



**EVOLUTION COMPOSITE
LIABILITY
PROPOSAL FORM**

Instructions for completion

1. Firstly don't stress. You don't need to complete the entire form unless you want all 28 covers in our Evolution policy.
2. All applicants must please fill in the first section (Question A to O)
3. Choose the covers you wish to apply for from the subsequent sections and only fill in those.
4. Answers are *yes/no* responses so it shouldn't take more than a few minutes of your valuable time.
5. If you save a tree and don't print the form, there are pop-up explanations of cover and hints built into this PDF wherever you see green text.

[Click here to learn more about our Evolution Liability policy](#)

Stalker Hutchison Admiral (Pty) Ltd

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VAT No.: 4310103082

Stalker Hutchison Admiral (Pty) Ltd is an authorised financial services provider (FSP 2167).
Stalker Hutchison Admiral (Pty) Ltd is a wholly owned subsidiary of and provides insurance underwriting services exclusively for and on behalf of Santam Limited.

1.3 Is the business involved in the provision of any educational, after-care, sporting or recreational facilities or activities for minors (under the age of 18)?

Yes No

1.4 Does the business provide any healthcare or medical treatment of any kind?

Yes No

1.5 Has the business suffered any loss, damage, sickness or injury or incurred any liability in the last 12 months that has or could have given rise to a claim under a public liability policy whether or not insurance was in force?

Yes No

1.6 Have you ever had any proposal or renewal for public liability declined or had cover cancelled by insurers?

Yes No

1.7 Is more than 50% of your income derived from work done outside SA? Yes No

2. Property Being Worked Upon (only complete this section if you require this cover)

Limit of Liability required.....

Deductible/First Amount Payable.....

2.1 Do you currently have an insurance policy providing this coverage which is in force?

Yes No

If Yes what is the retroactive date:

2.2 Is the business involved in any way in the servicing, repair or maintenance of any vehicle or of any component of any vehicle?

Yes No

2.3 Has the business ever suffered any loss, damage, sickness or injury or incurred any liability for third party property being worked upon in the last 12 months that has or could have given rise to a claim under any the insurance now proposed whether or not insurance was in force?

Yes No

3. Removal of Support (only complete this section if you require this cover)

Limit of Liability required.....

Deductible/First Amount Payable.....

3.1 Do you currently have an insurance policy providing this coverage which is in force?

Yes No

If Yes what is the retroactive date:

3.2 Do the general activities of the business include piling or excavating of land?

Yes No

3.3 Has the business ever suffered any loss, damage, sickness or injury or incurred any liability for removal of support in the last 18 months that has or could have given rise to a claim under the insurance now proposed whether or not insurance was in force?

Yes No

4. Spread of Fire Mitigation Expenses (only complete this section if you require this cover)

Limit of Liability required.....

Deductible/First Amount Payable.....

4.1 Do you currently have an insurance policy providing this coverage which is in force?

Yes No

4.2 Are there any plantations or forests either on the property belonging to the business or adjacent to the property?

Yes No

4.3 Has the business incurred any fire extinguishing costs in the last 12 months?

Yes No

5. Gradual Pollution (only complete this section if you require this cover)

Limit of Liability required.....

Deductible/First Amount Payable.....

5.1 Do you currently have an insurance policy providing this coverage which is in force?

Yes No

If Yes what is the retroactive date:

5.2 Does the business operate, own or possess any underground storage tanks?

Yes No

5.3 Is the business involved in the provision of any waste removal or recycling activities to third parties or do you own or operate any landfill sites?

Yes No

5.4 Have you been made aware of any pollution related incident emanating from the business property by your own investigation or by any third party or government authority in the past 3 years?

Yes No

13.3 Does the business use subscription based anti virus software that is updated automatically by the service provider?

Yes No

13.4 Are firewalls used to secure sensitive data?

Yes No

13.5 Has the business had any network breaches, ransomware or DDOS denial of service attacks in the last 12 months, regardless of whether or not insurance was in force?

Yes No

14. Contingent Plant Hire Liability (only complete this section if you require this cover)

Limit of Liability required.....

Deductible/First Amount Payable.....

14.1 Do you currently have an insurance policy providing this coverage which is in force?

Yes No If yes then what is the retroactive date.....

15. Advertisers Liability (only complete this section if you require this cover)

Limit of Liability required.....

Deductible/First Amount Payable.....

15.1 Do you currently have an insurance policy providing this coverage which is in force?

Yes No If yes then what is the retroactive date.....

16. Infringement of Intellectual Property Rights (only complete this section if you require this cover)

Limit of Liability required.....

Deductible/First Amount Payable.....

16.1 Do you currently have an insurance policy providing this coverage which is in force?

Yes No If yes then what is the retroactive date.....

17. Pure Financial Loss (only complete this section if you require this cover)
Limit of Liability required.....
Deductible/First Amount Payable.....
17.1 Do you currently have an insurance policy providing this coverage which is in force?
Yes No If yes then what is the retroactive date.....
17.2 Are any professional services rendered by the business? (accounting, legal, engineering, design, financial, technology).
Yes No
17.3 Have there been any incidents in which the business has been accused of causing a financial loss to a third party in the past 3 years
Yes No

18. Gratuitous Advice (only complete this section if you require this cover)
Limit of Liability required.....
Deductible/First Amount Payable.....
18.1 Do you currently have an insurance policy providing this coverage which is in force?
Yes No If yes then what is the retroactive date.....
18.2 Does the business charge a fee for advice that is given to third parties?
Yes No

19. Errors and Omissions (only complete this section if you require this cover)
Limit of Liability required.....
Deductible/First Amount Payable.....
19.1 Do you currently have an insurance policy providing this coverage which is in force?
Yes No If yes then what is the retroactive date.....
19.2 Is the business involved in the provision of any medical or health services?
Yes No
19.3 Does the business provide any investment, retirement, health, insurance or any other financial advice?
Yes No
19.4 Does the business provide any legal, accounting, engineering, architectural, project management, recruitment, labour broking services or technology services?
Yes No

19.5 Has the business ever had any proposal or renewal declined or had cover cancelled by insurers in respect of errors and omissions or professional indemnity?

Yes No

19.6 Has the business been held liable or been accused of being liable for providing negligent advice or professional services to third parties in the past 3 years?

Yes No

20. Directors and Officers (only complete this section if you require this cover)

Limit of Liability required.....

Deductible/First Amount Payable.....

20.1 Do you currently have an insurance policy providing this coverage which is in force?

Yes No If yes then what is the retroactive date.....

20.2 Has the business or any of its directors ever been involved in any wilful breach of trust or wilful misconduct proceedings?

Yes No

20.3 Have any of the directors ever been ineligible or disqualified from holding a fiduciary position?

Yes No

20.4 Is the business running at a loss or do it's liabilities exceed its assets?

Yes No

20.5 Have any claims, insured or not, ever been made, or do you anticipate any claims being made, against any director or officer in their personal capacity?

Yes No

20.6 Has the business ever had any proposal or renewal declined or had cover cancelled by insurers (in respect of the Directors and Officers Liability)?

Yes No

21. Motor Excess of Loss (only complete this section if you require this cover)

Note that this cover can only be provided if the business has a primary motor liability policy with a minimum limit of R5m in place.

Limit of Liability required.....

21.1 Does the business have an underlying motor policy which provides a minimum of R5,000,000 motor third party liability?

Yes No

22. Personal Accident Coverage (only complete this section if you require this cover)

Please select the benefit you require for all employees by making a tick in the boxes below:

Death	1 x Annual Earnings	or	2 x Annual Earnings	or	3 x Annual Earnings
Permanent Disability	1 x Annual Earnings	or	2 x Annual Earnings	or	3 x Annual Earnings
TTD Income Protection	Accident Only	or	Accident & Serious Illness		
Emergency Expenses	R25 000	or	R50 000	or	R100,000
Bereavement	R10 000	or	R15 000		

22.1 Is the business registered with the Compensation for Occupational Injuries and Diseases (COID) Fund?

Yes No

22.2 Does the business have any employees conducting business outside of South Africa, including on a contract basis?

Yes No

22.3 Have any claims for the benefits above been made under any personal accident or employee benefits policy in the past 12 months?

Yes No

Declaration

I understand that the answers provided to the questions contained in this proposal form and any additional information provided and any documentation submitted in support of this proposal, will form the basis of any policy or policies effected.

I confirm that the information and documentation submitted, is correct, to the best of my knowledge.

The applicant warrants to the best of their knowledge and belief that the statements set forth herein are true and include all material and relevant information.

The Applicant further warrants that if the information supplied on this application changes between the date of this application and the inception date of policy period, the applicant will immediately notify the insurance broker of such change. Signing of this application does not bind the company to offer nor the applicant to accept insurance, but it is agreed that this application shall be the basis of the insurance form part of the policy should a policy be issued

Signed:

Capacity:

On behalf of the business to be insured

Date:
