



Telephone: 0330 128 9828 | Email: solicitors@championpi.co.uk

Important Notice

This proposal must be completed and signed by a principal, partner, director of the proposer/s. The person completing and signing the form should be authorised by the proposer to do so and should make all reasonable enquiries to enable all the questions to be answered.

All questions must be answered to enable a quotation to be given.

Completing and signing this proposal does not bind the proposers or insurers to enter a contract of insurance. If there is insufficient space to answer questions, please use an additional sheet and attach it to this form.

Practice Details

Main Trading Name of the Firm ('The Proposer'):

SRA ID:

Principal Address Line One:

Principal Address Line Two:

City:

Postcode:

Website Address:

Main Contact Name:

Telephone Number:

Contact Email:

Business Entity:

Date Established:

Does the Firm have any branch offices?

Yes

No

If 'Yes' please provide the following information:

Location	Person Responsible

Is the Person responsible based in the branch office?

Yes

No

If 'No' please provide details in respect of the supervision of the office:

Where the Proposer is a Sole Practitioner, give details of the arrangements for office supervision when the Proposer is absent

Is the Firm an ABS? Yes No

If **'YES'**, please advise details of any external investment in the ABS and any activities undertaken by the ABS that are not regulated by the SRA.

Please provide details of all other practising titles including associate nominees, alternative business structures and service companies of your Firm for which cover is required and state the type of entity.

Practice Name:	Type:	Postcode:	Trading Start Date:	SRA ID:

Have you ever become the successor practice to any prior practice ? (If required, please refer to the successor practice notes at the end of this form for guidance) Yes No

If **'Yes'**, please complete the following details:

Practice Name:	Date Established:	Succession Date:	SRA ID:

If you are the successor practice to a Firm, have you purchased run-off cover? Yes No

If **'Yes'**, please provide full details

Are you intending (either specifically or in principle) to expand in the next 12 months by acquisition? Yes No

If **'Yes'**, please provide full details

Please state the numbers of employees:

Equity Partners*	Salaried/ Fixed Share Principals	Other Solicitors	Legal Executives	Other Non-Solicitor fee earners	All Other Staff	Total

* Please provide details for all Principals on page 19 of this proposal form.

Do all Principals (whether Solicitors or otherwise) work full-time for the Firm, where this is understood to mean that each is engaged in conducting the Firm's business from the office addresses stated above for at least 30 hours each week? Yes No

If 'NO', please provide full details, of working arrangements in place and how supervisory responsibilities are discharged.

Did any Principal obtain their first legal qualification outside of England and Wales? Yes No

If 'YES', please detail their name(s) below , and provide an up-to-date Professional CV for all such individuals.

Is any Principal, Solicitor or employee in the Firm involved in any way in any other business undertaking or solicitors' practice? Yes No

If 'YES', please provide full details.

Does the Firm have formal procedures for verifying qualifications including the taking up of references and details of previous claims record? Yes No

If 'NO', please provide full details why not.

Have there been any changes in the Firm's Partners/Members/Directors since the last time you completed a proposal form? Yes No

If 'YES', please provide details below, and an up-to-date Professional CV for all such new Principals.

Does the Firm intend or contemplate any change in regulatory status in the coming year, including change to Limited Liability Partnership or Limited Company status, or transition to regulation under the Legal Services Act 2007 Alternative Business Structures regime?

Yes No

If 'YES', please provide details including a business plan.

Do you expect any significant change to, or in the Firm in the coming year??

Yes No

If 'YES', please provide details.

Business Activities

Please provide your gross fee income in GBP for the current financial year (estimated) and the previous five accounting periods. Fees should represent clients domiciled/residing in the specified areas and include Prior Practices.

Financial Year End Date:						
	Estimate Current Year	Last Completed Year	Prior Year 1 To Last Completed	Prior Year 2 To Last Completed	Prior Year 3 To Last Completed	Prior Year 4 To Last Completed
Total Gross Fee income	£	£	£	£	£	£
Estimated split (the total will update automatically):						
UK	£	£	£	£	£	£
USA/Canada*	£	£	£	£	£	£
Rest of the World*	£	£	£	£	£	£

* State countries, amounts involved and nature of work undertaken for clients domiciled outside the UK

Has the largest cumulative fee charged to a single client or connected group of clients exceeded 20% of your annual fee income over any of the last three years?

Yes No

If 'Yes', please provide full details:

Please provide the gross fee percentage breakdown for the Last Completed Year in the categories below:

Activity	%	Activity	%
Agency Advocacy		Intellectual Property - Patent (2)	
Arbitration, Adjudication, Mediation		Intellectual Property - Excluding Patent (2)	
Asset Finance & Banking		Landlord & Tenant - Litigious	
Children, Family and Mental Health Tribunal		Landlord & Tenant - Non litigious	
Commercial & Corporate - Public Companies		Lecturing / Expert Witness	
Commercial & Corporate - Exc Public Companies		Litigation not shown elsewhere (*)	
Corporate M&A / MBO		Matrimonial	
Other General Commercial		Marine Law	
Conveyancing (Commercial) (*)		Oaths, Affidavits and Notary Public	
Conveyancing (Residential) (*)		Offices and appointments	
Criminal law		Parliamentary Agency	
Debt Collection		Personal Injury - Defendant (*)	
Defendant Litigious work for Insurers		Personal Injury - Claimant Portal (*)	
EC Competition / Human Rights		Personal Injury - Claimant Non-Portal (*)	
E-commerce / Technology Law		Property Sales, Management and Valuation	
Employment Law		Regulatory	
Environmental		Tax law & Tax Planning	
Financial Advice and Services (*)		Town and Country Planning	
Immigration		Trust, Wills and Probate	
Insolvency		Other work not included above (*) -- <i>Provide details on Page 12 --</i>	
TOTAL (Must Equal 100%)			

With regards to the Business Activity breakdown above those marked with (*), If 0% in the last complete year, has the firm undertaken such work in the past 5 years?

Yes No

If 'Yes', please provide full details (if required please use the additional information section on page 18):

Financial Advice and Services

Please provide full details of the services provided:

Personal Injury and Claimant Litigation

Please provide the following details in respect of the Firm's claimant litigious (including personal injury) work over the past 5 annual accounting periods.

	Last Completed Year	Prior Year 1 To Last Completed	Prior Year 2 To Last Completed	Prior Year 3 To Last Completed	Prior Year 4 To Last Completed
Number of Cases					
Largest Settlement	£	£	£	£	£
Average Settlement	£	£	£	£	£

Over the past five years has all work undertaken on a CFA or similar fee basis, or backed by ATE insurance arranged through (or on the basis of a review conducted by) the Firm, been approved by a Principal prior to acceptance? Yes No

If 'NO', please provide details of the risk management and file review procedures in place

Please provide full details of the services provided:

- | | | |
|--|-----|----|
| a) Any class actions or other group litigation? | Yes | No |
| b) Any industrial or occupational disease claim? | Yes | No |
| c) Any clinical negligence? | Yes | No |

If 'YES', to any of the above, please provide details of the work undertaken and any specific risk management steps taken.

Has the Firm or any Prior Practice ever:

- | | | |
|--|-----|----|
| a) Conducted work for or on behalf of a Trade Union or similar body? | Yes | No |
| b) Undertaken any work referred by any claims management company, referral network, promotional group or insurer? | Yes | No |
| c) Acted as a panel solicitor reviewing cases on behalf of any ATE insurer? | Yes | No |
| d) Conducted cases backed by ATE insurance where each case was not individually reviewed by the ATE insurer prior to acceptance? | Yes | No |

- e) Entered into arrangements to facilitate deductions of any kind from damages payments? Yes No

If 'YES', to any of the above, please provide full details of the work undertaken, including the names of any referral sources and/or ATE insurers as applicable, any commission or other financial incentive received and any specific risk management steps taken.

Conveyancing

Please advise which Principal is responsible for supervision and oversight of the Conveyancing department.

Please provide the following details in respect of all Conveyancing work carried out by the Firm and/or any Prior Practice over the past five annual accounting periods.

	Estimate	Last Completed Year	Prior Year 1 To Last Completed	Prior Year 2 To Last Completed	Prior Year 3 To Last Completed	Prior Year 4 To Last Completed
Residential Conveyancing Gross Fees	£	£	£	£	£	£
Commercial Conveyancing Gross Fees	£	£	£	£	£	£
Total Conveyancing Fees	£	£	£	£	£	£
No. Residential Transactions						
No. Commercial Transactions						
Total No. Transactions						

Please provide the following details in respect of all Conveyancing work carried out by the Firm and/or any Prior Practice over the past five annual accounting periods.

	Estimate	Last Completed Year	Prior Year 1 To Last Completed	Prior Year 2 To Last Completed	Prior Year 3 To Last Completed	Prior Year 4 To Last Completed
Highest Residential Value	£	£	£	£	£	£
Highest Commercial Value	£	£	£	£	£	£
Average Residential Value	£	£	£	£	£	£
Average Commercial Value	£	£	£	£	£	£
% Re-mortgage Transactions						
% Buy-to-Let Transactions						



Has the Firm applied for accreditation under the Law Society's Conveyancing Quality Scheme?

Yes No

Was the application successful?

Yes No

Date of CQS accreditation:

When is your CQS accreditation due for Renewal?

Please provide details of your identity verification procedure for Conveyancing clients, including details of the checks carried out and the procedure for checking compliance with lender requirements in this regard.

Have you reviewed your identify verification procedures following the May 2018 judgement in Dreamvar (UK) Ltd v Mishcon de Reya?

Yes No

If you have implemented any changes, please provide full details.

Over the last five years what safeguards has the Firm (and any Prior Practice) had in place to ensure that features indicative of potential mortgage fraud in Conveyancing transactions (e.g. back-to-back transactions, discounts, incentives) are both identified and reported to lender clients? If there has been a material change in your procedures please provide dates as appropriate.

Over the last five years what processes has the Firm (and any Prior Practice) had in place to ensure that changes to lender requirements (including those under CML Handbook Part 2) are properly tracked? If there has been a material change in your procedures and/or you have deployed software such as Conveycentric Lender Monitor (or similar) please provide details and dates as appropriate.

What training is and has been provided to fee-earners in the Firm (and any Prior Practice) in respect of identifying potential mortgage fraud and money laundering issues?

Has the Firm or any Prior Practice ever:

- | | | | |
|----|--|-----|----|
| a) | Undertaken pure legal work only for Equity Release Mortgages or Home Income Plans? | Yes | No |
| b) | Provided financial advice in respect of Equity Release Mortgages or Home Income Plans? | Yes | No |
| c) | Conducted property valuations for the purpose of lending or probate? | Yes | No |
| | Accepted instructions from property clubs or investment schemes? | Yes | No |

If 'YES', to any of the above, please provide full details

In the last five years, have more than 10% of the Firm's Conveyancing instructions (or more than 10% of the Conveyancing instructions accepted by any Prior Practice) originated from:

- | | | | |
|----|---|-----|----|
| a) | Any one client or connected group of clients? | Yes | No |
| b) | Any single referral source (whether or not a formal referral arrangement was in place)? | Yes | No |

If 'YES', to any of the above, please provide full details

In the last 5 years has the Firm or any Prior Practice:

- | | | | |
|----|--|-----|----|
| a) | Acted for a developer in relation to a development which contain more than 5 units. | Yes | No |
| b) | Acted for a purchaser(s) in relation to multiple (more than 5) transactions in the same development (including multiple phases of a single development)? | Yes | No |
| c) | Acted as a buyers preferred solicitor for a development? | Yes | No |
| d) | Acted in any property transaction where a deposit of greater than 10% has been paid? | Yes | No |

If 'YES', to any of the above questions please provide the following information on headed paper or make use of our [MS Excel template which can be downloaded by clicking this link](#):

- Name of the developer
- Name of the development
- Total number of transactions on each development and total number of transactions you have acted on in each development
- Total value of the properties you have transacted on each development
- Total fees received in respect of this work
- Date of transaction

In the last 12 months where acting for the purchaser in residential Conveyancing transactions, how many of your clients have purchased:

A Title Indemnity Policy?

Any other legal indemnity policy? (Such as Flying/Creeping Freehold)



Has the Firm or any Prior Practice acted in the last five years in any Conveyancing transaction involving a sub-prime lender?

Yes

No

If **'YES'**, please identify the lenders involved and the volume of transactions.

Has the Firm or any Prior Practice in the last 10 years been removed or suspended from any lender panel?

Yes

No

If **'YES'**, please identify the lenders involved and provide full details of the circumstances.

Are all reports and/or certificates addressed to lenders reviewed and signed by a Principal of the Firm?

Yes

No

Please advise of the controls in place to ensure all leasehold properties with escalating ground rents are reported to lenders and buyers.

Please estimate the number of transactions involving leasehold properties with escalating ground rents since 2007 (please state 'none' if not applicable).

Please estimate the number of transactions involving the government's "Help to Buy" scheme the firm or any Prior Practice have undertaken per year since 2013 .

What features of a lease/property that may affect the ability to sell the property in the future, would you bring to the attention of a purchaser, and how is this highlighted? Please also provide details of what was highlighted to the purchasers at the time.

Commercial Work

Please provide details of the five largest commercial instructions accepted by the Firm (or any Prior Practice) over the last 5 years.

Area of work	Contract value	Fees earned	Date completed
	£	£	
	£	£	
	£	£	
	£	£	
	£	£	

Please provide details of the Firm's three largest commercial clients by aggregate fee income (including that earned by any Prior Practice) over the last 5 years.

Area of work	Total Fees Earned	Retainer basis?	
	£	Yes	No
	£	Yes	No
	£	Yes	No

Has the Firm or any Prior Practice ever:

- | | | | |
|-----------|---|-----|----|
| a) | Provided advice or services related to marine or aviation law? | Yes | No |
| b) | Provided advice or services in respect of projects involving oil, gas or other natural resources? | Yes | No |

If 'YES', to either of the above, please provide full details of the work undertaken, the client in question, and the relevant qualifications and experience of the solicitors undertaking the work.

Has your firm or any Prior Practice been involved in any setting up or advising on any Land Banking schemes?	Yes	No
--	-----	----

If 'YES', please provide full details.



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

Yes No

If 'YES', please provide the following details:

Name of Scheme	Date of Scheme	Did you provide advice?		Was the scheme execution only?		Did you receive commission?		Was a Referral Fee Paid?	
		Yes	No	Yes	No	Yes	No	Yes	No
		Yes	No	Yes	No	Yes	No	Yes	No
		Yes	No	Yes	No	Yes	No	Yes	No
		Yes	No	Yes	No	Yes	No	Yes	No

Please provide details of any referral fee paid.

Litigation not shown elsewhere

Please provide full details of the services provided and percentage of fee income:

Other Work

Please provide full details of the services provided and percentage of fee income:

Risk Management

Is the Firm accredited to:

Accreditation			From date:
Lexcel	Yes	No	
ISO 9001	Yes	No	
Cyber Essentials	Yes	No	
Other Specialist Quality Mark (please detail)	Yes	No	

Does the Firm have:

- | | | | |
|-----------|---|-----|----|
| a) | A new client procedure which involves at least one qualified solicitor and includes intake checks to detect potential money laundering and conflicts of interest? | Yes | No |
| b) | A file audit procedure in all departments with regular review by a Principal of all files until formally closed (including other Principals' own casework)? | Yes | No |
| c) | A centralised critical date diary system in operation with procedures in place to deal with staff absence or system failure? | Yes | No |
| d) | A system for monitoring live cases which have not been billed or worked upon for a specified period? | Yes | No |
| e) | A central log of all complaints/potential claims? | Yes | No |

If **'NO'** to any of the above, please explain why not and what alternative processes you have in place to address these issues:

Do you have risk controls in place which mandate that:

- | | | | |
|-----------|---|-----|----|
| a) | Personnel must never disclose to anyone their security details (passwords, codes, usernames etc) by any means regardless of the apparent authority of the person requesting the details? | Yes | No |
| b) | Exchange of bank details for payments to or from the firm must be made at the outset of a transaction, preferably when meeting the client, where the risk of fraud and restrictions on future changes to bank details can be fully explained? | Yes | No |
| c) | Changes to bank details must not be accepted by remote means (e.g. by email or telephone), apart from in exceptional circumstances and only when it has been validated that those changes have been made by your client? | Yes | No |
| d) | Payments from client account/s must be set up by one person and independently verified/authorised by another against original client bank account name, number and sort-code before funds are transferred? | Yes | No |

If **'NO'** to any of the above, please explain why not and what alternative processes you have in place to address these issues:



If you undertake Probate work, do you use “Certainty” to ensure you are executing the final and correct Will and Testament? Yes No

If ‘NO’, please explain why not and what alternative processes you have in place to address these issues:

If you undertake Probate work, on how many occasions in the last 12 months have you advised that the Estate purchase:

An Executor and Inheritance Protection Policy?

Please advise which Principal is responsible for supervision and oversight of the Probate department.

Please state the number of data records currently processed/stored:

Do you accept payment via Card-not-Present transactions?

Yes No

If ‘YES’, do you use 3rd party payment gateways to process payments?

Yes No

If ‘NO’, please provide details why not:

Has any individual currently employed by the Firm or employed at any time in the last ten years by the Firm or any Prior Practice:

a) Ever been refused a Practising Certificate by the SRA? Yes No

b) Ever been granted a conditional Practising Certificate by the SRA? Yes No

If ‘YES’, to either of the above, please provide full details and enclose a copy of all relevant correspondence with the SRA. If the individual continues to be employed by the Firm, please provide a copy of their current Practising Certificate; if not, please provide details of the circumstances of their departure.



Has any individual currently employed by the Firm, or employed at any time in the last ten years by the Firm or any Prior Practice:

- | | | | |
|-----------|---|-----|----|
| a) | Ever been reprimanded, fined or otherwise sanctioned by the Solicitors Disciplinary Tribunal? | Yes | No |
| b) | Ever been the subject of an investigation by the SRA, or practised in any solicitors' practice which was the subject of an investigation by the SRA? | Yes | No |
| c) | Ever been the subject of, or practised in a business of any nature which was the subject of, an investigation by any other regulatory or professional body (including the FSA/FCA)? | Yes | No |
| d) | Ever been convicted of (or charged with but not yet tried for) any criminal offence involving fraud or dishonesty? | Yes | No |

If **'YES'**, to any of the above, please provide full details and enclose a copy of all reports issued by or relevant correspondence with any regulatory or professional body.

Has the Firm or any Prior Practice:

- | | | | |
|-----------|---|-----|----|
| a) | At any time in the last 5 years been the subject of any visit from the SRA? | Yes | No |
| b) | Ever been the subject of any visit or enquiry from the Forensic Investigation Unit of the SRA or has notice of any proposed visit been given? | Yes | No |
| c) | at any time in the last 5 years self-reported to the SRA in line with the SRA Handbook reporting requirements | Yes | No |

If **'YES'**, to any of the above, please provide a copy of the report and an explanation of any follow-up actions.

Has the Firm, any Prior Practice, or any solicitors' practice of which a Principal in the Firm was a Principal:

- | | | | |
|-----------|---|-----|----|
| a) | Ever been insured through the Assigned Risks Pool? | Yes | No |
| b) | Ever failed to pay or been late in paying any Professional Indemnity premium or premium instalment? | Yes | No |
| c) | Ever failed to pay the excess due under a Professional Indemnity policy? | Yes | No |

If **'YES'**, to any of the above, please provide details

Is there any other information that you consider material to the insurance required?

Yes

No

If 'YES', please provide details:

Claims & Circumstances

Please provide details of all Claims and Circumstances notified to Participating Insurers or the Assigned Risks Pool by the Firm or any Prior Practice in the past five indemnity periods.

Indemnity period (dd/mm/yy to dd/mm/yy)	Participating insurer(s)	Broker(s)	No. of matters notified

Please provide an up-to-date Participating Insurer Claims Summary for each indemnity period specified irrespective of whether claims were notified or not. Summaries should be supplied both for the Firm and for any Prior Practice trading independently during such period. Underwriters will not be able to provide a Firm quotation without these details.*

* **Champion Professional Risks are usually able to gather these for you - please contact us for assistance**

After full enquiry of all Principals, Solicitors and employees in the Firm:

Are you aware of any circumstances, incidents or claims that you have not reported to your current or any prior Professional Indemnity Insurers, or that you have notified but which have not been accepted by insurers as an effective notification?

Yes

No

If 'YES', please provide details

Please note that you have an obligation under your current Professional Indemnity policy to notify these matters to your current insurer, and that underwriters may require confirmation that you have done so and that the notification has been accepted before a firm quotation can be provided.

Are you aware of any circumstances, incidents or claims reported by the Firm or any Prior Practice in the last ten years which have arisen as a result of the dishonesty of any Principal, Solicitor or employee in that practice?

Yes No

If 'YES', please provide details

Are you aware of any circumstances, incidents or claims which have arisen out of the work of any Principal of the Firm in previous employment (or as Principal of another solicitors' practice) during the last five years? If YES, please provide details on a separate sheet.

Yes No

If 'YES', please provide details

Cover Profile

Please provide details of your current Professional Indemnity Policy:

Name of Current Insurer:	
Name of current Broker:	
Renewal Date:	
Limit of Indemnity	
Premium:	
Excess:	
Retroactive Date:	

For what limits of indemnity are quotations required?

	£2,000,000	£3,000,000	£5,000,000	£10,000,000
Other	£	£	£	

Does the Proposer wish to contribute towards each and every claim?

Contribution Amount	£	£	£
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Note. In most cases, a contribution will be compulsory

Do you currently have insurance cover in place for the following:

Policy type:	Insurer(s)	Broker	Expiry date
Cyber Liability			
Directors & Officers / COLP & COFA Liability			
Office Combined or EL / PL policy			
Employment Practices Liability			
Crime Insurance			
Motor Fleet			
Key Man			

Champion Professional Risks are able to arrange and advise on a wide range of insurance products in addition to Professional Indemnity. Please contact us for more information

Additional Information

Please use the section to provide any additional information:

Data Protection Notice

Any information provided on this form, which may include sensitive data (e.g. medical history, criminal convictions, age), will be processed by Champion Professional Risks in accordance with our Privacy Policy and will only be used for the purposes of providing insurance cover and handling claims arising.

In the course of our duty as insurance brokers we may be required to provide such data to limited third parties including Insurers and/or circumstance required by law. A copy of the form and any additional documents submitted should be retained for your records.

For full details of our Privacy Policy please visit: <http://www.championprofessionalrisks.co.uk/privacy>

Please read this paragraph carefully before signing the declaration

It is essential that every proposal, when seeking a quotation to take out or renew any insurance, discloses to the prospective Insurers all material facts and information (including all material circumstances) which might influence the judgement of an Insurer in deciding whether to accept the risk and on what terms.

The obligation to provide this information continues up until the time that there is a completed contract of insurance. Failure to do so entitles the Insurers, if they so wish, to avoid the contract of insurance from inception and so enables them to repudiate liability thereunder. If you have any doubt as to what constitutes a material fact or circumstance please do not hesitate to ask for advice.

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.

IMPORTANT - Please save a version of the proposal form before signing. Once the form has been signed no further changes can be made.

Date:

Signature of principal / director / partner:

This form allows you to create a digital signature by following the instructions after you click on the signature box.

However, you can instead choose to print and sign the form or send it to us unsigned and we will send you a signature request via email once quotes are agreed and you are ready to proceed with cover.

Please don't forget to attach/send any required additional information to support your submission..

Definition of Terms

Employee

Means any person who is or has been under a contract of service for or on behalf of the firm.

Solicitor

Means a Solicitor of the Senior Courts of England & Wales. Where reference is made to a solicitor in the Firm this means any solicitor employed or retained by or otherwise acting for your Firm.

Principal

Means a regulated Principal of the Firm (as defined in the Solicitors' Professional Indemnity Insurance Rules 2011) recorded by the SRA. This includes any solicitor trading as a Recognised Sole Practitioner (or on their own account), and any partner, LLP member or Limited Company director in the Firm (whether a solicitor or not).

If your ownership structure is more complex, for example any independent Recognised Body has an ownership interest in the Firm, we recommend you review the formal definition thoroughly and if necessary contact us for advice.

Senior Management

Means, in accordance with the Insurance Act 2015: those individuals who play significant roles in the making of decisions about how the insured's activities are to be managed or organised. Under Section 4 of the Insurance Act 2015 an Insured must disclose all material circumstances known to its 'senior management' and those persons responsible for the Insured's insurance.

Successor Practice

Whenever a solicitors' practice ceases to be carried on as a separate business, there is potential for another practice to be deemed its successor practice. If your Firm is a successor practice to any other practice then the liabilities relating to that practice may fall to be covered by your own Professional Indemnity cover and will need to be taken into account by underwriters.

The formal definition of successor practice in the Solicitors' Professional Indemnity Insurance Rules 2013 is complex and we can only provide a summary here. Your Firm may have become a successor practice in a number of scenarios, for example following a merger with another practice or your taking on work or staff from a ceased practice, even if you did not intend to take on the liabilities of that practice or specifically agreed that such liabilities would remain elsewhere (including under another insurance policy). We recommend that you review the formal definition thoroughly and if necessary contact us for advice.

Fee Income

Means your Firm's gross fee income derived from private legal practice as charged to clients (whether actually paid or not) and excluding VAT.

Activity Definitions

Adjudication work

Acting as a neutral third party engaged by disputing parties to provide a non-judicial resolution of their dispute which is, subject to the terms of any contract between the disputing parties, binding upon them, but excluding arbitration work.

Agency advocacy work

All civil advocacy work, including attendance at a Court or Tribunal for the purpose of such advocacy, done on behalf of another insured Firm, but excluding any work done as a Solicitor working as agent or locum tenens in another Firm.

Arbitration work

Any work done in the discharge or the purported discharge of the functions of an arbitrator in relation to an arbitration to which the Arbitrations Acts 1950-1996 apply.

Children work

Applications made in relation to family proceedings as defined by section 8(3) of the Children Act 1989 and including Parts III and V of the Children Act 1989.

Commercial/corporate work including work for public companies

This covers all work relating to Public Limited Companies, including mergers and acquisitions, corporate insolvency, corporate trusts and taxation.

Commercial/corporate work excluding work for public companies

This covers all commercial and private company work, including mergers and acquisitions, corporate insolvency, corporate trusts and taxation.

Debt collection – small

The collection of judgment debts not exceeding £10,000 or debts without dispute as to liability not exceeding £10,000, and the collection of rents not exceeding £7,500 per property per annum.

Employment work

All non-litigious work that excludes Tribunal work in connection with employment, termination, dismissal, redundancy, discrimination at work and pension rights affected thereby.

Estate agency, property valuation and property management

Property selling whether or not through an estate agency and informal valuations undertaken by the Firm.

Expert witness work

Work done in the capacity as an expert witness.

Financial advice and services regulated by the Solicitors' Regulation Authority

This covers all financial advice and services provided to private individuals, unincorporated bodies and companies where such

work is regulated by the Solicitors' Regulation Authority as a designated professional body under The Financial Services and Markets Act 2000. This does not include Commercial Work including All Company Work (securities related).

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

This covers financial advice and services provided to private individuals, unincorporated bodies and companies where such work is directly regulated by Financial Conduct Authority under the Financial Services and Markets Act 2000. This does not include Commercial Work including All Company Work (securities related).

Immigration work

Advice and assistance on UK immigration and nationality law, including preparation for and representation before Immigration Adjudicators, Special Adjudicators, and any Tribunals or Courts of Justice up to but not including the Divisional Court, the Court of Justice of the European Union, the Commission on Human Rights of the Council of Europe, or the European Court of Human Rights.

Lecturing and related activity work

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, including the provision of written material for publication.

Mediation work

Acting as a neutral third party engaged by disputing parties to assist them to resolve their dispute by negotiated agreement without resort to adjudication.

Mental health tribunal work

Representation of patients detained under the Mental Health Act 1983 at hearings of the Mental Health Tribunal.

Offices and appointments

As Clerks 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; Company Secretaries.

Parliamentary agency

All work done in the promotion of or opposition to primary or subordinate legislation.

Town and Country Planning

Includes compulsory purchase, listed buildings and conservation areas work.

Welfare work

Advice and assistance about assessment of a client's entitlement to welfare benefits and for verifying an assessment by the Department of Social Security or other benefit granting bodies such as Local Authorities.