Code: _____	Post Code: _____

*Please continue on a separate sheet if more than 2 premises are to be insured.*

2 Please detail below any other party (such as a bank or building society) whose financial interest in the premises should be noted on the policy:

Name of Party: _____	Interest of Party: _____
Address: _____	
_____	Post Code: _____

3 Are all of the premises:

- a) Constructed with external walls of brick, stone or concrete and roofed with slate, tiles, concrete, metal, asbestos or any other non-combustible material?  Yes  No
- b) Free from cracks or other signs of damage that may be due to subsidence, landslip or heave and have not previously suffered damage by any of these causes?  Yes  No
- c) In an area free from flooding and not near the vicinity of any rivers, streams or tidal waters?  Yes  No
- d) In a good state of repair?  Yes  No
- e) Self-contained with a lockable entrance door?  Yes  No
- f) Protected by an intruder alarm that is subject to an annual maintenance contract?  Yes  No
- g) Heated by a conventional electric, gas, oil or solid fuel heating system?  Yes  No
- h) Fitted with electrical installations which are inspected at least every 5 years by a qualified electrician and any defect remedied?  Yes  No
- i) Lifts, boilers, steam and pressure vessels inspected and approved to comply with all of the statutory requirements?  Yes  No
- j) Fitted with sprinklers, either fully or partially?  Yes  No

If you have answered 'no' to any of question 3 a) to j), then please give further details:

**4** Please detail the amounts to be insured below for each premises (complete only if you require property cover):

**IMPORTANT NOTE:** The amounts insured you state below should be the full rebuilding or replacement cost in each of the categories. If you understate these amounts you will be under-insuring and we may not pay the full amount of your claim. It is therefore essential that these amounts are as close to the true values of the insured items as possible.

ITEM	AMOUNT INSURED PREMISES 1	AMOUNT INSURED PREMISES 2
Main building:	£	£
Landlord's fixtures & fittings and tenant improvements:	£	£
General contents wherever located:	£	£
Computers and ancillary equipment:	£	£

**5** If you have portable electronic equipment (such as laptops, cameras, video equipment) that is either permanently or temporarily away from your premises please state the total value of these items:

£

Please also state the approximate percentage of the time that these items are away from your premises:

%

**6** If you have contents other than portable electronic equipment which are either permanently or temporarily away from your premises, please state the total value of these contents:

£

Please also state the approximate percentage of the time that these contents are away from your premises:

%

**7** Please detail the amounts to be insured below for Business Interruption and Loss of Rent cover (only complete this question if you require this cover).

a) Loss of rent (12 month indemnity period)

£

**Important Note:** The maximum indemnity period available is 12 months. Please bear in mind how long it will take to re-commence trading at another premises when stating the amount insured and indemnity period.

The Business Interruption cover provided is on a 'Flexible First Loss' basis – please specify a total amount to be insured for Business Interruption cover. This amount applies regardless of whether your business interruption loss is through loss of income, costs and expenses or outstanding debts. This often enables a smaller total amount to be specified under this section of cover and can sometimes result in a lower premium.

ITEM	AMOUNT INSURED	INDEMNITY PERIOD
Business Interruption cover (Flexible First Loss):	£	_____ months

**8** Is Terrorism cover required?

Yes  No

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## Section 5 – Legal Expenses Insurance

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1 Limit of Indemnity required under this section of insurance;

£50,000       £100,000

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2 Have you had to initiate or defend any legal expenses insurance claim or legal proceedings (including hearings before an Employment Tribunal) in the past three years?  Yes  No

3 Has there been any in depth investigations by the Inland Revenue into the company and/or any director, VAT dispute, PAYE and/or P11D compliance dispute within the last three years?  Yes  No

If you have answered 'Yes' to either and/or both of the above please provide details on a separate sheet.

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## Section 6 – Personal Accident Insurance

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1 This section provides compensation for Own Staff and/or Temporary Workers on assignment or travelling to and/or from normal residence should an accident occur causing Death, Loss of Sight and/or Limbs and/or Permanent Total Disablement from any occupation

**Level of Benefit £25,000**  Please tick box if quote is required

**Level of Benefit £50,000**  Please tick box if quote is required

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Own Staff Number

Temporary Staff Number

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## Section 7 – Claims Experience

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1 Have any claims been made against and/or by the proposer in the last 5 years in respect of the Insurances that have been requested within this proposal form?  Yes  No

1 After enquiry, are any of the Directors and/or Partners aware of any circumstances which may give rise to claim against the proposer's firm or any of their predecessors in business that are seeking coverage under this proposal form?  Yes  No

2 Have any directors and/or partners of the proposer's firm been found guilty of any criminal, dishonest and/or fraudulent activity and/or been investigated by any regulatory body?  Yes  No

If any of the above questions have been answered 'Yes' please provide full details on a separate sheet.

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## Section 8 – Important Notices

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Please read the following carefully before you sign and date the Declaration under Section 10

### IMPORTANT NOTICE CONCERNING YOUR DUTY TO MAKE A FAIR PRESENTATION OF THE RISK

Before the insurance policy takes effect, the proposer has a duty to make a fair presentation of the risks to be insured under the insurance policy.

A *fair* presentation of the *risk* is one which:

- discloses to the Insurer every material circumstance which the Insured know of or ought to know of; or
  - gives sufficient information to put Euna Underwriting on notice that it will need to make further enquiries for the purpose of revealing those material circumstances,
  - which makes that disclosure referred to above in a manner which is reasonably clear and accessible to Euna Underwriting; and
- in which every material representation as to a matter of fact is substantially correct, and every material representation as to a matter of expectation or belief is made in good faith.

A *material circumstance* is one that would influence Euna Underwriting's decision as to whether or not to agree to provide insurance to the Insured and, if so, the terms of that insurance. If you are in any doubt as to whether a circumstance is material you should disclose it to Euna Underwriting.

A copy of the proposal should be retained by you for your own records.

### FINANCIAL OR TRADE SANCTIONS

Euna Underwriting are unable to provide insurance in circumstances where to do so would be in breach of any financial or trade sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency.

### FAIR PROCESSING NOTICE

Euna Underwriting will treat your personal information fairly and lawfully in accordance with the Data Protection Act 1998.

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## Section 9 – Declaration

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I/We declare that every statement and particular contained within this proposal form:

- which is a statement of fact, is substantially correct, and
- which is matter of expectation or belief, is made in good faith.

If any such facts, expectations and/or beliefs materially change before the insurance policy takes effect I/we undertake to provide details of all such changes to the Insurer in order to comply with my/our obligation to provide a fair presentation of the risk to be insured under the insurance policy.

Signature:

Position:

Date:


This insurance will not commence until Euna Underwriting has indicated acceptance of the Proposal. Euna Underwriting reserves the right to decline any Proposal.



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Euna Underwriting Limited are an  
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