

**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)

“Top Up” or “excess of loss” coverage,

Please refer to the table on page 6 of this form and indicate 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](mailto: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.

1. Name of Practitioner

Mr/Miss/Mrs
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Member ID

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2. Details of Chambers

Name of Chambers:

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Email address:

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

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Address:
Telephone number:

3. Date of Admission

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Date of Starting Practice or Limited Practice in Hong Kong

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4. 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**

<b>Barristers</b>	<b>Premium (HK\$)</b>	<b>Select a category which applies to you</b>
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\$17,045	HK\$70,000,000	HK\$32,515	HK\$105,000,000	HK\$47,985
HK\$34,000,000	HK\$16,603	HK\$69,000,000	HK\$32,073	HK\$104,000,000	HK\$47,543
HK\$33,000,000	HK\$16,161	HK\$68,000,000	HK\$31,631	HK\$103,000,000	HK\$47,101
HK\$32,000,000	HK\$15,719	HK\$67,000,000	HK\$31,189	HK\$102,000,000	HK\$46,659
HK\$31,000,000	HK\$15,277	HK\$66,000,000	HK\$30,747	HK\$101,000,000	HK\$46,217
HK\$30,000,000	HK\$14,835	HK\$65,000,000	HK\$30,305	HK\$100,000,000	HK\$45,775
HK\$29,000,000	HK\$14,393	HK\$64,000,000	HK\$29,863	HK\$99,000,000	HK\$45,333
HK\$28,000,000	HK\$13,951	HK\$63,000,000	HK\$29,421	HK\$98,000,000	HK\$44,891
HK\$27,000,000	HK\$13,509	HK\$62,000,000	HK\$28,979	HK\$97,000,000	HK\$44,449
HK\$26,000,000	HK\$13,067	HK\$61,000,000	HK\$28,537	HK\$96,000,000	HK\$44,007
HK\$25,000,000	HK\$12,625	HK\$60,000,000	HK\$28,095	HK\$95,000,000	HK\$43,565
HK\$24,000,000	HK\$12,183	HK\$59,000,000	HK\$27,653	HK\$94,000,000	HK\$43,123
HK\$23,000,000	HK\$11,741	HK\$58,000,000	HK\$27,211	HK\$93,000,000	HK\$42,681
HK\$22,000,000	HK\$11,299	HK\$57,000,000	HK\$26,769	HK\$92,000,000	HK\$42,239
HK\$21,000,000	HK\$10,857	HK\$56,000,000	HK\$26,327	HK\$91,000,000	HK\$41,797
HK\$20,000,000	HK\$10,415	HK\$55,000,000	HK\$25,885	HK\$90,000,000	HK\$41,355
HK\$19,000,000	HK\$9,973	HK\$54,000,000	HK\$25,443	HK\$89,000,000	HK\$40,913
HK\$18,000,000	HK\$9,531	HK\$53,000,000	HK\$25,001	HK\$88,000,000	HK\$40,471
HK\$17,000,000	HK\$9,089	HK\$52,000,000	HK\$24,559	HK\$87,000,000	HK\$40,029
HK\$16,000,000	HK\$8,647	HK\$51,000,000	HK\$24,117	HK\$86,000,000	HK\$39,587
HK\$15,000,000	HK\$8,205	HK\$50,000,000	HK\$23,675	HK\$85,000,000	HK\$39,145
HK\$14,000,000	HK\$7,763	HK\$49,000,000	HK\$23,233	HK\$84,000,000	HK\$38,703
HK\$13,000,000	HK\$7,321	HK\$48,000,000	HK\$22,791	HK\$83,000,000	HK\$38,261
HK\$12,000,000	HK\$6,879	HK\$47,000,000	HK\$22,349	HK\$82,000,000	HK\$37,819
HK\$11,000,000	HK\$6,437	HK\$46,000,000	HK\$21,907	HK\$81,000,000	HK\$37,377
HK\$10,000,000	HK\$5,995	HK\$45,000,000	HK\$21,465	HK\$80,000,000	HK\$36,935
HK\$9,000,000	HK\$5,553	HK\$44,000,000	HK\$21,023	HK\$79,000,000	HK\$36,493
HK\$8,000,000	HK\$5,111	HK\$43,000,000	HK\$20,581	HK\$78,000,000	HK\$36,051
HK\$7,000,000	HK\$4,669	HK\$42,000,000	HK\$20,139	HK\$77,000,000	HK\$35,609
HK\$6,000,000	HK\$4,227	HK\$41,000,000	HK\$19,697	HK\$76,000,000	HK\$35,167
HK\$5,000,000	HK\$3,785	HK\$40,000,000	HK\$19,255	HK\$75,000,000	HK\$34,725
HK\$4,000,000	HK\$3,343	HK\$39,000,000	HK\$18,813	HK\$74,000,000	HK\$34,283
HK\$3,000,000	HK\$2,901	HK\$38,000,000	HK\$18,371	HK\$73,000,000	HK\$33,841
HK\$2,000,000	HK\$2,459	HK\$37,000,000	HK\$17,929	HK\$72,000,000	HK\$33,399
HK\$1,000,000	HK\$2,017	HK\$36,000,000	HK\$17,487	HK\$71,000,000	HK\$32,957

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.

**PAYMENT METHODS:**

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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:** .....

2. 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:** .....