

**Thomas, Carroll (Brokers) Limited**  
**'Per Click' Proposal Form**  
**Your level 3 & 4 Commercial Energy Assessors Insurance**

Insured Persons Name:	
Date of Birth:	
Company Name:	
Address: <i>(Please also provide your home address if your per click account is not in your personal name)</i>	
Postcode	
Telephone No:	
Fax:	
Email:	

Date of qualification as a Certificated Level 3 Commercial Energy Inspector:	
Date of qualification as a Certificated Level 4 Commercial Energy Inspector (if applicable):	
Date of qualification as a Certificated Public Building Display Certificate Assessor (if applicable):	
Date of qualification to issue Air Conditioning Inspection Certificates (5 Yearly)	
Estimated number of Energy Performance Certificates undertaken in the next 12 months:	
Date of qualification as a Certified Section 63 Energy Assessment Assessor (if applicable)	
Name of Accreditation Company	Stroma

**COVER**

**Professional Indemnity**

Limit of Indemnity £10,000,000 Any One Claim

**Public Liability**

Limit of Indemnity £10,000,000 Any One Claim

Premium to be paid on a monthly declaration basis with each Certificate being charged as follows:

Each Commercial Level 3 Energy Certificate	£1.12 including Insurance Premium Tax
Each Commercial Level 4 Energy Certificate	£1.60 including Insurance Premium Tax
Each Public Building Display Energy Certificate	£1.12 including Insurance Premium Tax
Each Advisory Report (attaching to Display Certificates)	£1.12 including Insurance Premium Tax
Each Air Conditioning Report (Level 3)	£1.12 including Insurance Premium Tax
Each Air Conditioning Report (Level 4)	£1.60 including Insurance Premium Tax
Each Section 63 Energy Assessment	£1.12 including Insurance Premium Tax

Note that where a Display Energy Certificate and Advisory Report are issued a total charge of £2.24 will apply.

**Should you require different Limits please contact us.**

**GENERAL DETAILS**

During the last five years, have <b>ANY</b> claims (successful or otherwise) been made against you or are you aware of any circumstances which may give rise to a claim against you?	Yes / No
Have you <b>EVER</b> been involved in any instances of fraud or dishonesty or been the subject of a criminal prosecution other than offences under the Road Traffic Act?	Yes / No
Have you <b>EVER</b> been the subject of any County Court Judgements or Sheriff Court Decrees?	Yes / No
Have you <b>EVER</b> been declared bankrupt or insolvent or been disqualified from being a company director or been involved as owner, director or partner with any company which went into receivership, administration or liquidation?	Yes / No
Have you <b>EVER</b> been refused insurance or has any such insurance ever been cancelled or special conditions applied, other than standard market increases in premium?	Yes / No
In respect of activities to be covered by these insurances do you undertake <b>ANY</b> work of a manual nature other than using a hand held drill?	Yes / No

**If , YES to any of the above please provide full details as per guidelines below:-**

**If YES was the answer to any of the above questions the following items of information will be required to progress the insurance proposal:**

**Question 1**

- Date of claim / incident
- Background information as to the circumstances of the claim / incident
- Amount paid / Amount outstanding
- Has the claim been settled or is it still outstanding

**Question 2**

- Date of instance / conviction
- Full details of the instance, including details of any fine or penalty incurred, or prison sentence (or period of community service) if applicable.

**Question 3**

- Date of the CCJ/Sheriff Court Decree
- Details what the CCJ/Sheriff Court Decree was in connection with i.e. credit card debt and if it was personal or business related
- If the CCJ/Sheriff Court Decree was in connection with a business, we need to know what type of business it was in connection with i.e. builders merchant.
- An idea of the amount involved in the CCJ/Sheriff Court Decree
- Whether the debt has been paid (or is due to be all paid by)

**Question 4**

- Date of bankruptcy
- Date of discharge of bankruptcy (if applicable)
- Circumstances of the bankruptcy or why the company went into receivership/administration or liquidation i.e. building company, put into voluntary liquidation because of the downturn in the industry
- Amount of debt involved prior to the bankruptcy or company going into receivership/administration/liquidation

**Question 5**

- Date of when Insurance was refused/cancelled/special terms imposed
- Reason for insurance refused/increased/special terms imposed – i.e. defaulted payment, fraudulent claim
- Details of the special terms imposed, if applicable

**Question 6**

- Full details of manual work being undertaken
- Details of any tools which will be used to undertake the work

## **DECLARATION**

### **Material Facts**

All material facts must be disclosed. Failure to do so could invalidate the policy. A material fact is one which is likely to influence an insurer in the acceptance and assessment of the risk presentation. If you are in any doubt as to whether a fact is material then it should be disclosed to the insurer. If any changes in circumstances arise during the period of insurance cover please provide your insurer with details.

A specimen copy of the policy wording is available on request. We recommend you keep a record (including copies of letters) of all information provided to the insurer for your future reference. A copy of the completed application form will be supplied on request within a period of three months after its completion.

### **Choice of Law**

The appropriate law as set out below will apply unless you and the insurer agree otherwise:

1. The law applying in that part of the UK, Channel Islands or Isle of Man in which you normally live or (if applicable) the first named policyholder normally lives or
2. In the case of a business, the law applying to that part of the UK, Channel Islands or Isle of Man where it has its principal place of business or
3. Should neither of the above be applicable, the law of England and Wales will apply.

### **If You Have a Complaint**

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please write to:

Thomas, Carroll (Brokers) Limited, Elm House, Tawe Business Village, Phoenix Way, Swansea Enterprise Park, Llansamlet, Swansea, West Glamorgan SA7 9LA or telephone us on 01792 795265.

Thomas, Carroll (Brokers) Limited and HCC International Insurance Company plc are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

### **Telephone Call Recording**

For our joint protection telephone calls may be recorded and/or monitored

### **Data Protection Act**

For the purpose of the Data Protection Act 1998, the Data Controller in relation to any personal data you supply is Thomas, Carroll (Brokers) Limited and HCC International Insurance Company plc.

### **Insurance Administration**

The insurer, its associated companies and agents, reinsurers and your intermediary, may use information you supply for the purposes of insurance administration. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurers compliance with any regulatory rules/codes. Your information may also be used for offering renewal, research and statistical purposes and crime prevention. It may be transferred to any country including countries outside the European Economic Area for any of these purposes and for systems administration. In assessing any claims made, the insurer or its agents may undertake checks against publicly available information (such as electoral role, county court judgements, bankruptcy orders or repossessions). Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators).

### **Credit Searches and Accounting**

In assessing your application the insurer may search files made available to do it by credit reference agencies who may keep a record of that search. The insurer may also pass to credit reference agencies information it holds about you and your payment record. Credit reference agencies may share information with other organizations, enabling applications for financial products to be assessed or to assist the tracing of debtors or to prevent fraud.

The insurer may ask the credit reference agencies to provide a credit scoring computation. Credit scoring uses a number of factors to work out risks involved in any application. A score is given to each factor and a total score obtained. Where automatic credit scoring computations are used by the insurer, acceptance or rejection of your application will not depend only on the result of the credit scoring process.

### **Sensitive Data**

In order to assess the terms of the insurance contract or administer claims that arise, the insurer may need to collect data that the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this application you will signify your consent to such information being processed by the insurer or its agents.

## Marketing

Tokio Marine HCC and its agents may use your information to keep you informed by post, telephone, email or other means about products and services which may be of interest to you. Your information may also be disclosed and used for these purposes after your policy has lapsed. If you do not wish your information to be used for these purposes please write to **HCC International Insurance Company Plc, 1 Aldgate, London, EC3N 1RE.**

## Fraud Prevention and Detection

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the police;
- Undertake credit searches and additional fraud searches;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this.

We can supply on request further details of the databases we access or contribute to by contacting your insurance advisor.

We and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity.

## Claims History

- Under the conditions of your policy you must tell us about any insurance related incidents (such as fire, water, damage, theft or an accident) whether or not they give rise to claim. When you tell us about an incident we will pass information relating to it to a database.
- We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

You should show these notices to anyone who has an interest in the insurance under the policy.

## Data Protection Notice

Tokio Marine HCC respects your right to privacy. In our Privacy Notice (available at <https://www.tmhcc.com/en/legal/privacy-policy>) we explain who we are, how we collect, share and use personal information about you, and how you can exercise your privacy rights. If you have any questions or concerns about our use of your personal information, then please contact [DPO@tmhcc.com](mailto:DPO@tmhcc.com).

We may collect your personal information such as name, email address, postal address, telephone number, gender and date of birth. We need the personal information to enter into and perform a contract with you. We retain personal information we collect from you where we have an ongoing legitimate business need to do so.

We may disclose your personal information to:

- Our group companies
- Third party services providers and partners who provide data processing services to us or who otherwise process personal information for purposes that are described in our Privacy Notice or notified to you when we collect your personal information;
- Any competent law enforcement body, regulatory, government agency, court or other third party where we believe disclosure is necessary (i) as a matter of applicable law or regulation, (ii) to exercise, establish or defend our legal rights, or (iii) to protect your interests or those of any other person;
- A potential buyer (and its agents and advisers) in connection with any proposed purchase, merger or acquisition of any part of our business, provided that we inform the buyer it must use your personal information only for the purposes disclosed in our Privacy Notice; or
- Any other person with your consent to the disclosure

Your personal information may be transferred to, and processed in, countries other than the country in which you are resident. These countries may have data protection laws that are different to the laws of your country. We transfer data within the Tokio Marine group of companies by virtue of our Intra Group Data Transfer Agreement, which includes the EU Standard Contractual Clauses.

We use appropriate technical and organisational measures to protect the personal information that we collect and process about you. The measures we use are designed to provide a level of security appropriate to the risk of processing your personal information.

You are entitled to know what data is held on you and to make what is referred to as a **Data Subject Access Request ('DSAR')**. You are also entitled to request that your data be **corrected** in order that we hold accurate records. In certain circumstances, you have other data protection rights such as that of **requesting deletion, objecting to processing, restricting processing** and in some cases **requesting portability**. Further information on your rights is included in our Privacy Notice.

You can **opt-out of marketing communications** we send you at any time. You can exercise this right by clicking on the "unsubscribe" or "opt-out" link in the marketing e-mails we send you. Similarly, if we have collected and processed your

personal information with your consent, then you can **withdraw your consent** at any time. Withdrawing your consent will not affect the lawfulness of any processing we conducted prior to your withdrawal, nor will it affect processing of your personal information conducted in reliance on lawful processing grounds other than consent. You have the **right to complain to a data protection authority** about our collection and use of your personal information.

**Declaration**

On behalf of the Proposer/s, I/we declare that, after full enquiry, the contents of this proposal are true and that I/we have not misstated, omitted or suppressed any material fact or information. If there is any material alteration to the facts and information which I/we have provided or any new material matter arises before the completion of the contract of insurance, I/we undertake to inform the Insurer.

Signed:

Date:

**Please complete and return to both of the following email addresses:-**

[energyassessors@thomas-carroll.co.uk](mailto:energyassessors@thomas-carroll.co.uk)  
[certification@stroma.com](mailto:certification@stroma.com)

Insurance arranged by Thomas, Carroll (Brokers) Limited, Elm House, Tawe Business Village, Swansea Enterprise Park, Swansea, SA7 9LA. T: 01792 795265. Authorised and Regulated by the Financial Conduct Authority.

Policy Underwritten by Tokio Marine HCC

Tokio Marine HCC is a trading name of HCC International Insurance Company plc, which is a member of the Tokio Marine HCC Group of Companies. HCC International Insurance Company plc is authorised by the Prudential Regulation Authority (PRA) and regulated by the UK Financial Conduct Authority (FCA) and Prudential Regulation Authority. Registered in England and Wales No. 01575839 with registered office at 1 Aldgate, London EC3N 1RE.