

DUAL Construction

# Contractors Combined

Fact find

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## Important note

### The Insurance Act 2015 and your responsibilities

You are under a duty to make a fair presentation of the risk to us before the inception, renewal and alteration of your policy.

This means that you must tell us about and/or provide to us all material information or tell us and/or provide to us sufficient information to alert us of the need to make further enquiries to reveal such material information.

This information needs to be provided in a clear and accessible manner.

Material facts are those which are likely to influence us in the acceptance of the terms or pricing of your policy.

If you have any doubts as to whether any information is material you should provide it to us.

Failure to disclose any material fact may invalidate your policy in its entirety or may result in your policy not responding to all or part of an individual claim or class of claims.

In order to comply with your duty to make a fair presentation you must also have conducted reasonable searches for all relevant information held:

- within your business (including that held by your senior management and anyone who is responsible for your insurance); and
- by any other person (such as your broker, intermediary or agent or a person for whom cover is provided by this insurance)

## The business

01. Business name:

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02. Business address:

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03. Business description including % splits in trades:

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04. Date business established:

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05. Current insurers:

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06. Renewal date:

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07. If the business has been established less than two years, please provide full details of the experience of the current directors/partners within the construction industry including companies they have worked for any details of managerial experience.

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08.	Have any of the directors or partners of the business ever been prosecuted for any health and safety issue or received a health and safety prohibition notice?	Yes	No
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09.	Have any of the directors or partners of the business ever been convicted or charged with any criminal offence other than a motoring offence?	Yes	No
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10.	Have any of the directors or partners of the business ever been declared bankrupt and/or been a director/partner of a company which has gone into liquidation, administration, receivership or been subject of a county court judgement (or the Scottish equivalent)?	Yes	No
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If the answer is **yes** to any of the above questions, then please provide full details:

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## Business activities

Please supply % of turnover in respect of the following:

01. Premises worked upon	% of turnover
Domestic – PDH and flats:	%
Light commercial – shops, offices and hotels:	%
Commercial – schools and hospitals:	%
Industrial – factories and warehouses:	%
Other (please describe below):	%

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02.	What % of turnover relates to the application of heat away from your own premises?	%
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If heat used, please state what method(s)  
i.e. blow torch, heat gun:

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03.	<b>Height limits worked to</b>	<b>% of turnover</b>
	Ground level work:	%

	Height work up to 15 metres:	%
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	Height work over 15 metres up to a maximum of 20 metres:	%
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	Height work over 20 metres up to a maximum of 30 metres:	%
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	Height work over 30 metres (state maximum height worked to):	%
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For works exceeding 30 metres in height, please  
provide full details of works being undertaken and  
means of access:

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04.	<b>Depth limits worked to</b>	<b>% of turnover</b>
	Ground level work:	%

	Depth work down to one metre:	%
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	Depth work below one metre down to a maximum of three metres:	%
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	Depth work below three metres down to a maximum of five metres:	%
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	Depth work below five metres (state maximum depth worked to):	%
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For works exceeding five metres in depth, please  
provide full details of works being undertaken:

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05. Do you undertake any of the following types of work?

Demolition undertaken by employees or labour only subcontractors of buildings or part of a building when such work does not form part of a contract for reconstruction, alteration or repair and exceeds five metres in height:

Yes No

Construction, alteration or repair of bridges, viaducts, towers, steeples, spires pylons, chimney shafts, blast furnaces, docks, harbours, tunnels, mines, dams coastal defence or flood protection:

Yes No

Pile driving, quarrying or use of explosives:

Yes No

Contracts solely for the laying of main sewers:

Yes No

Handling, removal, storage or transportation of asbestos or asbestos containing materials or silica:

Yes No

If the answer is **yes** to any of the above questions then please provide full details:

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06. Do you undertake work at any of the following locations?

Airside (but not including work in shops and offices at airports):

Yes No

On or in any ship, vessel, water craft, air cushioned vehicle or jetties:

Yes No

At railways or railside (excluding work within shops or offices):

Yes No

At nuclear sites, gas, chemical or petrochemical works (including storage) refineries, power station or petrol tanks:

Yes No

If the answer is **yes** to any of the above questions then please provide full details:

07.	Do you carry out any construction of timber framed buildings (other than normal roofing trusses supports or beams)?	Yes	No
	If <b>yes</b> , please provide full details:		
08.	Do you carry out any work involving the excavation or creation of basements and or cellars?	Yes	No
	If <b>yes</b> , please provide full details:		
09.	Do you carry out any work involving industrial pipework, installation or maintenance of sprinklers, dry risers or wet risers?	Yes	No
	If <b>yes</b> , please provide full details:		
10.	Do you carry out any work involving plumbing/heating/ventilation work on properties in excess of 20 meters (six storeys)?	Yes	No
	If <b>yes</b> , please provide full details:		
11.	If <b>yes</b> to the above question, please provide a % breakdown of the locations for such work:		
	Domestic:		%
	Small commercial (shops/offices/pubs/restaurants):		%
	Large commercial (hotels/schools/hospitals/railways/airports):		%
	Industrial:		%

## Health and safety

01.	Do you have a written and signed health and safety policy?	Yes	No
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What is the date of the last review of the policy?

When was it last communicated to all employees?

Do you engage the services of an external company to oversee the health and safety of the business?

Yes	No
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If **yes**, please provide full details:

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02.	Do you have a trained competent person responsible for health and safety issues?	Yes	No
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If **yes**, please provide full details:

Name:

Position in the business:

Training details:

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03.	Do you keep records of training provided?	Yes	No
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04.	Do you supply and enforce the use of personal protective equipment?	Yes	No
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05.	Do you keep records of personal protective equipment supplied?	Yes	No
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06.	Please provide details of any memberships to trade associations or pre-qualification schemes:		
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# Risk management

01.	Do you carry out risk assessments for each contract you work on?	Yes	No
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If **no**, please provide full details:

02.	Do you produce written work method statements for each contract your work on?	Yes	No
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If **no**, please provide full details:

03.	Do you engage the services of bona fide subcontractors?	Yes	No
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Please provide details of the activities undertaken  
by the bona fide subcontractors you engage:

04.	Where you are held responsible, do your site safety and security arrangements include:		
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Materials storage:	Yes	No
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Control of access/egress to site of visitors:	Yes	No
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Full site perimeter fencing and boarding:	Yes	No
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Arrangements for securing valuable and portable equipment outside of working hours:	Yes	No
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Larger items of plant and machinery being fitted with tracking devices:	Yes	No
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Larger items of plant and machinery being fitted with immobilisers:	Yes	No
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Plant being registered with a scheme:	Yes	No
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Covering or fencing holes and openings:	Yes	No
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How do you secure and protect tools and plant  
(including hired in plant)?

# Estimates and cover required

## 01. Liabilities

**NB:** Employers liability limit is provided at £10m as standard.

Please confirm what limit of liability is required for public and products liability: £

Please provide estimates for the forthcoming insurance year:

Description	Direct employees wageroll	Payment to labour only subcontractors	Payments to bona fide subcontractors
Clerical and non-manual staff:	£		
Manual directors wages:	£		
Drivers and yardsmen:	£	£	£
Wood/metal working machinists:	£		
All other manual work away from own premises:	£	£	£
Please confirm the estimated annual turnover for the forthcoming insurance year:			£

## 02. Contractors all risks

State maximum contract value required for any one contract site:	£	
State maximum contract period required for any one contract site:		Months
State average contract value:	£	
State average contract period:		Months
State total replacement value of owned plant, tools, site huts and temporary buildings:	£	
State maximum value of any one item of owned plant:	£	
State the estimated annual hiring charges for the forthcoming insurance year:	£	
State maximum value of any one item of hired in plant:	£	

State maximum total value of any one accident at any one site: £

State total replacement value of employees tools and other personal effects: £

**Note: maximum limit of £1,000 employees tools and personal effects per employee.**

## Claims and loss history

01. Have any of the directors or partners in connection with your business ever suffered any loss, damage, injury or disability or incurred liability (whether insured or not) during the last five years in connection with any of the risks proposed? Yes No

If the answer is **yes**, then please complete the rest of the questions in this section.

02. Employers liability

Date of loss	Details of claim	Amount paid	Amount outstanding
		£	£
		£	£
		£	£
		£	£
		£	£

03. Public products liability

Date of loss	Details of claim	Amount paid	Amount outstanding
		£	£
		£	£
		£	£
		£	£
		£	£

04. Contractors all risks

Date of loss	Details of claim	Amount paid	Amount outstanding
		£	£
		£	£
		£	£
		£	£
		£	£

Further details

Please provide any further details that could be considered material to this insurance proposal:

# Declaration

I hereby declare that the answers contained within this proposal are true and complete and that I have supplied a fair presentation of the risk. I agree that this proposal and declaration and truth and completion of the answers herein shall be the basis of contract between me and the underwriters/insurers.

Signature of proposer:

Printed name of proposer:

Date:

DD

MM

YYYY

## Helping you do more

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