

Your Information

Full name of Proposer

Business Name (if applicable) – If a Limited Company please state registered name or the names of all partners if a partnership

ASPECT membership number

subject to confirmation
from ASPECT

Estimated income for next 12 months

Correspondence address

Contact telephone number

Mobile number

Contact e-mail address

Postcode:

The policy provides cover for liability arising from your consultancy activities as an ASPECT member, which includes Educational Consultant/Adviser/Inspector and other Professional Services within ASPECT scope of practice. Please specify any activities which are outside this definition and for which cover is required.

Number of Consultants Employed by Proposer

(including yourself)

Number of Non Consultants Employed by Proposer

Please note any sub-consultants or sub-contractors engaged must maintain their own Professional & Public Liability Insurance

Limits of Indemnity & Cover Options

Please tick the limit of indemnity required (see "Rate Chart" for details of annual charges)

	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Professional Indemnity	£100,000	£250,000	£500,000	£1,000,000	£2,000,000

Public Liability Insurance is included under all options to a limit of £5,000,000 any one claim

If you require a higher limit to those shown above please state:

Professional Indemnity

£

Public Liability

£

Do you require Employers Liability Insurance?

Yes

No

Please refer to "Rate Chart" for details of additional charges

If Yes please confirm the number of employees

Employers PAYE Reference Number

The Employers PAYE reference number is usually in the format of either NNN/Aannnnn or NNN/Annnnn, where N/n is a number and A/a is a letter (e.g. 012/Ab34567)

Total Amount Payable

Disclosure of Material Facts Declaration

Please answer the following:

- (a) To the best of your knowledge and belief have there been any claims made against you in respect of any of the covers now proposed? Yes No
- (b) Are you aware of any existing circumstances which may give rise to a claim? Yes No
- (c) Do you undertake any work in the USA, or its territories and possessions, or in Canada? Yes No
- (d) Has any Insurer declined a proposal or refused to renew insurance? Yes No

If you have answered "Yes" to any of the above questions, please provide details below

Policy Start Date

Please note that cover will not commence until this form has been received and accepted by LFC Graybrook Ltd (unless otherwise agreed)

I declare that to the best of my knowledge or belief the particulars and statements given in this proposal and any other information provided in connection with this proposal are true and complete and this proposal, declaration and information shall be the basis of the contract between myself and the insurer. I agree to accept the insurer's standard form of policy and endorsements for this insurance. I confirm that all persons carrying out activities in accordance with the Business or Occupation as defined above are suitably qualified to do so

Signature Date

Important Information

Personal Data

The insurers for policies written under this scheme are RSA Insurance Group Plc (RSA). The scheme is administered on their behalf by LFC Graybrook Limited.

To set up administer your policy RSA and LFC Graybrook will hold and use information about you supplied by you. They may send it in confidence for processing to other companies acting on their instructions including those located outside the European Economic Area.

LFC Graybrook may also send you details of their other products and services.

Please tick this box if you do not wish to receive such details

CUE - Insurers pass information to the Claims and Underwriting Exchange register, run by Insurance Database Services Limited (IDS Ltd). The aim is to help us to check information provided and also to prevent fraudulent claims. When we deal with your request for insurance, we may search the register. When you tell us about an incident (such as fire, water damage or theft) which may or may not give rise to a claim, we will pass information relating to it to the register. You can ask for more information about this.

IPT - Insurance Premium Tax

The Finance Act 1994 requires us to levy Insurance Premium Tax at the prevailing rate on insurance premiums. For further information, please ask us.

This Scheme is administered by:

LFC Graybrook Limited, MKM House, 16-20 Baron Road, South Woodham Ferrers, Essex. CM3 5XQ

Web: www.lfcgraybrook.co.uk - Email: enquiry@lfcgraybrook.co.uk - Tel: 01245321185 - Fax: 01245 322240

LFC Graybrook Ltd is an Appointed Representative of LFC Insurance Brokers Limited who are authorised and regulated by the Financial Services Authority. Registered No. 301666

This scheme is underwritten by:

RSA Insurance Group Plc. (No. 93792) (Lead Insurer)

Registered in England & Wales at: St Mark's Court, Chart Way, Horsham. RH12 1XL

Authorised and regulated by the Financial Services Authority



Rate Chart Educational Consultants

ASPECT Members

Professional and Public Liability Insurance

Limit of Indemnity for Professional Liability Insurance						
	£100,000	£250,000	£500,000	£1,000,000	£2,000,000	£5,000,000
Annual Income Below £30,000 per annum Total Cost	£167.82	£191.96	£232.80	£314.05	£441.54	£814.19
Annual Income Above £30,000 per annum Total Cost	£178.14	£204.96	£249.22	£338.40	£480.04	£855.44
Public Liability Insurance for £5,000,000 provided under each of the above options						

The above charges apply per employed consultant, inclusive of Insurance Premium Tax, Broker and all Administration Fees

Higher Limits of Cover available on request

Employers' Liability Insurance		
To include this cover up to £10,000,000 please add the following extra charges (this insurance is not available in isolation)		
1 – 3 Employees	Additional Premium	£101.81
4 – 6 Employees		£139.17
Rates for more than 6 employees available on request		

Administered by LFC GRAYBROOK LIMITED
 MKM House, Baron Road, South Woodham Ferrers, Essex. CM3 5XQ
 Telephone No. 01245 321185 Fax No. 01245 322240
 Email: Graybrook@lfcinsurance.co.uk Website: www.lfcgraybrook.co.uk

LFC Graybrook Limited is an Appointed Representative of LFC Insurance Brokers Limited who are authorised and regulated by the Financial Services Authority. Registered No. 301666

Underwritten by Royal & Sun Alliance Insurance plc. (No. 93792)
 Registered in England and Wales at St. Mark's Court, Chart Way, Horsham. RH12 1XL
 Authorised and regulated by the Financial Services Authority



PROFESSIONAL LIABILITY SCHEME FOR MEMBERS OF ASPECT SUMMARY OF COVER

This commercial insurance product is designed to meet the demands and needs of organisations and professionals in your field who wish to ensure that they are protected in the event of civil liabilities arising from their professional activities.

CIVIL LIABILITIES

The insurer for this product is Royal & Sun Alliance Insurance plc. The policy provides cover against your civil (as opposed to criminal) liabilities arising from your professional activities as described on your certificate of insurance. It is a combination of Professional Indemnity (including Libel & Slander) and Public & Products Liability insurances, with an option for Employers Liability cover if required. It provides an indemnity for any amount you may have to pay as compensation up to the limit or limits shown in your certificate.

LIMITS OF INDEMNITY

For Professional Indemnity (including Libel & Slander), Public Liability and Employers Liability (if selected) the limit of indemnity applies to any one event. For Products Liability, the limit applies to all events during anyone period of insurance.

Legal costs are payable by the insurers in addition to the specified limits of indemnity, except under Employers liability cover (if selected) where costs are included in the limit of indemnity.

There is no excess or deductible under this insurance.

WHAT TRIGGERS THE POLICY

The Professional Indemnity (including Libel & Slander) cover provided by the policy is issued on a 'claims made' basis, which means that cover applies on the date on which a claim is made against you, irrespective of when the incident which gave rise to the claim is alleged to have occurred. Most policies which operate in this way have a Retroactive date (a date stated in the policy prior to which any incidents are excluded from cover) and this is often set as the inception date of the policy. Our policy does not have a Retroactive Date. This means that cover will apply to incidents which occurred prior to inception as long as when you take out the insurance you are not aware of any circumstances which could give rise to a claim.

The Public & Products Liability cover, and Employers liability (if selected), is issued on a 'claims occurring' basis, which means that cover must have been in force on the date on which the incident which gave rise to the claim occurred.

If you become aware of any circumstances which may give rise to a claim under this insurance, you should immediately contact LFC Graybrook Ltd on 01245 321185.

RUN-OFF COVER

It is important to remember that the insurance can only respond to a Professional Indemnity or Libel & Slander claim if the policy is in force at the time the claim is made against you. In the event of your ceasing to trade/practise by reason of death, retirement or taking a career break, the policy can provide free run-off cover for a period of 5 years; please contact us for details.

ADDITIONAL COVER

In addition to providing cover for Civil Liabilities, the policy also provides cover for legal defence in certain specific Criminal proceedings:

- As a result of prosecution under the Health and Safety at Work etc Act
- In respect of a breach of part II of the Consumer Protection Act 1987

It will not, however, pay any fines or penalties.

The insurance will pay court attendance costs as detailed in the policy if you or your employees are required to attend court as in witness in connection with any claim under the policy.

EXCLUSIONS

The insurance does not provide any cover for claims made against you in respect of any injury to any employee arising out of and in the course of their employment with you, unless the option for Employers Liability cover is selected. Nor does it provide any cover for liabilities which should be insured under other types of policies, such as Motor Insurance, Directors and Officers Liability or Employment Practices Liability.

The insurance does not provide cover for any claim arising out of work undertaken for any business in which the insured has a controlling interest or holds an executive role or a position able to make a major policy decision on behalf of such business. Also it does not cover Business risks such as contracts for supply of services to your business, your insolvency, pension & benefit schemes and trading losses.

WHERE AM I COVERED?

The policy provides cover for you to work anywhere in the world (provided that you are working from a UK base) but excludes claims brought in US or Canadian Courts (please refer to the policy for details).

IMPORTANT – EMPLOYERS LIABILITY COVER (if selected)

There is a current legal requirement to retain copies of your Employers Liability insurance certificates for a period of 40 years.

LAW APPLICABLE

The parties to the Policy have the right to choose the law applicable to the Policy. Unless the parties agree otherwise English Law shall apply.

This wording is a summary only of the cover provided and the main exclusions and is provided so that you have sufficient information to enable you to make an informed choice. Please refer to the policy wording for full details or give us a call if there is anything specific you would like to discuss.

This insurance is administered by:

LFC Graybrook Ltd, MKM House, Baron Road, South Woodham Ferrers, Essex CM3 5XQ
Tel: 01245 321185 Fax: 01245 322240

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and underwritten by:

Royal & Sun Alliance Insurance plc (No 93792)
Registered in England and Wales at St Mark's Court, Chart Way, Horsham RH12 1XL
Authorised and regulated by the Financial Services Authority

Ways to pay your premium



We accept payment by the following methods

By Cheque

Cheques should be made payable to LFC Graybrook Limited and sent to LFC Graybrook Limited, MKM House, 16-20 Baron Road, South Woodham Ferrers, Essex CM3 5XQ

By Credit / Debit Card

We accept the following cards: Visa Debit, Maestro, Visa Credit* and MasterCard*

***there is a 2% handling fee on all Visa Credit Card and MasterCard transactions**

Please enter your card details and return this form to LFC Graybrook Limited, MKM House, 16-20 Baron Road, South Woodham Ferrers, Essex CM3 5XQ or call us on 01245 321185

For Office	Date Processed	Auth. Code	Client Code
Use Only	Premium £	2% Handling Fee	Total Due

Card Type (delete as appropriate) Visa Debit Maestro Visa Credit* MasterCard*

***there is a 2% handling fee on all Visa Credit Card and MasterCard transactions**

Premium Amount £ Cardholders Signature

Card Holder Policy Number

Card Number Security Code Issue No.
(Last 3 digits on the back of the card)

Start Date Expiry Date House No. Postcode

Direct Debit

Only available on premiums (inclusive of Insurance Premium Tax and Fees) of £200 and over

The premium financing is set up via Close Premium Finance, subject to an interest rate of 5.4%. Close Premium Finance will pay the premium to LFC Graybrook Limited on your behalf and a loan for the premium will be created, including interest at 5.4%, repayable over 10 monthly instalments. Close Premium Finance are a separate company to LFC Graybrook Limited, and have been providing finance for Insurance Premiums for over 30 years.

If you do not keep up your payments to Close Premium Finance your insurance policy may be cancelled

Please enter you details below and return this form to LFC Graybrook Limited, MKM House, 16-20 Baron Road, South Woodham Ferrers, Essex CM3 5XQ or call us on 01245 321185

For Office	CPF Reference	Premium	Start / Renewal Date
Use Only	Policy Holder	Policy Number	

Account Number Sort Code

Account Name

Correspondence Address

Postcode Telephone Number

Signature Position Date

Client Terms of Business

Applicable from 1st May 2009. These terms of business supersede all previous terms you may have received from us. Please keep them with your policy(ies), for future reference. Proceeding with a quotation or a renewal implies your acceptance of our Terms of Business. Acceptance of them gives us the authority to instruct insurance providers on your behalf based on our understanding of your instructions.

The Financial Services Authority (FSA)

The Financial Services Authority is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

Who we are and how to contact us

Correspondence Address

LFC Graybrook Limited
MKM House,
16-20 Baron Road,
South Woodham Ferrers,
Essex CM3 5XQ.

Phone: 01245 321185

Fax: 01245 322240

Email: enquiry@lfcgraybrook.co.uk

Internet: www.lfcgraybrook.co.uk

The registered address is:

1208/1210 London Road,
Leigh-on-Sea,
Essex SS9 2UA.

LFC Graybrook Limited is an Appointed Representative of LFC Insurance Brokers Limited who are authorised and regulated by the Financial Services Authority Registered number 301666

Our Principles

In our dealings with you we will always try to:

- Act with due skill, care and diligence
- Observe high standards of integrity
- Be open and fair
- Conduct our business and organise our affairs in a prudent manner

Our Commitments

We will:

- Ensure that all our advertising and promotional material is clear, fair and not misleading
- Only advise you on matters in which we are knowledgeable and will recommend other specialist advice when necessary
- Seek from you the information needed to enable us to fulfil our responsibilities to you
- Give you enough information to enable you to make informed decisions on your insurance
- Use our skill objectively in your best interests when choosing insurance providers
- Seek to avoid a conflict of interest, but where unavoidable, manage it to avoid prejudice to any party
- Not unfairly put our own interests above our duty to you
- Handle complaints fairly and promptly

Our Services

We are independent insurance intermediaries (brokers). Occasionally we act as the agent of another intermediary.

Our services include:

- Advising you on your insurance requirements
- Arranging your insurance cover with insurers
- Helping you with any ongoing changes
- Helping you with making a claim

We provide advice and information mainly on the basis of a fair analysis of the market. This means that in endeavouring to meet your needs we review the products and prices provided by a range of leading and less well known but equally reliable insurance providers.

The expectations to this are for certain specialist products where we have studied the market and negotiated special schemes with a single or a limited number of providers. Examples are Medical and Professional Liability schemes and Private Practice cover. We will provide you with appropriate details before you make a commitment on products we offer you.

Our recommendations are based on a combination of value for money, quality services and financial security, as appropriate to your circumstances and expressed needs. However, we cannot and do not provide a guarantee in regard to the financial reliability of any insurance provider.

Confidential Information

We will treat your personal information confidentially. We may use information we hold about you to provide information to you about other products and services that we feel may be appropriate. We may provide information about you to other companies in our Group so that they can provide you with details of products that they offer. We may pass information about you to credit reference agencies for the purpose of arranging payments by instalments, and may also pass to them details of your payment record. If you do not wish to receive marketing information from us, please write to us.

We will otherwise ensure that any customer information is not used or disclosed except in the normal course of negotiating, maintaining or renewing insurance for you or disclosure is made to enable the Financial Services Authority to fulfil its regulatory function, or where we are legally obliged to disclose the information.

Under the Data Protection Act 1998 you have the right to see personal information about you that we hold in our records.

If you wish to, please write to us at the address opposite.

Your duty to provide accurate information

It is at all times your duty to disclose all circumstances material to the insurance both before it commences, throughout the life of the policy and prior to its renewal. The consequences of any failure to make such disclosures may include the refusal of the insurer to deal with all or part of your claim.

All answers or statements given on a proposal form, claim form, or any other material document, are your own responsibility and you should always check the accuracy of information provided. To avoid the possibility of mistakes being made we reserve the right to ask you to give us instructions in writing. In most cases, we will be able to act on telephone instructions, but we may ask that they be confirmed to us in writing.

Client Terms of Business

Payment Methods/Premium Financing

We normally accept payment by cheque, electronic transfer and debit cards. You may also be able to spread your payments through an instalment or credit scheme. We will give you full information about your payment options when we discuss your insurance in detail.

We have arranged facilities for paying by instalments with a finance provider and we may make a small administrative charge for the service. We may also receive remuneration from credit providers who pay us an introducer's fee. The interest rates provided are commercially competitive and will always be set no higher than any relevant insurer's own payments scheme, if available. If we agree to allow payment by instalments and you subsequently **default or otherwise fail to honour the arrangement then this will be deemed to be an instruction from you to cancel the relevant cover.** In such circumstances we will give you 7 days notice by recorded delivery letter to your known address.

Looking after your money

In the vast majority of cases we act as an agent of the insurer when collecting or refunding premiums. This means when you have paid us you have effectively paid the insurer.

In a few cases (commercial insurances) we keep your premium in a Statutory Account pending payment to the Insurance Provider. The aim of the trust is to protect you in the event of failure of the firm, or the failure of the bank. In such circumstances, the firm's general creditors should not be able to make claims on your money as it will not form part of our assets.

Our remuneration and your charges

We are normally remunerated by commission paid to us from the insurance provider as a percentage of the premium or by service and administration fees. We may also receive additional overriding payments based on the profitability and growth of a given insurer's account as a whole. **Please note you are entitled, at any time, to request information regarding any remuneration which we may have received as a result of placing your insurance business.**

For policies where commission received makes the business uneconomical to handle, we may make an administration charge when a policy is taken out or renewed. We will often take no commission at all and charge a fee. Any fees and charges we make will always be reasonable and will always be advised to you and shown on the invoice we send you.

If a policy is cancelled mid-term we will refund to you any return premium but we may deduct the balance of our commission. No mid-term refunds are available where we have charged service or administration fees.

To provide copies of lost or defaced documents involves extra administration for which a charge of £10 may be made. Please note that in addition some insurers also make similar charges.

Claims

It is important to notify us (or your insurers directly) of any adverse incident likely to give rise to a claim under your policy. Our contact details are stated overleaf and in the insurance documents you receive. In an emergency that occurs outside normal office hours you may find a Helpline number for the insurance company in your policy documentation.

You have certain duties when any event takes place which could result in a claim notably:

- Notify the police as soon as you are aware if any property is lost, stolen or maliciously damaged, and get a crime reference number;
- Report the incident to us or your insurer as soon as reasonably possible and provide all information and assistance we may need;
- Take all reasonable steps to mitigate further loss or damage and to recover any lost or stolen property and advise us without unnecessary delay if such property is returned to you;
- Forward all correspondence, legal documents or any other documents related to a claim to us unanswered save for a simple acknowledgement;
- Not discuss liability with any party without permission from us or your insurer;
- Co-operate with us/your insurer in any investigation including the supply of supporting evidence; and
- Act at all times in good faith.

Complaints

If you are at any time unhappy with our service please contact us by phone, fax, email or in writing at the address shown overleaf marked for the attention of William Hulse, Managing Director.

It is our policy to respond fairly and promptly; this means acknowledging a written complaint within a maximum of 5 days and providing a full response or update within 20 days. In most cases it will be quicker.

Having investigated your complaint and provided a response, if you are dissatisfied with our final decision you may be able to refer the matter to the:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR
Telephone: 0845 080 1800
Website: www.financial-ombudsman.org.uk

The facility is not available if you are a limited company or otherwise acting in a business capacity where your annual turnover exceeds £1 million.

Compensation

You may be entitled to compensation if we cannot meet our obligations due to insolvency. The Financial Services Compensation Scheme may arrange to transfer your policy to another insurer, provide a new policy or, if this is not possible, provide compensation.

Under this policy the first £2,000 of any justified claim would be met in full. Above the amount, 90% of the remainder will be met.

You can get more information from the:

Financial Services Compensation Scheme
7th Floor Lloyd Chambers
Portsoken Street
London
E1 8BN
Telephone: 0207 892 7300
Website: www.fscs.org.uk