**Proposal Form**

**In respect of The Hong Kong Bar Association**

**Professional Indemnity Policy**

**Introduction**

In accordance with The Hong Kong Bar Association “the Association” requirement that “practitioners” subscribe to the Association’s Master Professional Indemnity Insurance policy with a minimum limit of HK$10,000,000 any one claim of “the master policy”.

**The HK Bar Association will also automatically be advised you have obtained your compulsory professional indemnity certificate.**

PROPOSAL FORM:

Please complete and return this proposal form together with your cheque or bank transfer reference or confirmation of no mandatory payment applicable (see page 5)

Should you wish to purchase excess of loss or “Top Up” coverage, please refer to the table on page 6 of this form.

In order to access the “top up” facility, please indicate on the attached form the level of cover required together with the applicable premium. Please note insurance certificate will only be processed upon receipt of this completed proposal form and applicable premium for both the mandatory and “top up” coverage.

**Please return the Proposal Form to:**  Mr. Martin Giggins

Willis Hong Kong Limited

17/f, Lee Garden Three,

1 Sunning Road,

Causeway Bay, Hong Kong.

Tel: + 852 2195 5633

 Email: martin.giggins@willistowerswatson.com

**Claims Made Policy**

“The Association’s’ master policy is claims made, which means it responds to:

1. Claims first made against you during the policy period; and
2. Events of which you become aware during the policy period which could give rise to a future claim, provided that you notify the Insurer during the policy period of the circumstances of such events.

It is very important that, for your own protection, you report any claim made against you during the policy period, or a circumstance that may give rise to a claim at some later date, immediately you become aware of such circumstances, to avoid any issues arising from late notification.

**Your Duty of Disclosure**

Before you enter into a contract of general insurance with an Insurer you have a duty to disclose to the Insurer every matter that you know or could reasonably be expected to know, which is relevant to the Insurer’s decision whether to accept the risk of the insurance and if so, on what terms. You have the same duty to disclose those matters to the Insurer before you renew, extend, vary or reinstate a contract of general insurance.

Your duty, however, does not require disclosure of matters:

* That diminishes the risk to be undertaken by the Insurer
* That is of common knowledge

That your Insurer knows, or in the ordinary course of his business, ought to know

**Terms of Business agreement and Broker Remuneration**

Please refer to the Terms of Business Agreement, which is available from the below contact details or the Hong Kong Bar Association in compliance with the Master Policy Insurance placed on the behalf of the Hong Kong Bar Members.

This sets out important information such as our remuneration, claims handling and your responsibilities in relation to the services we provide to you.

Please note that acceptance of the terms contained within this form is acceptance of and consent to our terms and conditions.

Willis Hong Kong Limited (the “Company”) is remunerated for its services by the receipt of commission paid by insurers. Your agreement to proceed with the insurance transaction shall constitute your consent to the receipt of commission by the Company.

The form must be signed by the Practitioner and all questions must be answered. If space for any answer is insufficient, please attach separate sheets identifying questions by number.

|  |
| --- |
| Mr/Miss/Mrs |

1. Name of Practitioner

Member ID

|  |
| --- |
|  |

1. Details of Chambers

|  |
| --- |
|  |

Name of Chambers:

|  |
| --- |
|  |

Email address:

(A Copy of the certificate will be email to you)

|  |
| --- |
| Address:Telephone number:   |

1. Date of Admission

Date of Starting Practice or Limited Practice in Hong Kong

1. Description of Practice

 This description needs only be an expected approximate split based on your fees in the next 12 months.

|  |  |
| --- | --- |
| Criminal: |  % |
| Civil: |  % |

5 (a) Have you received notification of any claim against you or your employees for civil liability incurred during the past 6 years in connection with your practice ?

Yes \_\_\_\_\_\_\_ No \_\_\_\_\_\_

(b) If yes, have you reported the claim under the Hong Kong Bar Mandatory Insurance?

 Yes \_\_\_\_\_\_\_ No \_\_\_\_\_\_

6 (a) Are you aware of any circumstances that cause you to believe that a claim against you or your employees for civil liability incurred in connection with your practice is likely to arise ?

 Yes \_\_\_\_\_\_\_ No \_\_\_\_\_\_

(b) If yes, have you reported the circumstances under the Hong Kong Bar Mandatory Insurance?

 Yes \_\_\_\_\_\_\_ No \_\_\_\_\_\_

 ***If ‘Yes’ to Questions 5 or 6, please give details by separate note and ensure the attached claims procedures have been/are complied with.***

**Declaration**

I declare that the above statements are true, that I have not suppressed or mis-stated any facts and that should any information given by me alter between the date of the proposal and the inception date of the insurance to which this proposal relates, I will give immediate notice thereof. I acknowledge that I have read and understood the paragraphs accompanying this proposal headed “Claims Made Policy” and “Your Duty of Disclosure”.

Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Premium Allocation for Mandatory Cover of HK$10,000,000**

|  |  |  |
| --- | --- | --- |
| **Barristers** | **Premium (HK$)** | **Select a category which applies to you** |
| Senior Counsel | 3,115 |  |
| Over 10 Years | 1,786 |  |
| 5 – 10 years | 1,146 |  |
| Less than 5 years | 844 |  |

Higher limits of indemnity are available as per the “top up” premium table on page 6.

Applicable Mandatory Premium HK$………………………..

Top up Limit HK$………………………..

Applicable Top up Premium HK$………………………..

Total Premium HK$………………………..

**Top up Premium for Barristers Professional Indemnity Insurance**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Limit  |  Premium  |  |  Limit  |  Premium  |  |  Limit  |  Premium  |
| HK$35,000,000  | HK$16,295  |  | HK$70,000,000  | HK$31,765  |  | HK$105,000,000  | HK$47,235  |
| HK$34,000,000  | HK$15,853  |  | HK$69,000,000  | HK$31,323  |  | HK$104,000,000  | HK$46,793  |
| HK$33,000,000  | HK$15,411  |  | HK$68,000,000  | HK$30,881  |  | HK$103,000,000  | HK$46,351  |
| HK$32,000,000  | HK$14,969  |  | HK$67,000,000  | HK$30,439  |  | HK$102,000,000  | HK$45,909  |
| HK$31,000,000  | HK$14,527  |  | HK$66,000,000  | HK$29,997  |  | HK$101,000,000  | HK$45,467  |
| HK$30,000,000  | HK$14,085  |  | HK$65,000,000  | HK$29,555  |  | HK$100,000,000  | HK$45,025  |
| HK$29,000,000  | HK$13,643  |  | HK$64,000,000  | HK$29,113  |  | HK$99,000,000  | HK$44,583  |
| HK$28,000,000  | HK$13,201  |  | HK$63,000,000  | HK$28,671  |  | HK$98,000,000  | HK$44,141  |
| HK$27,000,000  | HK$12,759  |  | HK$62,000,000  | HK$28,229  |  | HK$97,000,000  | HK$43,699  |
| HK$26,000,000  | HK$12,317  |  | HK$61,000,000  | HK$27,787  |  | HK$96,000,000  | HK$43,257  |
| HK$25,000,000  | HK$11,875  |  | HK$60,000,000  | HK$27,345  |  | HK$95,000,000  | HK$42,815  |
| HK$24,000,000  | HK$11,433  |  | HK$59,000,000  | HK$26,903  |  | HK$94,000,000  | HK$42,373  |
| HK$23,000,000  | HK$10,991  |  | HK$58,000,000  | HK$26,461  |  | HK$93,000,000  | HK$41,931  |
| HK$22,000,000  | HK$10,549  |  | HK$57,000,000  | HK$26,019  |  | HK$92,000,000  | HK$41,489  |
| HK$21,000,000  | HK$10,107  |  | HK$56,000,000  | HK$25,577  |  | HK$91,000,000  | HK$41,047  |
| HK$20,000,000  | HK$9,665  |  | HK$55,000,000  | HK$25,135  |  | HK$90,000,000  | HK$40,605  |
| HK$19,000,000  | HK$9,223  |  | HK$54,000,000  | HK$24,693  |  | HK$89,000,000  | HK$40,163  |
| HK$18,000,000  | HK$8,781  |  | HK$53,000,000  | HK$24,251  |  | HK$88,000,000  | HK$39,721  |
| HK$17,000,000  | HK$8,339  |  | HK$52,000,000  | HK$23,809  |  | HK$87,000,000  | HK$39,279  |
| HK$16,000,000  | HK$7,897  |  | HK$51,000,000  | HK$23,367  |  | HK$86,000,000  | HK$38,837  |
| HK$15,000,000  | HK$7,455  |  | HK$50,000,000  | HK$22,925  |  | HK$85,000,000  | HK$38,395  |
| HK$14,000,000  | HK$6,958  |  | HK$49,000,000  | HK$22,483  |  | HK$84,000,000  | HK$37,953  |
| HK$13,000,000  | HK$6,461  |  | HK$48,000,000  | HK$22,041  |  | HK$83,000,000  | HK$37,511  |
| HK$12,000,000  | HK$5,964  |  | HK$47,000,000  | HK$21,599  |  | HK$82,000,000  | HK$37,069  |
| HK$11,000,000  | HK$5,467  |  | HK$46,000,000  | HK$21,157  |  | HK$81,000,000  | HK$36,627  |
| HK$10,000,000  | HK$4,970  |  | HK$45,000,000  | HK$20,715  |  | HK$80,000,000  | HK$36,185  |
| HK$9,000,000  | HK$4,473  |  | HK$44,000,000  | HK$20,273  |  | HK$79,000,000  | HK$35,743  |
| HK$8,000,000  | HK$3,976  |  | HK$43,000,000  | HK$19,831  |  | HK$78,000,000  | HK$35,301  |
| HK$7,000,000  | HK$3,479  |  | HK$42,000,000  | HK$19,389  |  | HK$77,000,000  | HK$34,859  |
| HK$6,000,000  | HK$2,982  |  | HK$41,000,000  | HK$18,947  |  | HK$76,000,000  | HK$34,417  |
| HK$5,000,000  | HK$2,485  |  | HK$40,000,000  | HK$18,505  |  | HK$75,000,000  | HK$33,975  |
| HK$4,000,000  | HK$1,988  |  | HK$39,000,000  | HK$18,063  |  | HK$74,000,000  | HK$33,533  |
| HK$3,000,000  | HK$1,491  |  | HK$38,000,000  | HK$17,621  |  | HK$73,000,000  | HK$33,091  |
| HK$2,000,000  | HK$994  |  | HK$37,000,000  | HK$17,179  |  | HK$72,000,000  | HK$32,649  |
| HK$1,000,000  | HK$497  |  | HK$36,000,000  | HK$16,737  |  | HK$71,000,000  | HK$32,207  |

|  |
| --- |
| NB. |
| \* The above premium calculation is in addition to the Mandatory premium allocation  |
| \*\*All limits of indemnity above are expressed as excess of the HK Bar's mandatory HK$10,000,000 policy. |
| \*\*\* All figures are in Hong Kong dollars |

**PAYMENT METHODS:**

1. CHEQUE - Please make your cheque payable to

“**Willis Hong Kong Limited**” and mail it together with this proposal form to:

Mr. Martin Giggins

Willis Hong Kong Limited

17/F, Lee Garden Three,

1 Sunning Road,

Causeway Bay, Hong Kong.

**Cheque number: ……………………….**

1. BANK TRANSFER - Please transfer the premium to the account details as following:

 **Willis Hong Kong Limited**

JP Morgan Chase Bank, N. A.

8/F, JP Morgan Tower, Grand Central Plaza,

138 Shatin Rural Committee Road,

Shatin, New Territories,

Hong Kong

SWIFT Code: CHASHKHH

HKD Account No.: (007)-6896022651

**A copy of the Pay-in slip / ATM transfer slip / Internet banking transfer slip must be attached with your proposal form.**

**Date of Transfer: ……………….……….**

**Transfer reference: ……………….…….**

**Your account no: ………………………..**