

[The Insurance Act 2015](#) requires the “insured” to have made a **Fair Presentation** to “insurer” before a contract of insurance is entered into. As of 12 August 2016 the obligations of the insured change significantly.

Policyholders and prospective policyholders are actively encouraged to ask their insurance broker for guidance on how to make a **Fair Presentation** and enquiry has to be conducted.

This form may **assist** you is forming part of a **Fair Presentation** but it is **not** an exhaustive document and you **must** make every effort to fully investigate of your Senior Management all material circumstances that may be relevant to us.

Policyholder Details

Policy Number:

Renewal Date:

Please note the above policy is adjustable on wages/turnover.

In order for us to prepare our renewal invitation, may you please complete the following and answer the question set in respect of Hazardous locations on page 3 (if applicable).

Name of Insured (please include all associated, subsidiary companies & trading partner names):

Business Address:

Business Description:

		Current year estimates	Current year actuals	Next year estimates
Clerical/Managers (incl Directors)	PAYE			
	LOSC			
	BFSC			
Supervisors (Non-Manual)	PAYE			
	LOSC			
	BFSC			
Roofers - New Build Only (incl Directors/Supervisors)	PAYE			
	LOSC			
	BFSC			
Roofers - Alterations/Repairs (incl Directors/Supervisors)	PAYE			
	LOSC			
	BFSC			
Scaffolders - New Build Only (incl Directors/Supervisors)	PAYE			
	LOSC			
	BFSC			

		Current year estimates	Current year actuals	Next year estimates
Scaffolders – Alterations/Repairs (incl Directors/Supervisors)	PAYE			
	LOSC			
	BFSC			
Drivers/Yardsmen/Ground Workers and Any Other Manual	PAYE			
	LOSC			
	BFSC			
Turnover		Current year estimates	Current year actuals	Next year estimates
Total Annual Turnover UK	PAYE			
	LOSC			
	BFSC			
Private Dwellings/Residential	PAYE	%	%	%
	LOSC	%	%	%
	BFSC	%	%	%
Office Blocks	PAYE	%	%	%
	LOSC	%	%	%
	BFSC	%	%	%
All Other Commercial Buildings	PAYE	%	%	%
	LOSC	%	%	%
	BFSC	%	%	%
Use of Heat	PAYE	%	%	%
	LOSC	%	%	%
	BFSC	%	%	%

If the client is using Heat, please advise between the following property types

	Domestic Property	Commercial Property	Industrial Property
Method of Heat:			
(please provide full details)			

Use of Naked Flame:	%	%	%
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If the client is using Labour Only Sub-Contractors, please advise

Length of relationship < a year	%
Length of relationship < 3 years	%
Length of relationship < 5 years	%
Length of relationship > 5 years	%

Hazardous Work

Airside

AR1 In respect of the past 12 months, has the Insured conducted any work, Airside? Yes / No

If 'Yes', please provide examples of recent contracts. ***What experience do they have with these works?***

AR2 In respect of the next 12 months, will the Insured be conducting any work, Airside? Yes / No

If 'Yes', please confirm the nature of forthcoming contracts

AR3 In respect of the next 12 months, what percentage of turnover work will be conducted Airside? %

AR4 Where will these works be taking place?	Apron	Yes / No
	Ancillary Buildings	Yes / No
	Terminal Building	Yes / No
	Hangers	Yes / No
	Other	Yes / No

If 'Yes' to Others, please provide full details:

AR5 Distance from Runway? Metres

AR6 Will works be carried out during operational aircraft hours? Yes / No

AR7 Average duration of contract? Months

Asbestos

AS1 In respect of the next 12 months, will the Insured be conducting any work involving Asbestos? Yes / No

If 'Yes', we will require completion of a separate questionnaire.

Chemical Work and Petrol

CH1 In respect of the next 12 months, what percentage of turnover work will be conducted at Chemical/Petrol Works? %

What experience do they have with these works?

Bridge Work

In respect of the next 12 months, what percentage of turnover work will be
BR1 conducted involving Bridges? %

What experience do they have with these works, please advise:

BR2 Nature of Bridge?	Pedestrian	Yes / No
	Rail	Yes / No
	Road	Yes / No
	Motorways	Yes / No
	Other	Yes / No

If 'Yes' to Other, please provide full details:

BR3 Are roads closed during works?	Yes / No
BR4 Are rail tracks shut down?	Yes / No
BR5 Length of bridge?	Metres
BR6 Width of bridge?	Metres
BR7 Height of bridge?	Metres
BR8 Is this for repair or construction?	Repair Construction
BR9 If over water, is lifesaving equipment used?	Yes / No

Offshore

In respect of the next 12 months, what percentage of turnover work will be
OF1 conducted Offshore? %

What experience do they have with these works, please advise:

Power Stations and Nuclear Plant

In respect of the next 12 months, what percentage of turnover work will be
PW1 conducted in Power Stations or near/in Nuclear Plant? %

What experience do they have with these works, please advise:

Scaffolding on Demolition Sites

SC1 In respect of the next 12 months, what percentage of turnover work will be conducted on demolition sites? %

What experience do they have with these works, please advise:

Spectator Stands

SP1 In respect of the next 12 months, what percentage of turnover work will be conducted on spectator stands? %

What experience do they have with these works, please advise:

Railwork/Railside

RR1 In respect of the past 12 months, has the Insured conducted any work on Rails/Railside? Yes / No

If 'Yes', please provide examples of recent contracts

RR2 In respect of the next 12 months, will the Insured be conducting any work, on Rails/Railside? Yes / No

If 'Yes', please confirm the nature of forthcoming contracts

RR3 In respect of the next 12 months, what percentage of turnover work will be conducted on Rails/Railside? %

RR4 Is the Insured the main contractor or a BFSC to a main contractor?

	Main Contractor	Yes / No
	BFSC to Contractor	Yes / No

RR5 Please provide details of the Insured's experience in this type of work?

RR6 Are they PTF trained? Yes / No

RR7 Does the Insured have BFSC of their own on these sites? Yes / No

If 'Yes', what percentage of annual turnover? %

Cladding Work

In respect of the next 12 months, will the Insured be conducting any work	
CL1 involving cladding/composite panels?	Yes / No

If 'yes', we will require completion of a separate questionnaire.

We recommend that you keep a record of all information supplied to us for the purpose of entering into the insurance contract so that you can, when called upon, evidence that you have provided us with a fair presentation of risk.