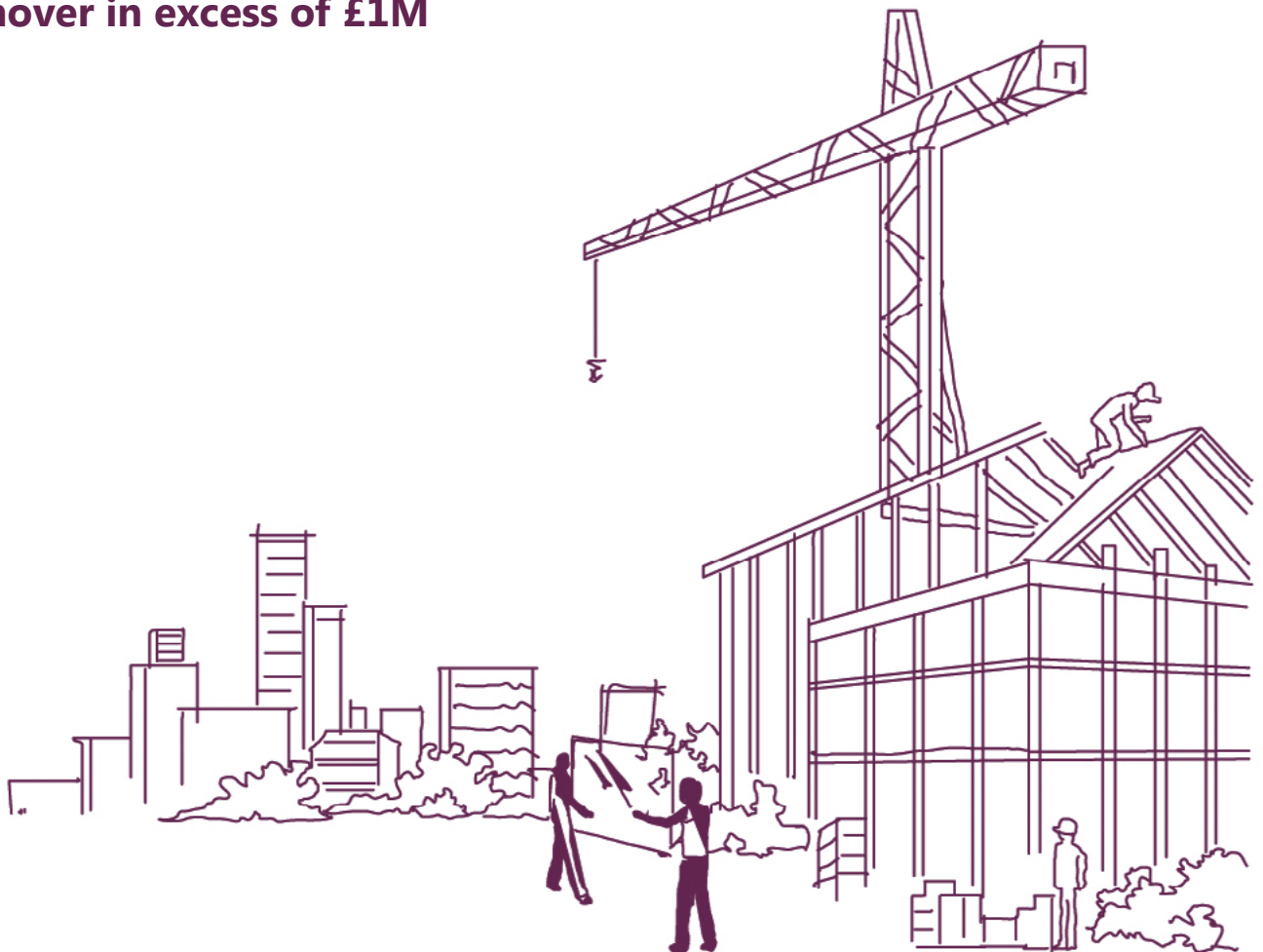




# CONSTRUCTION FACT FIND

**For companies with an annual  
turnover in excess of £1M**



## ACCEPT

## ACCOMMODATE

## DECLINE

The main feature of the risk must be manual work away

Minimum turnover £1M

The main feature of the risk must be manual work away, with this activity forming the majority of their overall work i.e specialists in their field

Minimum turnover requirement of £1M

Air Conditioning, Acoustic Engineer, Alarm Installers, Artexers, Bathroom & Kitchen Installers, Blinds, Roller Window & Door Shutter Contractors, Bricklayers, Carpenters, Cavity Wall Insulators, Ceiling Contractors, Chimney Sweeps & Repairs, Conservatory Erection, Construction Site Logistics, Damp Proofing, Data Cable Installers, Domestic Shed & Garage Erectors, Drain & Pipe Cleaners, Drystone Walling, Ductwork Installers, Electrical Contractors, Fencing Contractors, Fitted Furniture Installers, Floor Covering Contractors, Floor Surfacing Contractors, General Builders, Glass & Double Glazing Contractors, Groundworkers, Harling & Roughcasting, Heating & Ventilation Contractors, Insulation Contractors, Landscape Gardeners, Loft Conversion Contractors, Paving Contractors, Pipe Fitters, Plant Hire, Plastering & Drylining, Playground Equipment Installers, Plumbers, Road Surfacing/Kerbing, Shop & Office Fitters, Site Levelling/Clearance Contractors, Solar Panels (Farms), Sports Surfacing Contractors, Stonemasons, Terazzo Work, Tilers, Utility Contractor

Aerial Erectors, CCTV & Alarm Installers, Concrete Finishers, Concrete Pumps, Curtain Walling, Diamond Drillers, Formwork & Shuttering, Guttering, Lift Engineers, Reinforced Concrete Contractors, Soft Strip Contractors, Solar Panel (height), Telegraph Pole & Street Light Installers, Tree Felling & Lopping, Underpinning, Water Treatment Contractors

Roofers, Scaffolders, Demolition, Steel Erection, Steel Fabrication, Asbestos removal, Forestry Contractors, Steeplejacks, Piling, Red Zone Rail Works, Work on Runways & Aprons, Tunnelling, Work involving bridges & Viaducts



## **Before completing this form, talk to us if;**

- The proposer holds or has held an asbestos licence
- The proposer has more than one bankruptcy, an undischarged bankruptcy or has been discharged for less than two years
- The proposer has more than one insolvency or has been disqualified under the Company Directors Disqualification Act 1986
- The proposer has more than 3 CCJ's in the last 5 years or has any unsatisfied CCJ's
- The proposer has received a HSE prosecution, prohibition or improvement notice
- The proposer has had cover declined or a claim repudiated due to non-disclosure

## **GUIDANCE NOTES & DEFINITIONS**

### **Bona Fide Subcontractor or Labour Only Subcontractor?**

Does the Subcontractor work under your supervision?

Do you supply the materials they use?

Are they paid on production of an invoice for their labour only?

If the answer is yes to any of these questions this is a good indicator that the Subcontractor is labour only and therefore needs to be covered by Employers' Liability and Public liability. Even if a LOSC carries their own insurance, the principal (the proposer) will be held responsible for them whilst under their control.

Where BFSC are used, you must determine the number of site supervisors, wage roll and the number of sites operated at any one time. This will provide a good indicator of the levels of control and supervision the proposer has on site.

### **Subsidiary & Associated Companies**

Under the regulations Subsidiary Companies can be grouped together and regarded as one Employer and share the same policy, taking a share of the cover. This is not true of Associated Companies. They cannot be grouped together and for that reason they must arrange individual insurance cover to ensure that they have at least the minimum amount of employers liability cover as specified in the regulations (ie £5m each).

A subsidiary company is a company that is owned or controlled by another company, which is called the parent company or holding company which;

- (a) holds a majority of the voting rights in it, or
- (b) is a member of it and has the right to appoint or remove a majority of its board of directors, or
- (c) is a member of it and controls alone, pursuant to an agreement with other members, a majority of the voting rights in it

### **Use of Heat**

Heat equipment is defined as electric, oxy-acetylene or similar welding or cutting equipment, cutting or grinding equipment using abrasive disks or wheels, blow lamps, blow torches, hot air guns or hot air strippers or asphalt, bitumen, tar or pitch heaters used away from premises You own, hire or rent.

## General Declarations

In the last 5 years have You, your director(s) or partner(s) been a director or partner of a company that has suffered any loss, made any claims or been involved in any incident or circumstances which may give rise to a claim in respect of the risks proposed?

Yes  No

If yes, please provide a verified claims experience

Have You, your director(s) or partner(s) either personally or as a director or partner of a company had a proposal refused or declined or a claim repudiated or ever a had an insurance policy cancelled, renewal refused or had special terms imposed?

Yes  No

If yes, please provide additional information at the end of this document

Have You, your director(s) or partner(s) either personally or as a director or partner of a company had any convictions, criminal offences or prosecutions pending other than motor offences?

Yes  No

If yes, please provide additional information at the end of this document

In the last 5 years have You, your director(s) or partner(s) either personally or as a director or partner of a company been declared bankrupt or insolvent or been the subject of bankruptcy proceedings or receivership/insolvency proceedings?

Yes  No

If yes, please provide additional information at the end of this document

In the last 5 years have You, your partner(s) or director(s) been disqualified from holding company directorship?

Yes  No

If yes, please provide additional information at the end of this document

In the last 5 years have You, your director(s) or partner(s) either personally or as a director or partner of a company been the subject of an individual voluntary arrangement with creditors, voluntary liquidation, a winding up or administrative order, or administrative receivership proceedings?

Yes  No

If yes, please provide additional information at the end of this document

In the last 5 years have You, your director(s) or partner(s) either personally or as a director or partner of a company had a county court judgement awarded against You?

Yes  No

If yes, please provide additional information at the end of this document

Have You, your director(s) or partner(s) either personally or as a director or partner of a company been subject to trade and economic sanctions of the UN, EU, US, UK and any other relevant jurisdiction?

Yes  No

If yes, please provide additional information at the end of this document

In the last 5 years have You, your director(s) or partner(s) either personally or as a director or partner of a company received a HSE prosecution or prohibition notice or improvement order?

Yes  No

If yes, please provide additional information at the end of this document

Business Name

Business Address

Website Address

Date business established  /  /

*If established less than 5 years, please provide details of the directors previous experience at the end of this document*

ERN details

Renewal date

Current Insurer

How many years have you been insured with your current Insurer

Are you a member of any trade associations, if so please provide details

What ISO accreditations do you hold?

Please describe your business activities as you would like to be shown on your Policy Schedule

If you are involved in more than one principal trade, approximately what percentage of your turnover is involved in each trade?

- 
- 
- 
- 
- 
- 

### **LOCATIONS & TYPES OF WORK UNDERTAKEN**

What % of your work is undertaken at the following?

Domestic – PDH & Flats  %

Commercial – Shops & Offices  %

Other Commercial  %

Industrial – Manufacturing plant & production areas  %

Other Industrial  %

Hospitals  %

What % of overall works is on new build properties?  %

What % of overall works is alterations, maintenance & repair?  %

Please provide details of 3 largest ongoing or upcoming contracts, listing the nature of works, location, duration and value

1	
2	
3	

On average, how many active sites are you working on at any one time?

Do you carry out any of the following types of work or work at the following locations;

Work with acids, gases, chemicals, explosives, radioactive or similar dangerous liquids or substances? Yes  No

Work on or in the production or processing areas at power stations, nuclear installations or establishments or oil, gas or chemical refineries? Yes  No

Work on or in storage tanks or vessels for bulk oil, gas or chemicals? Yes  No

Work in aprons, hangars, on runways or on aircraft, hovercraft, aerospace systems, watercraft, signalling or track work at railway locations, underground, quarries, underwater at docks, harbours or piers? Yes  No

Work in or on computer suites or on computers? Yes  No

Work on bridges, viaducts, towers, steeples, chimney shafts or blast furnaces? Yes  No

Work with any fixed powered woodworking machinery? Yes  No

Work involving piling, underpinning, demolition or tunnelling? Yes  No

Work involving retro-fit basements to buildings? Yes  No

Work involving the use of timber frames to new or existing buildings? Yes  No

If you have answered yes to any of the above, please provide details at the end of this document

**ESTIMATES AND COVER LIMITS FOR THE FORTHCOMING 12 MONTHS:**

Unless advised otherwise we will apportion your estimates in accordance with the splits in work activity provided

**Indemnity Limit**

Public Liability	£	
Employers Liability	£	
Contract Works	£	
Own Plant	£	
Hired in plant	£	

**Wage roll estimates**

Clerical	£	
Drivers	£	
Site supervisors	£	
Yardmen	£	
Fixed woodworkers	£	
Manual (PAYE)	£	

Manual (LOSC)	£	<input type="text"/>
Payments to BFSC	£	<input type="text"/>
Contracting Turnover	£	<input type="text"/>
Last Year	£	<input type="text"/>
Two Years ago	£	<input type="text"/>
Three Years ago	£	<input type="text"/>
Four Years ago	£	<input type="text"/>
Five Years ago	£	<input type="text"/>
What % of your turnover is derived where your Employer is responsible for insuring the contract works, see example JCT clauses below		<input type="text"/> %
Maximum value of any one contract	£	<input type="text"/>
Current value of own plant, tools and temporary buildings	£	<input type="text"/>
Maximum value of any one item of own plant	£	<input type="text"/>
Maximum value of own plant at any one site	£	<input type="text"/>
Hired in plant: Estimated annual hiring charges	£	<input type="text"/>
Hired in plant: Maximum value of any one item	£	<input type="text"/>
Hired in plant: Maximum value at any one site	£	<input type="text"/>
Employees' tools total sum insured	£	<input type="text"/>
Maximum value per employee	£	<input type="text"/>

**JCT clauses making the Employer responsible for arranging cover:**

**JCT 5.4B** requires the Employer to take out a "Joint Names" insurance policy for the new works (all risks) and existing structure (specified perils)

**JCT 5.4C** requires the Employer to take out a "Joint Names" insurance policy for the existing structure and contents on a specified perils basis.

**JCT 6.7B** requires the Employer to take out a "Joint Names" insurance policy for new buildings.

**JCT 6.7 Option C.1** requires the Employer to take out a "Joint Names" insurance policy for existing structures and contents on a specified perils basis.

**JCT 6.7 Option C.2** requires the Employer to take out a "Joint Names" insurance policy for work in or extension to existing buildings on an all risks basis.

**HEALTH & SAFETY MANAGEMENT**

What Health & Safety accreditations do you hold?

What is the date of the last review of your H & S policy?

When was it last communicated to all employees?

How is this communicated and agreed with employees?

Do you receive Health & Safety advice from any external organisation, if so by who?

Yes  No

Name

Are your Health & Safety systems externally audited, if so by who?

Yes  No

Name

Do you have a trained competent person responsible for Health & Safety matters?

Yes  No

If yes, please provide name and position of such person and details of formal training/qualifications

Name

Position

Training

Do new employees complete a medical questionnaire?

Yes  No

Is employee training recorded?

Yes  No

If yes, how frequently is this reviewed?

Do you supply and enforce the use of Personal Protective Equipment?

Yes  No

If yes, is this recorded and signed for?

Yes  No

**RISK ASSESSMENTS**

List your main workplace hazards

List your main health hazards

Does each site have job specific risk assessments?

Yes  No



Does each site have documented site inspections? Yes  No

Are method statements prepared for each contract/job? Yes  No

Do you undertake post-incident reviews following losses or near misses? Yes  No

How many incidents in the last 5 years have been reported under RIDDOR?

For what percentage of your work are you the main contractor for purpose of CDM Regulations?  %

Do you use Bona-Fide sub-contractors? Yes  No

If so, for what type of activities?

What selection procedures do you use before engaging Bona-Fide sub-contractors?

Do you check and record that they have Employers and Public Liability insurance covering the work being undertaken on your behalf? Yes  No

**HEIGHT**

What is the maximum height from ground level you will work at?  Metres

If over 10 metres, what % and nature of work is above this height?

What is the maximum number of storeys you will work at internally?  Storeys

**DEPTH**

What percentage of your work is carried out at the following depths;

0-1 Metres	<input type="text"/> %
1-3 metres	<input type="text"/> %
3-5 metres	<input type="text"/> %
Below 5 metres	<input type="text"/> %

If you undertake work below 5 metres, what is the nature of the work?

## USE OF HEAT

Do you or your subcontractors undertake hot work or use heat producing apparatus or equipment (flame or otherwise)?

Yes  No

If yes, what % of your turnover and what hot work equipment or apparatus is used?

Do you operate a 'hot work' permit system for heat applications?

Yes  No

Are all persons using heat fully trained and qualified?

Yes  No

How do you communicate your policy heat condition to your operatives?

Do you have a Fire Evacuation procedure?

Yes  No

Is smoking restricted to designated site areas only?

Yes  No

For projects valued over £3M are you compliant with the Joint Code of Practice for the prevention of fire?

Yes  No

## SITE SECURITY AND PLANT SAFETY

Does your site safety and security arrangements include;

Control of access/egress to site of visitors?

Yes  No

Full site perimeter fencing and boarding?

Yes  No

Arrangements for securing valuable and portable equipment outside working hours?

Yes  No

What % of mobile plant is fitted with tracking devices?\*

%

What % of mobile plant is fitted with immobilisers?\*

%

What % of your mobile plant is registered with CESAR?\*

%

What % of your mobile plant is fitted with physical security devices?\*

%

Are you able to provide a plant inventory?\*

Yes  No

\*Discounts are available for plant fitted with security devices and where an inventory of plant is provided

## WASTE – ASBESTOS CONTAINING MATERIAL (ACM'S)

Do you or have you ever held an asbestos licence?

Yes  No

Do you undertake assessments of contract sites for the presence of asbestos?

Yes  No

Do you make sure all persons under your control are made aware of the presence of asbestos?

Yes  No

Will you undertake to remove, repair or disturb ACM's in the course of a contract?

Yes  No

If yes, will you always arrange for licenced contractors to carry out the works and dispose of ACM's?

Yes  No

If no, what are you procedures?

## Additional Information



**Pen**  
underwriting