



## **Solicitors**

Professional Indemnity  
Insurance

2011/12 Application



## Notes on your Application

These Notes are for your guidance only and do not form part of your Application.

NB: All Solicitors PI policies renew on the 1<sup>st</sup> October annually; thus mid term start up policies will be effected pro rata to 1.10.11

### Application Form

- If you have received this by e-mail, please print off a blank copy.
- Please complete, sign and fax or email the form to us (to save time) but post the original to us
- OR if you have already completed a proposal form for your current insurers, please send a copy, which should be acceptable for quote purposes.
- Please also attach a sheet of your Firm's current headed notepaper, which can also be used to supplement areas where you may have insufficient space to answer a question,

### Supplementary Questionnaires

You will need to complete one of these (which will be sent to you on request) if your Firm has been involved with any of the following activities:

- Financial Services or Advice
- Endowment Mortgages
- Claims Management Companies – e.g. The Accident Group

### Claims: since 1.9.2004

- If you have had any claims or notifications during this period, please submit a claims record from your previous &/or current Qualifying Insurers (i.e. to include 2010/11) for all claims or notifications reported by your Practice or for any prior Practice, or to which your Firm is a successor practice.
- It is required procedure for previous and/or current insurers to provide this information to you without recourse to the broker.
- If you have not had any claims or notifications, please confirm this in answer to question 7 on the Proposal.

### New Practices

- In addition to the above, please submit your Business Plan, Cash Flow Statement and the CV for all Principals and fee earners.

Please supply as much information as you can including any brochures, standard contracts terms or terms of business as this will help the Insurers to fully assess your Firm to enable them to quote as competitively as possible.

The submission of this completed form does not bind your Firm or the Insurers to complete the Contract of Insurance but where you have confirmed cover is to be incepted, this Application Form will form the basis of the Contract of Insurance, which will be underwritten on a claims made basis.

***Please submit all the above to:***

### Solicitors PII Team

[solicitors@noyceinsurance.co.uk](mailto:solicitors@noyceinsurance.co.uk)

Noyce Insurance Solutions Ltd

Bassett House, 36 Leigh Road, Eastleigh, Hampshire SO50 9DT

Telephone: 023 8062 2190; Fax: 023 8065 2476

# APPLICATION

- Please provide a full answer to every question.
- Useful definitions are enclosed & should be read in conjunction with this form.
- A Principle/Member/Director of the Practice must sign & date this form and any separate sheets.

Please include with this form a sheet of your current HEADED NOTEPAPER, which can be used to supplement areas where you may have insufficient space to answer a question.

## Name and address details

Practice name	Number of Partners
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All other names under which you practice and any other entities for which you are seeking cover including Trustee and/or nominee companies and/or incorporated principals.

Main office SRA registration No.	Date established
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Main office address	Preferred mailing address if different from main office
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Post code	Post code
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Main office telephone number	Main office fax number
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Practice website

Primary Contact	e-mail address
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Is your practice a Limited Liability Partnership OR a Company registered at Companies House? Yes  No

Do you have any other offices, other than the main office listed above, for which you are seeking cover? Yes  No

If Yes, please list the addresses on a separate sheet and give details of how both staff and Partners are supervised between offices

## Prior practices

List the names of all prior practices to which this practice has become a successor practice in the last 15 years. Please refer to successor practice definition. Use a separate sheet if necessary

Name of practice	Dates established	Date of Succession

Have any of the listed practices reported any circumstances, incidents or claims in the last five years? Yes  No

If Yes, please provide copies of claims information from the Qualifying Insurers or the Assigned Risks Pool for all circumstances and claims reported since 1.9.2004 for the listed practices.

Is the practice planning any succession or merger with another practice within the next 12 months? Yes  No   
if yes, please provide full details.

**Solicitors details**

Please provide all information requested for every Principal, Member, Director, Assistant and Consultant who will be employed by your practice as at the inception date of the Policy. If anyone listed is a Registered Foreign Lawyer or Registered European Lawyer, please note RFL or REL alongside solicitor status. If you are a newly established practice, please enclose a Curriculum Vitae for every Principal/Member/Director in your practice plus your Business Plan and a Cash Flow Statement.

Title (Mr/Mrs Ms)	Solicitor's full name	Date of Birth (DD/MM/YYYY)	Solicitor Status (Principal/Member/Director Assistant etc)	Full or Part Time	Roll number (As shown on practicing certificate)	Year of admission in England or Wales

Continue on a separate sheet if needed

**Non Solicitors Principals**

Title (Mr/Mrs etc)	Full name	Date of Birth (DD/MM/YYYY)	Role(eg HR/FD/IT, barrister legal exec., licensed conveyance etc)	Full or Part Time	Fee Earner ? Yes/No	Regulatory Body

Continue on a separate sheet if needed

**Work for Other Firms**

Are any Principals or other fee earners also Principals or fee earners or employees for any other law firms or businesses Yes  No   
If yes please supply details on a separate page.

**Other Staff**

Please state if None

No. of non solicitor fee earners		No. of all other staff inc Secretarial (please state if no secretarial	
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**Practice fees**

What date is your Practice's financial year end year?

Please state your gross fee income for as indicated below, or, if you are a new practice, show estimated fees for the coming year

Work for clients	Estimate for current year (please state if none)	Last completed year (please state if none)	Prior completed year 1 (please state if none)	Prior completed year 2 (please state if none)
UK Clients				
USA/Canadian clients NOT subject to US/Canada Law				
USA/Canadian clients domiciled in & SUBJECT to US/Canada Law				
Clients elsewhere world wide				
<b>TOTALS</b>				

For clients domiciled in the USA and its Territories and possessions or Canada, please provide full details of those clients and the work undertaken on a separate sheet, and indicate whether the work involved advice on UK, US or Canadian Law.

Does any one client or group of clients generate 20% or greater of your annual fees? Yes  No   
If Yes, please provide full details and the work undertaken on a separate sheet.

# 2011 Solicitors Professional Indemnity Insurance

Please confirm your Firm's largest fee received in the last 12 months

£
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Please confirm your Firm's average fee received in the last 12 months

£
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## Practising certificate

In the last 10 years has any fee-earner in the practice:

- a) Ever been refused a practicing certificate? Yes  No
- b) Ever been granted a conditional practicing certificate? Yes  No
- c) Been reprimanded, fined or otherwise sanctioned by the Disciplinary Tribunal Yes  No
- d) Practiced in a firm subject to an investigation or an intervention by The Law Society or SRA (including the Legal Complaints Service (LCS) the former OSS or CSS)? Yes  No
- e) Had an award for inadequate professional service made against him or her by or the Legal Complaints Service (LCS) or the former CCS or OSS, or entered into any regulatory settlement agreement with the SRA? Yes  No
- f) Had a civil or criminal judgment against him or her Yes  No
- g) Been investigated by any regulatory body other than the Law Society or SRA (e.g. FSA) Yes  No
- h) Been reported to the Law Society or the SRA for the non payment of premium? Yes  No
- i) Ever been declared bankrupt or is considering filing for bankruptcy Yes  No
- j) Has the firm been the subject of a monitoring visit from the Law Society or Solicitors Regulation Authority in the last 3 years? Yes  No
- k) Has the firm been the subject of any visit or enquiry from the Forensic Investigation Unit of the Law Society or Solicitors Regulation Authority in the past three years or has notice of any proposed visit or enquiry been given?" Yes  No

If you have answered Yes to any of the above questions, please provide full details on a separate sheet and include a copy of all reports & relevant correspondence issued by the Law Society, SRA LCS, former CCS or OSS, Forensic Investigation Unit, Disciplinary Tribunal and/ or any other regulatory body.

## Claims and circumstances

Has your practice, or any prior practice, reported any circumstances or claims to the Assigned Risks Pool or to Qualifying Insurers in the:

- |                            |                              |                             |                            |                              |                             |
|----------------------------|------------------------------|-----------------------------|----------------------------|------------------------------|-----------------------------|
| Insurance Year 2005 - 2006 | Yes <input type="checkbox"/> | No <input type="checkbox"/> | Insurance Year 2008 - 2009 | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| Insurance Year 2006 - 2007 | Yes <input type="checkbox"/> | No <input type="checkbox"/> | Insurance Year 2009 - 2010 | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| Insurance Year 2007 - 2008 | Yes <input type="checkbox"/> | No <input type="checkbox"/> | Insurance Year 2010 - 2011 | Yes <input type="checkbox"/> | No <input type="checkbox"/> |

If Yes for any insurance year above, please provide claims information from the Qualifying Insurers or the Assigned Risks Pool for that year for all circumstances, incidents or claims reported since 01/09/2004 by your practice or by any prior practice to which you are a successor practice.

Have any circumstances, incidents or claims reported by you or any prior practice in the last five years arisen as a result of the dishonesty of any principal, member, director or employee of the practice?

- Yes  No If Yes, please provide full details on a separate sheet including how each matter was resolved and the procedures or processes put in place to avoid re-occurrence.

After making full enquiry of all principals and employees of your practice, are you aware of any circumstances or claims that you have not reported to your current or any prior insurers?

- Yes  No If Yes, please explain on a separate sheet.

**Please note that you have an obligation under your current professional indemnity insurance policy to notify these matters to your insurer and we shall ask you to confirm that you have done so before cover can be put in place.**

**Area of practice**

Please provide the percentage of gross fees allocated to each Area of Practice or, if you are a new practice, estimated percentages for the coming year – all rounded to the nearest whole percent. (For guidance please refer to the attached Definitions)

(Rounded to the nearest whole percent) %

		Last Completed Year	Prior Completed Year 1	Prior Completed Year 2
1	Administering oaths, taking affidavits and notary public			
2	Agency Advocacy			
3	Acting as Arbitrator, Adjudicator and Mediator			
4	Children, Mental Health Tribunal and Welfare			
5	Commercial Litigation			
6	Criminal Law			
7	Debt Collection			
8	a) Defendant litigious work for insurers			
8	b) Defendant Personal Injury Work			
9	Employment – contentious			
10	Employment – non-contentious			
11	Financial Advice and Services regulated by the SRA*			
12	Immigration			
13	Landlord and Tenant			
14	Lecturing and Related Activities and Expert Witness Work			
15	Litigious work other than in any other category – please provide a separate breakdown			
16	Matrimonial/ family			
17	Non Litigious work other than in any other category – please provide a separate breakdown			
18	Offices and Appointments			
19	Parliamentary Agency			
20	Probate and Estate Administration			
21	Property management, valuations and real estate agency			
22	Town and Country Planning			
23	Wills, Trust and Tax Planning			
<b>If you indicate a percentage in any of the areas below, please provide full details on the appropriate Supplementary Questionnaire</b>				
24	Commercial/Corporate (work for public companies)			
25	Commercial/Corporate Work (excluding work related to public companies)			
26	Conveyance - Commercial			
27	Conveyance - Residential			
28	Financial Advice and Services regulated by the FSA*			
29	Intellectual Property including Patent Trademark and Copyright PLEASE PROVIDE DETAILS ON A SEPARATE SHEET			
30	Personal Injury (Claimant)			
<b>TOTAL must equal 100%</b>		<b>100%</b>	<b>100%</b>	<b>100%</b>

# 2011 Solicitors Professional Indemnity Insurance

## Other areas of practice

Has your practice, or any prior practice, ever:

i) Specialised in any specific business activity or for any specific type of client?

Yes  No  **If Yes, please give details on a separate sheet of paper showing gross fees earned in the last financial year .**

ii) Provided management services or investment advice to any entertainment clients or sporting professionals?

Yes  No  **If Yes, please explain on a separate sheet of paper.**

iii) Accepted instructions for any class actions or other group litigation?

Yes  No  **If Yes, please explain on a separate sheet.**

iv) Undertaken work in relation to selling or advising on any mortgage endowment policies since the 1<sup>st</sup> April 1991?

Yes  No  **If Yes, please complete our Endowment Questionnaire.**

v) Undertaken work or accepted referrals from claims management companies?

Yes  No  **If Yes, please complete our Claims Management Company Questionnaire.**

## Risk Management

Please provide the name & status of the person responsible for Risk Management in your Firm:

Are you accredited with LEXCEL?

Yes  No  Date of first accreditation

Is your Firm accredited with any other quality standards e.g. Legal Services Commission Quality Marks or Investors in People?

Yes  No  If Yes, please give details on a separate sheet

Does the Practice have a management structure in place? Yes  No

(a) If the Practice is managed by either a Management Committee or Executive Committee or the like, how often do they meet?

Weekly  Monthly  Other  (please specify):

(b) Has there been any change to the internal management structure of the Practice in the last three years?

Yes  No  If yes please provide details of these changes on a separate sheet.

Does the Practice have written risk management procedures?  Yes  No

(a) Are these regularly reviewed and circulated?  Yes  No

Does the Practice have case management systems in place?  Yes  No

Does the Practice have a formal Money Laundering policy for which training has been provided to all Partners and Employees?  Yes  No

Does the Practice always obtain written references preceding the employment of Employees and Partners?  Yes  No

Does the Practice require two signatures on monetary transactions and drawing down on clients accounts above £25,000  Yes  No

Who is entitled to authorise payment from the client account

Does the Practice use or have:

(a) Client and new business vetting which prohibits any individual Solicitor from accepting a new client or matter without the approval of eth Practice's management structure?  Yes  No

(b) A written policy specifying the conflicts of interest procedures which include a cross check system and back up?  Yes  No

Does the Practice use engagement letters which contain a scope of services  Yes  No

(a) If the scope of services are amended, are these confirmed in writing in eth form of an amendment to the original engagement letter?  Yes  No

# 2011 Solicitors Professional Indemnity Insurance

Does the Practice operate a centralized diary system with appropriate manual or electronic back up Yes  No

(a) Please confirm that the Practice makes regular checks to ensure that all key dates are met and that the system caters for absenteeism? Yes  No

Are regular random file audits undertaken in each department including Principals' files? Yes  No

How many files are audited  How often are audits carried out  Who does the audits

Does the Practice designate or employ an individual with responsibility for dealing with complaints, actual or potential claims and other such matters? Yes  No

Does the Practice undertake any professional services for any client in which any Partner or Solicitor holds a partnership/directorship or has any other financial interest? Yes  No

If "yes", are these services always carried out by a Partner/Solicitor other than the Partner/Solicitor connected with the client? Yes  No

Does the Practice offer and promote Solicitors' continuing training? Yes  No

Does the Practice use a formal review system to evaluate, at least annually, the performance of all Solicitors and Legal Staff within the Practice? Yes  No

Who is authorised to give undertakings on behalf of the practice?

## Current coverage

- a) Has your Practice or any prior practice ever been in the Assigned Risk Pool?  
 Yes  No  If Yes, please provide full details on a separate sheet of paper.
- b) Has any qualifying insurer refused to offer your practice, or any prior practice, terms for Professional Indemnity Insurance?  
 Yes  No  If Yes, please provide full details on a separate sheet of paper.
- c) Please provide details of your current insurance below

Name of Insurer	Broker	Premium	Limit of Indemnity	Excess

Do you buy Top-Up or Excess of Loss insurance in addition to your Primary policy? Yes  No

If "yes" please provide following details:

Name of Insurer	Broker	Premium	Limit of Indemnity	Excess
				N/a

d) If you hold Top Up cover, are you a member of the SIMIA "Top Up" Scheme? Yes  No

## Requested cover

**The minimum cover required by the SRA is £2m for a sole practitioner or partnership OR £3m for LLPs and incorporated practices registered at Companies House.**

**Limit of Indemnity** – please limit to a maximum of 4 choices

**Excess** – please limit to a maximum of 4 choices

<input type="checkbox"/> £2 million	<input type="checkbox"/> £3 million	<input type="checkbox"/> £4 million	<input type="checkbox"/> £5 million	<input type="checkbox"/> £Nil	<input type="checkbox"/> £1,000	<input type="checkbox"/> £3,000	<input type="checkbox"/> £5,000
<input type="checkbox"/> £6 million	<input type="checkbox"/> £7 million	<input type="checkbox"/> £8 million	<input type="checkbox"/> £9 million	<input type="checkbox"/> £10,000	<input type="checkbox"/> £25,000	<input type="checkbox"/> £50,000	<input type="checkbox"/> £75,000
<input type="checkbox"/> £10 million	<input type="checkbox"/> Other (Please specify)	<input style="width: 100px;" type="text"/>		Other - Please specify:		<input style="width: 100px;" type="text"/>	

**Aggregate Excess** (Please refer to the attached Definitions for details on this coverage)

Do you require a quotation for aggregate excess: Yes  No  Include both options

**Cover Plus** (Please refer to the attached Definitions for details on this coverage)

Do you require a quotation for Cover Plus: Yes  No  Include both options

# 2011 Solicitors Professional Indemnity Insurance

## Significant change

Has there been any significant change in your practice over the last year and do you expect there to be any significant change in the coming year?

Yes  No

If Yes, please explain on a separate sheet.

## Insurance History

Please note the name of the insurance company and policy number for the past 6 years. Should there have been any mergers/acquisitions etc please note the insurance details for these practices separately on additional sheet. If any practice has been in the Assigned Risk Pool, please also note this and the dates of which it was in the ARP.

Insurance Year 2005 - 2006		Insurance Year 2008 - 2009	
Insurance Year 2006 - 2007		Insurance Year 2009 - 2010	
Insurance Year 2007 - 2008		Insurance Year 2010 - 2011	

## Other material information

Is there any other material information that may be relevant to this application?

Yes  No

If Yes, please explain on a separate sheet.

## Declaration

All personal data collected by the Insurers will be held in accordance with the Data Protection Act 1998. The Insurers will disclose the information to their service providers and agents for policy administration purposes. In addition, the Insurers may exchange information with other organizations such as the police, regulatory authorities and professional bodies by whose rules the insured is bound, through various databases to help them check information provided and to prevent fraudulent claims. By returning this form, you consent to the processing of personal data, including sensitive personal data for these purposes and to the Insurers transferring such information outside the European Economic Area where necessary.

When you provide information about another person, you are confirming that they have appointed you to act for them. Such persons will have been made aware of the purposes for data collection and processing set out above and have consented to such processing. You will receive, on their behalf, any data protection notices and keep them informed about how their data will be processed and where it may be disclosed.

The Insurers may share personal data within their Group and with other companies with which they establish commercial links, so either may contact you (by mail, e-mail, telephone or other appropriate means) in order to keep you informed about new products, services or offers that are believed will be of interest to you. If you do not wish to do this, please tick the box.

I declare that to the best of my knowledge belief the particulars and statements given in this application and other documentation and information provided in connection with this application are true and complete and this application, declaration, documentation and information will be the basis of the contract between the insured and the insurer. I declare that I have informed the insurer of all facts which are likely to influence the insurer in the acceptance or assessment of this insurance. I understand that failure to do so could invalidate this insurance. I accept that if I am in doubt whether any fact may influence the insurer I should disclose it.

Number of additional sheets of paper included with this application:

<b>Signature</b>	<b>Date</b>
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<b>Print Name</b>
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<b>Signature</b>	<b>Date</b>
------------------	-------------

<b>Print Name</b>
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**This form must be only signed by a Principal, Director or Member of the Practice. If the firm has more than one Partner, Member or Director this Proposal Form must be signed by at least 2 Partners.**

## **Document checklist**

Before posting please ensure that, where applicable, you have included the following documents:

- The Application form, duly completed, signed and dated
- A sheet of your practice's current HEADED notepaper

And, if applicable, please provide the following:

- Claims information for all claims and circumstances reported to Qualifying Insurers, or to the Assigned Risk Pool, by your practice and by any practice to which you are a successor practice; OR.
- If you are a newly established practice, a Curriculum Vitae for every Principal, Member or Director of the Practice PLUS Business Plan and Cash Flow Statement.
- A copy of all reports issued by the SRA, LCS (formerly the CSS/OSS) Forensic Investigation Unit, Disciplinary Tribunal and/or any other regulatory body.
- If applicable, Financial Services Questionnaire, Endowment Questionnaire &/or Claims Management Company Questionnaire

## Definitions

### Area of Practice

#### **Agency Advocacy**

Defined as all civil advocacy work, including attendance at a Court or Tribunal for the purpose of such advocacy, done on behalf of another insured practice but excluding any work done as a solicitor working as an agent or locum tenens in another practice.

#### **Arbitration, Adjudication and Mediation**

- Any work done in the discharge of the purported discharge of the functions of an arbitrator in relation to an arbitration to which the Arbitration Acts 1950-1966 apply.
- 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.
- Acting as a neutral third party engaged by disputing parties to assist them to resolve their dispute by negotiated agreement without resort to adjudication.

#### **Children, Mental Health Tribunal and Welfare**

- Applications made in relation to family proceedings as defined by section 8(3) of the Children Act 1989 and including Parts II and V of the Children Act 1989.
- Representation of patients under the Mental Health Act 1983 at hearings of the Mental Health Tribunal.
- 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.

#### **Commercial Work Including All company Work (Non-Securities-Related)**

This covers all commercial work, including private company share sales and acquisitions, which is not Financial Advice and Services or Commercial Work including All Company Work (securities-related)

#### **Commercial Work Including All Company Work (Securities-Related)**

This covers all work relating to securities in public limited companies, including initial public offerings, venture capital work and other corporate finance work.

**IF YOU HAVE INDICATED A PERCENTAGE IN THIS AREA, PLEASE PROVIDE FULL DETAILS ON A SEPARATE SHEET.**

#### **Financial Advice and Services Regulated by the Law Society**

This covers financial advice and services provided to private individuals, unincorporated bodies and companies where such work is regulated by the Law Society as a designated professional body under the Financial Services and Market Act 2000. This excludes Commercial Work including All Company Work (securities-related)

#### **Financial Advice and Services Where Your Firm Has Opted Into Regulation by the Financial Services Authority**

This covers financial advice and services provided to private individuals, unincorporated bodies and companies where such work is directly regulated by the Financial Services Authority under the Financial Services and Markets Act 2000. This excludes Commercial Work including All Company Work (securities-related).

**IF YOU HAVE INDICATED A PERCENTAGE IN THIS AREA, PLEASE PROVIDE FULL DETAILS ON A SEPARATE SHEET.**

#### **Immigration Work**

Defined as 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 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 Activities and Expert Witness 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, and including the provision of written material for publication.
- Work done in the capacity as an expert witness

#### **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**

Defined as all work done in the promotion of or opposition to primary or subordinate legislation.

#### **Property Selling, Informal Valuation and Property Management**

Defined as property selling whether or not through an estate agent and informal valuations undertaken by the practice.

#### **Town & Country Planning**

Includes compulsory purchase, listed buildings and conservation areas work.

### Requested Cover

#### **Aggregate Excess**

This additional benefit limits the total excess the firm will pay for the insurance year to three (3) times the selected per claim excess.

#### **Cover Plus**

This additional benefit provides coverage for both Employee Fraud & Dishonesty and Defence Reimbursement.

#### **Employee Fraud & Dishonesty**

Provides cover for the misappropriation of the Firm's money and/or goods caused by any dishonest or fraudulent act committed by an Employee during the period of insurance or in the previous 5 years.

Cover is limited to £1,000,000 for any one loss or all losses in the aggregate with the loss to be discovered and notified to us during the period of insurance. The excess selected on your policy will also apply to each and every loss payable under this endorsement.

#### **Defence Reimbursement**

Cover compensating you for time spent after service of legal proceedings in connection with the conduct of the defence of a claim (at our request and with our express agreement). Payment is at a rate of £75.00 per hour for firms based in Greater London and £50.00 per hour if the firm is based outside Greater London. Cover is limited to 100 hours in respect of any one claim.

### Successor Practice

The definition of successor practice in the Law Society's Minimum Terms is complicated. You may be a successor practice even though you did not intend to take on the liabilities of another practice when taking it over or merging with it and even if you specifically agreed that those liabilities would remain elsewhere.

Whenever a practice ceases "being carried on as a discrete business", there is potential for the successor practice clause to take effect

You may become a successor practice by holding out your practice 'expressly or by implication' as being the successor of or by incorporating the other practice(s), by taking on a majority of the principals in the other practice as principals in your firm, by taking on at least one such principal as a principal when the majority have not become principals in another practice, by taking a sole practitioner or Recognised Body into your firm as a principal, or by taking on a sole practitioner as an employee after 31 August 2000.

If your firm has done any of these things, at any time or is planning to do so, you may be a successor practice and should provide full details.