

SOLICITORS PROFESSIONAL INDEMNITY INSURANCE 2025 APPLICATION FORM

Instructions

Please answer all questions in full to enable a quotation to be given. If there is insufficient space to answer any question, please use an additional sheet making reference to the Section and Question number and attach it to this application form. Please put a tick ☒ in the appropriate box for the “Yes/No” questions to indicate your response.

Please read the notice regarding disclosure contained within the Declaration Section of this form which sets out details of your duty of disclosure.

Section 1 – Your Firm Details

1) Full Name of Firm including all other names under which you practice and any other entities for which you are seeking cover. This includes trustee, nominee or other service companies and any incorporated principals of the Firm.

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2) Key Details

Main Office SRA Number	
Date Established	
Main Office Address	
Telephone Number	
Fax Number	
Firm Website	
Primary Contact: E-mail Address:	

3) What is the Legal Status of your Firm?

<input type="checkbox"/> Unincorporated Partnership	<input type="checkbox"/> Limited Liability Partnership
<input type="checkbox"/> Sole Practice (Unincorporated)	<input type="checkbox"/> Limited Company

4) Please list all other branch offices which you are seeking cover for.

Address	Postcode	Is there a Resident Principle

5) If there is no Resident Principal in a Branch Office, please explain how that office is supervised.

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Section 2 – Practice Mergers and Acquisitions

1) Please list the names of all prior practices to which your Firm has become a Successor Practice in the last fifteen years (please refer to the Definitions under Section 5). If none state N/A.

Name of Practice	Date Established	Date of Succession

2) Have any of the listed practices reported any Circumstances or Claims in the last six years?

Yes / No

If “Yes”, please provide copies of claims information from other Insurers for all Circumstances and Claims reported since 01/10/2019.

3) Is the Firm currently planning any succession, merger or acquisition of or with another Firm within the next 12 months?

Yes / No

If “Yes”, please provide details below

4) Since 01/10/2019, have you merged with or acquired any firm that purchased run-off cover ("elected runoff") prior to the merger or acquisition such that you are not the Successor Practice?

Yes / No

If “Yes”, please provide full details including the name of the firm, their last completed proposal form and proof of run-off cover.

Section 3 – Staff Details

Please state the number of Staff below

1) Equity Principals

2) Salaried/ Fixed Share Principals

3) Other Solicitors

4) Legal Executives

5) Other Non-Solicitor Fee Earners

6) All other staff (including secretarial)	
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7) If any Principals or Fee Earners work for any other law firms or businesses, please provide details below including an indication of the amount of the working week spent at the other firm or business.

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8) Please provide all information requested for every SOLICITOR who will be employed/involved in your Firm from your upcoming renewal date. For Non-Lawyer Managers, please refer to section 4, question 3.

If anyone listed is a Registered Foreign Lawyer or Registered European Lawyer, please note RFL or REL alongside Solicitor status.

[illegible]

Section 4 – Alternative Business Structures

1) Is the firm licensed as an ABS or considering becoming an ABS in the next 12 months? Yes / No

2) If “Yes”, please provide a copy of your licence or a copy of the SRA Application if your licence has not been granted yet. Please also confirm details of any external investment in the ABS and of any activities NOT regulated by the SRA. Please note that depending on the nature of your ABS you may also be required to complete our Alternative Business Structure Questionnaire.

3) Please provide all information requested for every Principal who is NOT a solicitor.

Full Name	Date of Birth	Role e.g. HR/IT/Finance, Barrister etc	Full (FT) or Part time (PT)	Fee Earner- Yes/No	Regulatory Body (if any)

4) Please provide the below information for any Corporate Principal. State n/a if none.

Name of Corporate Principal	Regulatory Body (if any)

Section 5 – Your Fee Income and Work Undertaken

GROSS FEES INCLUDE: all professional fees of the firm including remuneration, retained commission and income of any sort whatsoever of the firm including notarial fees.

GROSS FEES DOES NOT INCLUDE: Work in Progress (WIP), interest, reimbursement of disbursements, VAT, remuneration from a non-private practice source, dividends, rents or investment profit.

1) Please provide gross fee income for the last three completed accounting periods and an estimate of gross fee income for the current accounting period from your clients based in the following territories:

	Year End Date	UK	USA/Canada	Elsewhere	Total
Last completed year		£	£	£	£
Prior completed year (-1)		£	£	£	£
Prior completed year (-2)		£	£	£	£
Prior completed year (-3)		£	£	£	£

2) If your Firm has any fees from clients in USA/Canada or elsewhere please provide full details of these clients and the work undertaken for them including whether the work involved advice on UK, US, Canadian or other law (please specify).

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3) If any one client, group of clients or any referral source generates 20% or more of your annual fee income please provide details of these clients or referrers, the fees earned and the nature of the work done.

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Areas of Practice

4) Please provide the percentage of gross fees allocated to each Area of Practice in the last three completed accounting periods rounded to the nearest whole percentage. Please see the definitions provided at the end of Section 5 or contact Dominion for advice. If ZERO, you must insert "0".

	Last completed year %	Prior completed year (-1) %	Prior completed year (-2) %
Administering Oaths, taking Affidavits and Notary Public			
Agency Advocacy			
Acting as an Arbitrator, Adjudicator or Mediator			
Children, Mental Health Tribunal and Welfare			
Commercial Litigation			
Commercial/Corporate work (excluding work related to Public Companies)			
Conveyancing – Commercial			
Conveyancing – Residential			
Criminal Law			
Debt Collection			

	Last completed year %	Prior completed year (-1) %	Prior completed year (-2) %
Defendant Litigious work for Insurers including Defendant Personal Injury work			
Employment – contentious			
Employment – non contentious			
Financial advice and services regulated by the Solicitors Regulation Authority			
Immigration			
Landlord and Tenant			
Family and Matrimonial			
Lecturing and related activities and expert witness work			
Litigious work other than given in any other category			
Non-litigious work other than given in any other category			
Offices and Appointments			
Parliamentary Agency			
Personal Injury Claimant			
Probate and Estate Administration			
Property Selling, Valuation and Property Management			
Town and Country Planning			
Wills, Trusts and Tax Planning			
Commercial/Corporate work for Public Companies			
Financial advice and services where your Practice is directly regulated by the FCA			
Intellectual Property including Patent, Trademark and Copyright			
Total must equal 100%			

5) If you have entered a percentage in Litigious Other, Non-Litigious or Intellectual Property please provide details

6) If you have a specific client base or specialist or niche field, please provide a brief outline below.

7) NATURE OF WORK – MATRIMONIAL

(i) Has the Firm undertaken any matrimonial (divorce/ancillary relief) work?

Yes / No

If “No”, please move to Question 8.

(ii) How many instructions did your Firm receive in each of the last 3 years?

2024/2025

2023/2024

2022/2023

(iii) Have you made any matrimonial settlements where the combined assets of the couple are greater than £1,000,000?

Yes / No

If “Yes”, please provide full details.

(iv) Have you made any matrimonial settlements involving regular annual payments above £100,000 in the last 12 months?

Yes / No

(v) In cases where a pension worth more than £100,000 is involved, do you always advise clients to obtain a report from a Pensions Expert?

Yes / No

If “No”, please provide full details.

8) NATURE OF WORK – WILLS AND PROBATE

(i) Has the Firm undertaken any Wills and Probate work?

Yes / No

If “No”, please move to Section 6.

(ii) Approximately how many Wills have the firm drafted in the last year?

(iii) Approximately how many wills have you drafted for high-net-worth individuals (estates valued at over £1,000,000) in the past 3 years?

(iv) Does the firm take instructions directly from clients in all cases?

Yes / No

(v) Are all client interviews conducted face to face?

Yes / No

If “No”, how does the firm verify the identity of the testator(s) and establish that each testator has sufficient mental capacity to understand the legal nature of the will preparation process and is/are not being coerced into making such arrangements by third parties?

(vi) Can the firm confirm that a draft will is provided in advance of signing in every case? Yes / No

(vii) Do all clients have the opportunity to review and check the details of the Will prior to signing? Yes / No

(viii) Does the firm attend every will signing and execution? Yes / No

If “No”, how does the firm determine the will is signed by the relevant person(s) i.e., the testator?

(ix) What steps does the Firm take to investigate, source and verify the most up-to-date Will for probate matters?

(x) Please state the largest and average estate value administered in the last 12 months:

(a) Largest: £

(b) Average: £

Definitions

Agency advocacy

Defined as all advocacy work, including attendance at a Court or Tribunal for the purpose of such advocacy, done on behalf of another insured practice.

Commercial/Corporate work – excluding work related to public companies

This is a broad category covering all commercial work, whether for sole traders, partnerships or companies. It includes mergers and acquisitions, corporate trusts, corporate insolvency and taxation.

Commercial/Corporate work for public companies

This covers all work relating to public limited companies, including mergers and acquisitions, corporate trusts, corporate insolvency and taxation.

Conveyancing – commercial

Acting on the acquisition, sale or financing of freehold or leasehold property where the client is acting in the course of a business. This includes the drafting of leases and related documentation.

Conveyancing – residential

Acting on the acquisition, sale or financing of freehold or leasehold property where the client is not acting in the course of a business.

Debt collection

Collection of undisputed or undefended debts. Debt recovery work that involves a dispute, including the defence of a debt action, should be classified as Commercial Litigation.

Employment – contentious

Advising and acting on disputes between employer and employee which arise from statute and/or contracts of employment.

Employment – non contentious

General employment advice to employers and employees, including corporate support on transfers of businesses, employee benefits, drafting contracts of employment and staff handbooks.

Financial advice and services regulated by the Solicitors Regulation Authority

This covers financial advice and services regulated by the Solicitors Regulation Authority as a designated professional body under the Financial Services and Markets Act 2000.

Financial advice and services where your firm has opted into regulation by the Financial Conduct Authority

This covers financial advice and services directly regulated by the Financial Conduct Authority under the Financial Services and Markets Act 2000.

Landlord and tenant

Dealing with the exercise of contractual rights under a lease whether acting for a landlord or a tenant, including rights of enfranchisement, Landlord and Tenant Act 1954 claims, rent reviews, rights to manage, possession, and dilapidations. Does not include the creation/drafting of contractual rights.

Lecturing and related activities and expert witness work

This includes work involving the preparation for, and the presentation of, lectures, seminars, training and tuition whether for the purposes of professional skills training, continuing education or otherwise, and includes the provision of written material for publication.

Offices and appointments

This does not include appointment as an Officer or Director of a company but does include acting as a clerk to City Livery Companies, Dean and Chapters, Drainage Boards, Local Councils, Charities or School Governing Bodies; Diocesan Registrars, Archdeacon's Registrars or Provincial Registrars of the Provinces of the Church of England in respect of work covered by an Ecclesiastical Fees Order, provided that any such offices and appointments are undertaken in the course of Private Legal Practice.

Parliamentary agency

Defined as all work done in the promotion of or opposition to primary or subordinate legislation.

Property management, valuations and real estate agency

This covers property management, valuations and real estate agency carried out by the firm but does not include any separate business providing these services that is outside the regulation of the Solicitors Regulation Authority.

Other terms defined

Aggregate Excess

This additional benefit limits the total Excess the firm will pay for the insurance year to three (3) times the selected per claim excess.

Circumstance

A Circumstance means an incident, occurrence, fact, matter, act or omission that may give rise to a Claim in respect of Civil Liability.

Successor Practice/Prior Practice

The definition of Successor Practice in the Minimum Terms and Conditions is complicated. You may be a Successor Practice even though you did not intend to take on the liabilities of another practice when taking it over or merging with it and even if you specifically agreed that those liabilities would remain elsewhere.

Whenever a practice ceases "being carried on as a discrete business", there is potential for the Successor Practice clause to take effect.

You may become a Successor Practice by holding out your practice "expressly or by implication" as being the successor of or by incorporating the other practice(s), by taking on a majority of the Principals in the other practice as Principals in your firm, by taking on at least one such Principal as a Principal when the majority have not become Principals in another practice, by taking a sole practitioner or Recognised Body into your firm as a Principal, or by taking on a sole practitioner as an employee after 31 August 2000.

If your firm has done any of these things, at any time or is planning to do so, you may be a Successor Practice and should provide full details.

Section 6 – Commercial Work

1) In the last 3 years, has the Firm undertaken any Company/Commercial work?

Yes / No

If “No”, please move to section 7.

2) Please provide gross fee income for the last accounting period from:

Area of Work	Gross fees Non-public companies	Gross fees Public companies
Mergers and Acquisitions	£	£
Debt Issuance/Securitisation	£	£
Project Financing	£	£
Pension Schemes	£	£
Tax	£	£
Insolvency	£	£
Regulation/Compliance	£	£
Other (Please Specify below)	£	£

3) Please specify details of "Other" work here.

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4) Please list the five largest matters over the last three years and fees earned in each case.

Area of Work	Public (PC) or non-public company (NPC). Please state	Contract Value	Fees Earned	Year Completed
		£	£	
		£	£	
		£	£	
		£	£	
		£	£	

5) If the firm has ever acted for the issuer of securities registered under the Securities Act 1933 or 1934 please confirm fees received and what percentage of this work related to Fortune 1000 companies.

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6) In the last ten years has the firm advised upon or been otherwise involved with any tax mitigation and/or avoidance schemes or measures (which includes acting in a referral or introductory capacity)?

Yes / No

If “Yes”, please provide full details.

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Section 7 – Conveyancing Work

1) In the last 15 years, has the Firm undertaken any Conveyancing Work?

Yes / No

If “No”, please move to section 8.

2) Please state the number of Fee Earners in your Firm who undertake, or have undertaken, Conveyancing work:

	Last completed year	Prior completed year (-1)	Prior completed year (-2)
Principals			
Solicitors (excluding Principals)			
Other qualified fee earners			
Non-qualified fee earners			

3) Is your Firm accredited with the Law Society Conveyancing Quality Standard?

Yes / No

4) Has the Firm or any Prior Practice in the last twelve months

	Confirmation
Undertaken residential or commercial surveys/valuations for lending purposes?	Yes / No
Advised on Equity Release Plans?	Yes / No
Does the firm intend to do any of the above in the next twelve months?	Yes / No

If “Yes” to any of the above, please provide full details below.

5) Please complete the below table in relation to Residential Conveyancing:

	Last completed year	Prior completed year (-1)	Prior completed year (-2)
Gross fees	£	£	£
Number of transactions			
Highest value of transaction (approximate)	£	£	£
Average value of transaction (approximate)	£	£	£
Number of mortgaged purchase transactions (approximate)			
Number of re-mortgaged purchase transactions (approximate)			
Number of non-financed purchase transactions (approximate)			

6) Please complete the below table in relation to Commercial Conveyancing:

	Last completed year	Prior completed year (-1)	Prior completed year (-2)
Gross fees	£	£	£
Number of transactions			
Highest value of transaction (approximate)	£	£	£
Average value of transaction (approximate)	£	£	£
Number of mortgaged purchase transactions (approximate)			

7) In any of the last six years, have more than 5% of your conveyancing instructions originated from any one development or from any one client or referrer, e.g., a mortgage broker, property developer/house builder, investment club, financial advisor, estate agent? Yes / No

If “Yes”, please provide details.

8) Please estimate what percentage of all your conveyancing instructions in each of the last three complete financial years relates to the purchase of buy to let properties?

Last completed year	Prior completed year (-1)	Prior completed year (-2)
%	%	%

9) Please estimate the number of transactions involving new build leasehold houses (as opposed to leasehold Flats) you have undertaken per year since 2019.

10) Does the firm have controls in place to ensure all new build or refurbished leasehold properties with escalating ground rents are reported to lenders and buyers Yes / No

If “Yes”, please provide full details

11) Has the firm acted on any new build/off plan transactions over the last 3 years? Yes / No

If “Yes”, please state the highest and average value of off-plan deposits, and in respect of the highest deposit, what percentage of the total purchase price does it represent?

12) Do you warn of the potential for the loss of deposits if developers enter liquidation, and is this evidenced in writing? Yes / No

13) Please estimate the number of transactions involving the government’s “Help to Buy” scheme you have undertaken per year since 2019.

14) If you have received any file requests from Lenders in the last 12 months, please state the total number of individual files requested and the name(s) of the lender(s).

15) What identity checks do you carry out on conveyancing clients (particularly where you do not meet them) to ensure you comply with lender requirements on verification of identity.

16) What safeguards does the Firm have in place to ensure that any information indicative of mortgage fraud (e.g., back-to-back transactions, discounts, incentives) is identified and reported to lender clients?

17) Are all conveyancing transactions directly supervised by a principal or senior fee earner (with a minimum of 5 years' experience and who has been with the practice for more than 2 years) of the firm?

Yes / No

If “No”, please advise who is responsible for the supervision and how it works.

18) Has the firm been removed from any lender panels in the last 12 months?

Yes / No

If “Yes”, please provide full details including the lender name and reason.

19) Does anyone other than a Principal sign Reports and/or Certificates of Title addressed to Lenders or their representatives?

Yes / No

If “Yes”, please provide details.

20) In respect of “Right to Buy/Right to Acquire” work, please provide the following details (state “N/A” if you have never done this work).

(i) Any referral arrangements with brokers or marketing professionals for the supply of such work and approximate numbers referred

(ii) Any file requests or claims made or intimated against the firm arising from such work.

21) Has the Firm or any Prior Practice been involved in any setting up or advising on/or introducing any Tax Mitigation Schemes, including, but not limited to, Stamp Duty Land Tax (SDLT) Schemes?

Yes / No

If 'Yes', please provide full details.

22) Has the Firm acted on any property with multiple dwellings?

Yes / No

If "Yes", what procedures do you have in place to ensure that issues with Multiple Dwellings Relief are identified?

23) Has the Firm ever acted on any transaction involving overseas properties, overseas developments or any transactions involving UK properties or UK developments for overseas buyers?

Yes / No

If 'YES', please provide full details.

24) In the last 6 years, has the firm or any prior practice acted for multiple buyers of property in the same development or in the same building OR for a single buyer purchasing multiple properties OR for a single seller of multiple properties OR in any back-to-back sales and/or purchases which you have reported to lenders?

Yes / No

If "Yes" to any of the above, please provide full details below and confirm whether you have separate contracts and retainer letters for each party?

Section 8 – Personal Injury

1) In the last 6 years, has the Firm undertaken any Personal Injury Work?

Yes / No

If “No”, please move to section 9.

2) Please state the number of Fee Earners in your Firm who undertake or have undertaken Personal Injury work:

	Last completed year	Prior completed year (-1)	Prior completed year (-2)
Principals			
Solicitors (excluding Principals)			
Other qualified Fee Earners			
Non-qualified Fee Earners			

3) Please advise your current Personal Injury work by percentage:

Clinical negligence	Occupational Disease	All other Personal Injury (e.g., RTA, Employers/Public Liability etc)
%	%	%

4) Please estimate the percentage of Claimant Personal Injury work you currently have in each of the following categories

Small Claims	Fast Track	Multi Track
%	%	%

5) How many open Claimant Personal Injury cases does your Firm currently have?

6) What was your average Personal Injury settlement over the last 12 months?

£

7) What was your highest Personal Injury settlement over the last 12 months?

£

8) Please estimate the percentage of claimant personal injury work you undertake which has a value of £5,000 or less.

%

9) Please estimate the number of Personal Injury cases your Firm currently has where you expect settlement to exceed £250,000.

10) Please confirm the steps you are taking to address any potential loss of revenue due to the government’s “whiplash compensation” system.

11) Have your files been audited or has an audit been proposed by any Underwriters or funders?

Yes / No

If “Yes”, please provide full details, including copies of all correspondence relating to any audit or proposed audit.

12) Do you or have you received in the last three years any commission or other financial incentive from any Insurer?

Yes / No

If “Yes”, please provide full details.

13) Do you use a particular provider for expert reports in more than 20% of your cases?

Yes / No

If “Yes”, please provide full details, including identity of provider, percentage of cases and background to the level of instructions.

14) If you have or do undertake work or accept referrals from claims management companies, referral networks, trade union or promotional group, please provide details including name and number of referrals received.

15) Does your Firm vet personal injury cases for a third party?

Yes / No

If ‘Yes’, please provide full details.

16) What percentage of your current cases have After the Event “ATE” insurance?

%

17) Do you recommend any ATE Insurance providers?

Yes / No

18) Please provide the names of the ATE insurance providers you deal with, or have dealt with in the last 3 years

Please provide a copy of the standard letter that you have advising clients about the choice of funding options available and the impact of these options.

Section 9 – Practising Certificate & Regulatory Issues

In the last ten years has the Firm, any Prior Practice (including those that have purchased run off) or any present or former Partner, Member, Director, Consultant or Employee thereof:

- | | |
|---|----------|
| 1) Been refused a Practising Certificate? | Yes / No |
| 2) Been granted a Conditional Practising Certificate? | Yes / No |
| 3) Been reprimanded, fined or otherwise sanctioned by the Disciplinary Tribunal? | Yes / No |
| 4) Practised in a Firm subject to an investigation or intervention by the Law Society or the SRA? | Yes / No |
| 5) Had a civil or criminal Judgment against him or her? | Yes / No |
| 6) Been investigated by any regulatory body other than the Law Society or the SRA (e.g., FCA (formerly the FSA), Council of Licensed Conveyancers, ILEX)? | Yes / No |
| 7) Had an award made against him or her by the Legal Ombudsman or by the former LCS, CCS or OSS or entered into any Regulatory Settlement Agreement with the SRA? | Yes / No |
| 8) Been the subject of a monitoring visit from the SRA in the last three years? | Yes / No |
| 9) Been the subject of any visit or enquiry from the Forensic Investigation Unit in the past three years or has notice of any proposed visit or enquiry been given? | Yes / No |
| 10) Had renewal of the Professional Indemnity declined by an existing Insurer? | Yes / No |
| 11) Been (or is currently) the subject of an Independent Voluntary Arrangement, Bankruptcy or other arrangement? | Yes / No |
| 12) Been convicted of (or charged with but not yet tried for) any criminal offence involving fraud or dishonesty? | Yes / No |
| 13) Ever failed to meet any insurance premium, run off premium or excess contribution in full or in part when requested including any instalments due to premium finance companies in respect of such payments? | Yes / No |
| 14) Been engaged in discussions or correspondence with the SRA at any time in the last 12 months regarding concerns about the financial stability of the firm? | Yes / No |
| 15) Has the COLP/HOLP or COFA/HOFA reported any material breaches to the SRA in the last 12 months? | Yes / No |

If you have answered [YES] to any of the above questions, please provide full details below and either e-mail or post us a copy of all reports & relevant correspondence issued by the SRA, Legal Ombudsman, the former LCS, CCS or OSS, Forensic Investigation Unit, Disciplinary Tribunal and/or any other Regulatory Body.

16) Additional Information

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Section 10 – Claims and Circumstances

1) Has your Firm or any Prior Practice notified any Claims or Circumstances to your Insurers in the following indemnity periods:

Indemnity Year	Insurer	Claim/Circumstance	No. of claims/circumstances (If none, state "None")
2019-20		Yes / No	
2020-21		Yes / No	
2021-22		Yes / No	
2022-23		Yes / No	
2023-24		Yes / No	
2024-25		Yes / No	

NOTE:

Please provide claims information from the relevant Insurers for all indemnity years since 1 October 2019 for your Firm and any Firm to which you are a Successor Practice. You must provide information for all of the above years even if no claims or circumstances were notified. If the firm was not established in any of the above indemnity years, please enter "N/A" for the year concerned.

2) If you have had any high value claims of significance, please provide a brief synopsis of the claim including the lessons learnt and the measures implemented to prevent a re-occurrence.

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3) Have any Claims or Circumstances reported by you, or any Prior Practice, in the last five years arisen as a result of dishonesty?

Yes / No

If "Yes", please provide full details of all incidents including how the matter was resolved and the procedures/processes put in place to avoid re-occurrence.

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4) After making reasonable enquiry of all Partners, Members, Directors, Employees and Consultants of your Firm, are you aware of any Claims or Circumstances that you have not reported to your current or any prior Insurers?

Yes / No

If "Yes", please explain why these matters have not been notified.

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Please note that you have an obligation under your current Professional Indemnity Insurance policy to notify these matters to your current insurer prior to the expiry of the current policy year.

We will ask you to confirm that you have done so before cover can be put in place.

You should be aware that your answers to the questions in this proposal form do not amount to a notification to your current insurers (whether or not Dominion is your current broker) of any claim against the firm or any circumstances that may give rise to a claim.

Section 11 – Risk Management

1) Please state what Quality Marks or other Accreditations your Firm holds e.g., Conveyancing Quality Scheme (CQS), LEXCEL, Cyber Essentials, ISO 270001 Information and Data Security or ISO 9001 Quality Management Systems.

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2) Your Compliance and Risk Officers:

	Name	Position
COLP/HOLP		
COFA/HOFA		
Risk Manager		
MLRO		

3) Please provide brief details of how you conduct file audits including how often, how many and by whom?

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4) Who is authorised to give undertakings on behalf of the firm and how are they recorded and monitored?

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5) Does the Firm provide professional services for any client in which any Partner holds a Partnership/Directorship or has any other financial interest?

Yes / No

If "Yes", please provide details here.

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6) Does your Firm keep a register of all claims and/or complaints which is reviewed on a regular basis for trends/underlying issues?

Yes / No

7) Who is entitled to authorise payment from the client account?

Name	Position	Limit
		£
		£
		£

8) At what threshold are two signatories required to authorise payment from the client account?

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9) Does the Firm currently provide or intend to provide "unbundled" legal advice?

Yes / No

If “Yes”, please provide details of the areas of practice and how you manage, or intend to manage, the client engagement process with regard to the scope of the retainer in these cases.

10) In response to Mitchell and subsequent cases please explain how you ensure that all critical dates in the course of litigation are complied with including full details as to how your diary system operates and what audits or checks are undertaken to ensure it is being used effectively.

11) If you Outsource any legal, secretarial or other work please provide details here and confirm that such outsourcing complies with the SRA Code of Conduct.

12) Is there any further information relating to the risk management procedures or tools within your firm that you consider would be of interest to underwriters e.g., Rliance (for regulatory management), Lawyer Checker, Consumer Bank Account Checker or Completion Monitor (for conveyancing) and Certainty (for wills)?

13) Cyber and Client Account Risk Statement - Please confirm the following statements apply to your procedures or if you are unable to do so provide further details below.

	Confirmed?
All employees who are responsible for authorising and executing payments or funds transfer requests are provided with anti-fraud training.	Yes / No
Exchange of bank details for payments to or from the firm is generally made at the outset of a transaction, preferably when meeting the client.	Yes / No
Changes to bank details must not be accepted by remote means (e.g., email or phone), apart from in exceptional circumstances and only when it has been validated that these changes have been made.	Yes / No
Payments from client account(s) are set up by one person and independently verified/authorised by another before funds are transferred.	Yes / No
You subscribe to anti-virus software which also detects, removes and protects against other forms of malware, including spyware and adware	Yes / No
You have password policies and procedures in place that outline strong password requirements.	Yes / No

14) If “No” to any of the above, please briefly explain your systems/protocols below.

Section 12 – Financial Information

Please provide a copy of the annual accounts for the firm showing the last two complete financial years.

1) Please confirm the total fees outstanding to your Firm as at the date of this application (bills rendered not work in progress) £

2) What percentage of this amount was billed more than 90 days ago? %

3) What is the total unbilled work in progress as at the date of this application? £

4) Does the Firm currently have an overdraft facility? Yes / No

5) If “Yes”, what is the balance owing as at the date of this application? £

6) For the last three accounting periods, please provide the following information from your annual accounts:

	Last Completed Year	Prior Completed Year 1	Prior Completed Year 2
Net Profit / (Loss) after tax and before drawings	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Total Principal/Partner drawings or Director/Member Remuneration	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Net Worth of the Firm (Total Assets less Total Liabilities)	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

7) Does the Firm have any loans or other borrowing from a third party? Yes / No

If “Yes”, how much was borrowed, what is the amount owing and for what purpose were the funds raised?

8) In the last two years has the firm ever borrowed money to fund drawings by Partners, Members or Directors? Yes / No

If “Yes”, please provide details.

9) Have principals been required to provide personal guarantees in relation to any firm related loans and or debts? Yes / No

If “Yes”, please provide full details.

10) Has the firm given any undertaking or guarantees in respect of professional practice loans to principals acquiring an interest in the firm? Yes / No

If “Yes”, please provide full details.

Section 13 – Cover Required

The current SRA compulsory minimum level of cover required is £2 million for Unincorporated Sole Practitioners and Partnerships or £3 million for LLPs and incorporated practices registered at the Companies House.

1) Please state your choice of Limit of Indemnity:

Option 1	Option 2	Option 3
£	£	£

2) Please state your choice of excess each and every claim:

Option 1	Option 2	Option 3
£	£	£

NB: Quotes will normally include an option for an aggregate limit. Dominion will advise you of all the excess options available to you.

3) Please provide details of your current insurance programme. If Dominion is your current Professional Indemnity Broker, please mark each section as N/A and move to question 4 below.

Insurer	Total Limit of Indemnity	Excess	Premium Excluding IPT
	£	£	£

4) Would you like a quotation for Management Liability including the personal liabilities of your COLP& COFA?

Yes / No

5) Would you like a quotation for Cyber Insurance which covers, for example, Data Protection Breaches, website cloning and other IT/data related crises?

Yes / No

6) Would you like a quotation for Office Insurance?

Yes / No

7) If “Yes”, please confirm your renewal date

Section 14 – Additional and Other Material Information

Important Notice

All "material information" must be disclosed as part of the proposal and before any insurance contract commences. "Material information" includes any fact which Insurers may reasonably wish to know in relation to their assessment of the risk, the exposure and in calculation of any appropriate premium. You must disclose all such information whether or not a specific question has been included in the application form. You must disclose to the insurer all material circumstances which you know, or ought to know. You "ought to know" information that should reasonably have been revealed by a reasonable search of information available to you. You must therefore undertake a reasonable search of such information (such as by making enquiries or performing an electronic search).

1) Please use this section to provide any additional detail requested above and to add any further information that you feel will assist an Underwriter in understanding your Firm.

2) If there has been any significant change in your Firm in the last year, or you expect any significant change in the coming year, please provide details here.

Declaration

IMPORTANT DISCLOSURE INFORMATION

As a result of the Insurance Act 2015 (the “Act”), significant changes have been made to the law in relation to commercial insurance. The Act imposes an obligation on all policyholders to make a “fair presentation of the risk” prior to the policy commencing. A fair presentation is one that discloses, in a manner that is reasonably clear and accessible, every material circumstance which is known or ought to be known by the policyholder’s senior management, or those responsible for arranging insurance, following a reasonable search. This means that you must disclose anything which would influence the judgement of a prudent insurer in determining whether to take the risk and if so, on what terms. A material circumstance includes any factors pertaining to the risk to be insured including prior claims, your financial history, convictions of key personnel and your business activities. You are not obliged to disclose something that reduces the risk to be insured. Your knowledge, for the purposes of the Act, includes (but is not limited to) that of all senior management and others you rely on, such as advisers, consultants and specialists. Senior management includes anyone who has a key role in making decisions on behalf of the business, even if they do not sit on the board or if they do not officially have a management role. This means that if the information is readily available to you but you fail to disclose it, for example owing to a lack of enquiry, you will have breached your duty to fairly present the risk. Equally, any relevant knowledge we have as your broker must also be presented to insurers and we must therefore make you aware that all information you provide to us must form part of the presentation of the risk, if relevant. If you have any doubt about facts considered material, it is in your interest to disclose them. If you do not make a fair presentation of the risk the policy may be avoided, written on different terms or a higher premium may be charged, depending on the circumstances of the failure to present the risk fairly. You should be aware that your answers to these questions do not amount to a notification to your current insurers of any claim against the firm or any circumstance that may give rise to a claim. If you have received a claim or are aware of any circumstances that may give rise to a claim, you must inform your current insurer separately before the expiry of your current policy.

CONFIRMATION

I/we declare that the statement and particulars in this proposal are true and complete. I/we have made a fair presentation of the risk and have not misrepresented or suppressed any material facts after full enquiry of relevant parties inside and outside my/our organisation. I/we agree to the contract of insurance being prepared using the information I/we have supplied in this form, along with any associated information I/we have supplied.

I/we shall inform you of any material alteration to those facts and/or the information supplied before completion of the contract of insurance and understand that such changes may result in Insurers withdrawing their quotation and/or amending the same. I/We agree that if I/we become aware of any claim and/or circumstance on or before our current policies renewal date I/we will duly notify our current Insurer and Dominion of the same. I/We agree that Dominion may need to contact our previous and/or present Insurers for further information.

I/we confirm that we are authorised by all Partners/Members/Directors of the Firm to sign this Proposal.

Please note that the completion and submission of this form does not bind you or us to enter into a contract of insurance.

This form must be signed by a Partner, Member or Director BUT where the firm has two or more, then TWO signatories are required

Signature	Print Name and Status
	Date:
Signature	Print Name and Status
	Date:

Document Checklist

Please ensure that you have included the following documents:

- ☐ This form; fully completed, signed and dated
- ☐ Copies of the annual accounts for the firm showing the last two complete financial years
- ☐ A sheet of your firm's current headed notepaper.

And, if applicable, please provide the following:

- ☐ If you are a newly established firm, a curriculum vitae for every Principal of the practice and your business plan and cash flow statement
- ☐ Claims information for all Claims and Circumstances reported to Insurers or the Assigned Risks Pool, by your firm and any Prior Practice
- ☐ Proof of run-off cover for any firm acquired or merged with that your firm is not a successor to
- ☐ Application for licence as an Alternative Business Structure
- ☐ A copy of all reports issued by the SRA, the former LCS/CSS, Forensic Investigation Unit, Legal Ombudsman, Disciplinary Tribunal and/or any other regulatory body
- ☐ Any information provided on separate sheets