

DUAL Commercial

Aviation

Proposal form

DUAL



Aviation proposal form

The policy of insurance and the schedule which attaches and forms part of it (the insurance contract) is prepared in reliance on information which has been received by your insurers from you through your insurance adviser.

Insurance Act 2015 – proposal forms for non-consumer contracts – duty of fair presentation

- 1) Before this insurance contract is entered into, the proposer must make a fair presentation of the risk to the insurer, in accordance with Section 3 of the Insurance Act 2015.

In summary, the proposer must:

- a) Disclose to the insurer every material circumstance which the insured knows or ought to know. Failing that, the proposer must give the insurer sufficient information to put a prudent insurer on notice that it needs to make further enquiries in order to reveal material circumstances. A matter is material if it would influence the judgement of a prudent insurer as to whether to accept the risk, or the terms of the insurance (including premium);
 - b) Make the disclosure in clause (1)(a) above in a reasonably clear and accessible way; and
 - c) Ensure that every material representation of fact is substantially correct, and that every material representation of expectation or belief is made in good faith.
- 2) For the purposes of clause (1)(a) above, the proposer is expected to know the following:
 - a) If the proposer is an individual, what is known to the individual and anybody who is responsible for arranging his or her insurance.
 - b) If the proposer is not an individual, what is known to anybody who is part of the proposer's senior management; or anybody who is responsible for arranging the proposer's insurance.
 - c) Whether the proposer is an individual or not, what should reasonably have been revealed by a reasonable search of information available to the proposer. The information may be held within the proposer's organisation, or by any third party (including but not limited to subsidiaries, affiliates, the broker, or any other person who will be covered under the insurance). If the proposer is insuring subsidiaries, affiliates or other parties, the insurer expects that the proposer will have included them in its enquiries, and that the proposer will inform the insurer if it has not done so. The reasonable search may be conducted by making enquiries or by any other means.

A. General proposer questions

01. Name of proposer:

02. Address of proposer:

03. Company website:

04. Names and addresses of all subsidiary
companies to be covered:

05. Nature of business of the proposer and all
subsidiary companies (if any):

B. Turnover details

Product end use

Civil	Last 12 months	Of which direct US%	Estimated for forthcoming 12 months	Of which direct US%
Fixed wing:				
Rotor wing:				
Other:				
Military	Last 12 months	Of which direct US%	Estimated for forthcoming 12 months	Of which direct US%
Fixed wing:				
Rotor wing:				
Other:				
General aviation	Last 12 months	Of which direct US%	Estimated for forthcoming 12 months	Of which direct US%
Spacecraft or space transportation systems	Last 12 months	Of which direct US%	Estimated for forthcoming 12 months	Of which direct US%
Total	Last 12 months	Of which direct US%	Estimated for forthcoming 12 months	Of which direct US%

C. Material information and risk details

01. Please describe all aviation products and components designed, manufactured, assembled or distributed by the insured:
(Please attach all relevant brochures.)

-
02. Please list all types of aircraft to which your products are fitted and describe the product function in each:

-
03. Please list your main aviation customers:

-
04. How many years have you been manufacturing /supplying aviation products?
-

05.	Are there any major or critical products that were manufactured in the past but are not current products? If yes , please provide full details:	Yes	No
06.	Have you ever had aviation products and grounding liability insurance?	Yes	No
07.	Do any of your employees go away from your premises to work on or around aircraft? If yes , please supply the following details: a) Number of employees involved: b) Approximate number of visits per year: c) Type(s) of work involved: d) Type(s) of aircraft worked on: e) Number and types of vehicles involved and proximity to aircraft:	Yes	No
08.	Has there been any airworthiness directives issued for any of your products? If yes , please provide further details:	Yes	No
09.	Have there been any incidents of product recall involving your products over the last five years? If yes , please provide further details:	Yes	No

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10. If previously insured, give details of any paid and outstanding claims over the last ten years, or if not previously insured, please give details of any incidents which may have given rise to a claim:
-
11. Is there any other information which you consider relevant? This may include risk management procedures undertaken in the company, quality initiatives (eg. ISO 9002), product integrity studies and any other risk assessment, identification or minimisation that the company undertakes (please use a separate sheet if necessary).
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D. Cover details

-
01. Period of cover required: From:
- To:
-
02. Limit of liability required:
-
03. Has any insurance company or underwriter ever in connection with aviation liability insurance:
- | | | |
|---|-----|----|
| a) Declined your proposal? | Yes | No |
| b) Refused to renew your policy? | Yes | No |
| c) Cancelled your policy? | Yes | No |
| d) Required an increased premium or imposed any special conditions? | Yes | No |
- If **yes** to 3 a), b), c) or d), please provide details:
-

E. Your declarations

Insurance Act 2015 – proposal form declaration for non-consumer contracts

I/We declare that I/we have made a fair presentation of the risk, by disclosing all material matters which I/we know or ought to know or, failing that, by giving the insurer sufficient information to put a prudent insurer on notice that it needs to make further enquiries in order to reveal material circumstances.

Signature:

Print name:

Print date:

DD MM YYYY

Helping you do more

One Creechurch Place, London EC3A 5AF

+44 (0)20 7337 9888

comms@dualgroup.com

dualinsurance.com

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