



## Business Process Outsourcing / Call Center Professional Liability Proposal Form

### I. APPLICANT DETAILS

Name of Insured:	
Address(es):	
Web Site Address:	
Establishment Date:	

### II. BUSINESS ACTIVITIES

2. Please state the following details:

Number of Partners/Directors/Principals: \_\_\_\_\_

Number of Trainers: \_\_\_\_\_

Number of Customer Support Representatives (CSR): \_\_\_\_\_

Number of Clerical or others: \_\_\_\_\_

3. Please give the following details of all Partners/Directors/Principals:

Name	Qualifications	Years in Industry	Years as Partner /Director/Principal
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*If a Partner/Director/Principal has been working in the relevant industry for less than 3 years, we will require a brief resume outlining career details.*

4. Please provide a full description of the activities of Insured:

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5. Please state, during the past 5 years:

- (a) has the name of the Insured(s) been changed?  Yes  No  
 (b) has any other business(es) been purchased, merged or consolidated with the Insured?  Yes  No

If "yes", please provide details on a separate sheet.

6. Please provide details of any major new operations undertaken during the last 12 months or planned for the next 12 months.

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7. Please approximate the business activities by percentage of fee income derived.

Helpdesk – IT Services	_____	%
Helpdesk – Financial/ Banking/ Mortgage	_____	%
Helpdesk - Other	_____	%
Telemarketing – Finance Credit Card	_____	%
Debt Collection Services	_____	%
Other Outsourcing (PLEASE SPECIFY)	_____	%

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8. Please give names of any professional organisations or associations of which the Insured or principals are members:

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9. Please give the following fee income details:

Year	Hong Kong/China	USA/ Canada	Elsewhere
a) Previous Completed Financial Year			
b) Current Financial Year			
c) Estimate of Financial Year			

10. Please provide details of the 5 largest contracts you have carried out in the past five years:

Client Name	Services Provided	Annual Revenue

11. What percentage of the Insured's business comes from repeat customers? \_\_\_\_\_%

12. What is the average length of time of a contract? \_\_\_\_\_

13. Please check the media over which Customer Relationship Management (CRM) services are provided:

- Telephone (voice based)     Internet Based (e-mail management)     Live Chat  
 Others (PLEASE SPECIFY)
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14. Are the CRM services scripted so that the CSR merely runs through a predetermined question and response log or is it free flow?                       Scripted     Free Flow

15. Please give details of the recruitment procedures of the trainers and the CSRs practiced by the Insured in terms of:

(a) Employee References

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(b) Minimum Qualifications

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16. Quality Procedures

(a) Are all the telephone calls/ email/ chat responses recorded?                       Yes     No

(b) What percentage of responses are monitored and reviewed for quality of the response given?  
 0%-25%  
 26%-50%  
 51%-75%  
 76%-100%

(c) For how long does the Insured maintain such records

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17. Does the Insured have written contracts or agreements with each client?                       Yes     No

*If "yes", please attach copy of standard contract terms*

18. Subcontracting Work

(a) Please state the amount of Firm's involvement in subcontracting work to others? \_\_\_\_\_ %

(b) If subcontracting work exists, please describe the services undertaken and provide a specimen of the contract terms applicable to this work.

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(c) Are subcontractors required to carry their own Professional Liability insurance? Yes No

### III. FRAUD & DISHONESTY COVERAGE

19. If the Insured wishes to have coverage for Fraud/ Dishonesty, please complete the following:

(a) Has the Insured(s) sustained any loss or claim through the fraud or dishonesty of any person?  
Yes No

If "yes", please specify

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(b) Is the Insured(s) aware of any allegation or occurrence of fraud or dishonesty at any time committed by any past or present partner, director or employee? Yes No

If "yes", please give details and state precautions taken to prevent a reoccurrence.

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(c) Does the Insured(s) always require satisfactory references or only when engaging senior employees?  
Always Senior Appointments Only

Nature of Reference Written Verbal

(d) Is any employee allowed to sign cheques on his/her signature alone for values exceeding US\$50,000?  
Yes No

If "yes", please give details on a separate sheet.

(e) How frequently are checks carried out on all entries in the cash book with paying-books, receipts, counterfoils and vouchers and reconciled with bank statements including the balance of cash and unrepresented cheques, independently of employees receiving or banking monies, in respect of monies belonging to the Insured as well as in trust on behalf of others?  
Weekly Monthly Quarterly Others

(f) Are client funds kept in a properly designated client account which is separate from the bank account of the Insured? Yes No

### IV. INSURANCE & LOSS HISTORY

20. Is any partner, director or principal after inquiry aware of any claims ever been made against the Insured(s) or their predecessors in business or any of the present or former partners, directors or principals?  
Yes No

21. Is any partner, director or principal after inquiry, aware of any circumstances or occurrences which may give rise to a claim against the Insured or their predecessors in business or any of the present or former partners, directors or principals?  
Yes No

If you have answered "YES" to questions 20 or 21, then full details of each matter must be advised before quotation can be considered. We must remind you that it is imperative to answer these questions correctly. **FAILURE TO DO SO COULD WELL PREJUDICE YOUR RIGHTS**, if a subsequently a claim should arise.

22. (a) Please list out details of previous Professional Liability Insurance carried during the past 3 years.

If none, then please check here   
 Period                      Insurer                      Limit                      Excess                      Premium

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(b) Has any proposal for Professional Liability Insurance made on behalf of the Insured(s) or any predecessors in the business, or present partners/directors or principals ever been declined or has such insurance ever been cancelled or renewal refused or special terms imposed?

Yes     No

If "yes", please advise reason(s).

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23. (a) Please specify Limit of Liability desired:

\$ \_\_\_\_\_    \$ \_\_\_\_\_    \$ \_\_\_\_\_    \$ \_\_\_\_\_    \$ \_\_\_\_\_

(b) Deductible desired:

\$ \_\_\_\_\_    \$ \_\_\_\_\_    \$ \_\_\_\_\_    \$ \_\_\_\_\_    \$ \_\_\_\_\_

***SIGNING THIS PROPOSAL DOES NOT BIND THE PROPOSER TO COMPLETE THIS INSURANCE***

**V. DECLARATION**

I/We declare that the statements and particulars in this application/ proposal are true and that no material facts have misstated, misrepresented or suppressed after enquiry. I/ We agree that this application/ proposal, together with any other information supplied by me/ us shall form the basis of any contract of insurance effected between the Insurer and me/ us. I/ We undertake to inform the Insurer of any material alteration to those facts occurring before the renewal / completion of the contract of insurance.

Signed \_\_\_\_\_

Title \_\_\_\_\_  
(to be signed by Partner/ Director or Principal or equivalent)

Insured(s) \_\_\_\_\_

Date \_\_\_\_\_

**VI. PLEASE ENCLOSE WITH THIS PROPOSAL FORM**

- Most Recent Audited Financial Statement (if available)
- A Brochure (if available)
- Copy of Standard Contract Terms (if available)

**AIG Insurance Hong Kong Limited**