

LAW FIRMS

Law Society of Singapore

Compulsory Professional Indemnity Scheme (the Scheme)

1 April 2010 to 31 March 2011

Instructions For Completion Of Insurance Application And GIRO Forms

A. Application Form

- 1) The Application Form (Form) must be completed in full, leaving no blank spaces. Only one Form per Law Firm needs to be completed. It must be signed by the Sole-Proprietor or a Partner of the Law Firm (as appropriate).
- 2) Law Firms with:
 - i) Branch/Representative Offices, Service/Administration Companies or Trusts outside Singapore (collectively referred to as "Foreign Offices") excluding USA/Canada; and/or
 - ii) "Foreign Lawyers"/"Singapore Lawyers" (*See Note in the next page*) must complete the following Declarations as appropriate
 - a) **Memorandum D** – Declaration of Foreign Offices (excluding USA & Canada)
 - b) **Memorandum E** – Declaration of all Lawyers in the Foreign Offices (excluding USA & Canada). Foreign Lawyers in the Singapore Office of the Law Firms must also be declared.
- 3) The completed and signed original Form (including where applicable, the Declarations) must be submitted to Lockton Companies (Singapore) Pte Ltd (Lockton Companies). Upon receipt of the same, Lockton Companies will confirm the issue of Evidence of Insurance for the Practitioners to the Law Society. It will send hard copies of the Evidence of Insurance to the Law Firms later. **(Please note that copies of the Form or Declarations will not be accepted.)**

No Evidence of Insurance will be issued to "Foreign Lawyers"/"Singapore Lawyers".

B. GIRO Application & GST

- 1) If you are opting for GIRO payment of your premium, please complete the attached GIRO Application. **Please take note that a fresh GIRO Application must be completed for the period of insurance commencing 1/4/2010.**
- 2) **You must submit the original completed and signed GIRO Application together with a cheque for 2 month's deposit to Lockton Companies (Singapore) Pte Ltd by 19 April 2010.**
- 3) GIRO deductions will be from **June 2010** for a period of 10 months (please refer to the attached Rating Schedules showing the computation of the 2 month's deposit and the monthly GIRO deductions).



Note:

“Foreign Lawyers” – this term refers to Lawyers, who are duly authorised or registered to practise law in a state or territory other than Singapore. It includes such Lawyers, who are registered or are required to be registered with the Attorney-General of Singapore under the Legal Profession Act, Cap. 161, for practice in the Singapore Office of a Law Practice (ie Law Firm/Law Corporation/Limited Liability Law Partnership) as a partner, director or employee, and also Foreign Lawyers engaged as partner, director or employee in the Foreign Offices of a Law Practice.

“Singapore Lawyers” – this term refers to Lawyers, admitted as Advocates & Solicitors of Singapore, who do not hold Singapore Practising Certificates as they are engaged to practise/serve only in a Law Practice’s Foreign Office(s).

C. Premium and Excess Level

- 1) The premium is determined from the applicable Rating Schedules. It is based on the number of Practitioners in the Law Firm (including Foreign Lawyers and Singapore Lawyers in the Singapore Office and Foreign Office(s) outside USA/Canada) as at 1/4/2010 and the Excess Level it chooses.
- 2) For any Law Firm formed after 1/4/2010, the premium is determined from the applicable Rating Schedules based on the number of Practitioners in the Law Firm (including Foreign Lawyers and Singapore Lawyers in the Singapore Office and Foreign Office(s) outside USA/Canada) and the Excess Level on the date it is formed.
- 3) There is however, no choice in the Excess Level for Law Firms with 40 or more Practitioners (including Foreign Lawyers & Singapore Lawyers). Only Excess Level 3 applies to them.

There is also no choice in the Excess Level for Law Firms with less than 40 Practitioners (including Foreign Lawyers and Singapore Lawyers) formed after 1 April 2010. Excess Level 2 applies to them.

- 4) The applicable Rating Schedule is determined in accordance with the relevant provisions set out in Memorandum B of the Policy (*see page 3 of this document*).
- 5) Rating Schedule A applies to Law Firms, which do not have any claim paid under the Scheme, as provided in the relevant provisions of Memorandum B. **If a Law Firm to whom this Rating Schedule A applies, has a valid PrimeLaw certification as at 1 April 2010, it is entitled to a discount of 2% subject to a maximum of S\$1,000/- on the total premium determined under this Rating Schedule. Lockton Companies will advise the Law Firm of the discounted premium after verification of its PrimeLaw certification.**
- 6) Rating Schedules B, C and D apply to Law Firms, which have had claims paid under the Scheme. Lockton Companies will advise them of the applicable Rating Schedule.
- 7) GST of 7% will be added to the premium.
- 8) Please contact the following, if you require any clarification or assistance:

Ms. Wendy Wee	}	
Ms. Daphne Ong	}	Tel: 6221 1288
Ms. Tracy Ho	}	Fax: 6225 0682
Mr. Chin Ah Faat	}	



Law Firms (2010/2011)
Memorandum B of The Policy
(Relevant Provisions)

The Premiums and/or Rates of Premiums stipulated in the Rating Structure shall constitute the Standard Premium.

The Standard Premium shall be applied, adjusted or varied as provided below:

1. Each Firm or sole Practitioner who has had no claims paid under the Master Policy during the relevant period shall be entitled to a 7% discount on the Standard Premium. **(Rating Schedule A)**
2. A Firm or sole Practitioner who has had claims paid under the Master Policy during the relevant period, which in total exceed 50% but not 100% of the total premiums paid by that Firm or sole Practitioner for the same period, shall pay the Standard Premium. **(Rating Schedule B)**
3. A Firm or sole Practitioner who has had claims paid under the Master Policy during the relevant period, which in total exceed 100% but not 200% of the total premiums paid by that Firm or sole Practitioner for the same period, shall pay an additional 50% on the Standard Premium. **(Rating Schedule C)**
4. A Firm or sole Practitioner who has had claims paid under the Master Policy during the relevant period, which in total exceed 200% of the total premiums paid by that Firm or sole Practitioner for the same period, shall pay an additional 100% on the Standard Premium. **(Rating Schedule D)**
5. Definitions of words and phrases appearing in this part:
 - a) "claims paid" means claims amounts paid by the underwriters, which exceed 50% of the total premiums paid by a Firm or sole Practitioner during the relevant period. It shall include:
 - i) claims admitted under the Policy in terms of the Insured's liability and quantum, but pending payment of the amount nett of the Insured's Excess by the underwriters;
 - ii) without prejudice settlements which have been paid or are pending payment;
 - iii) all costs and expenses incurred to defend a successful claim against the Insured;
 - iv) all costs and expenses incurred in effecting without prejudice settlements
 - b) "relevant period" and "same period" mean the period commencing 1 April 2005 up to 31 March 2010
 - c) "Master Policy" means the Policies issued under the Law Society's Compulsory Professional Indemnity Scheme from 1 April 1991 and where appropriate, the Excess Professional Indemnity Insurance Policies from 16th October 2000.



Law Firms (2010/2011)

THE SALIENT POINTS OF THE SCHEME POLICY (Please refer to the Policy for the full terms and conditions)	
Policy Cover	Claims made in respect of civil liability
Policy Limit	S\$1,000,000 each and every claim (not aggregate) inclusive of costs and expenses
Retroactive Cover	Full retroactive cover subject to “awareness” of claims or circumstances after 1/4/2010
Practitioners’ previous practice extension; All former and retired practitioners (before and after Scheme); Loss of documents, Dishonesty of all staff/legal assistants; Libel, slander, defamation	Covered
Coverage Enhancement (1 April 2010)	<p>Legal Representation Costs in respect of Disciplinary Tribunal hearing, the subject matter of which has the potential to result in a civil claim covered under the Scheme policy(ies):</p> <p>Sub-limit – S\$20,000/- each Practitioner each Disciplinary hearing</p> <p>Deductible – S\$5,000/- each Practitioner each Disciplinary hearing</p>
Premium Discount For PrimeLaw Certified Law Practices (1 April 2010)	<p>A Law Practice, which has valid PrimeLaw certification as at 1 April 2010, is entitled to a discount of 2% subject to a maximum of S\$1,000/- on the total premium determined for it after applying the “No Claims Discount”.</p> <p>This discount is only applicable to a Law Practice, which is entitled to “No Claims Discount” for the insurance period commencing 1 April 2010.</p>
Territorial Scope	Worldwide including USA/Canada Proviso: No office or operations in USA/Canada
Jurisdiction	Worldwide excluding USA/Canada
Premium Refund during currency of cover	<p>Pro-rated refund given to Practitioners leaving practice/retiring/deceased</p> <p>All requests for premium refund must be made within six (6) months of the expiry of the policy period</p>
Claims Panel	All claims to be dealt with by a Claims Panel consisting of members from the Law Society, the Underwriters and the Broker

Arranged By:
Lockton Companies (Singapore) Pte Ltd
36 Robinson Road, #16-01 City House
Singapore 068877

Tel: 6221 1288 Fax: 6225 0682



Law Firms
Insurance Application Form For The Period: 1 April 2010 to 31 March 2011

I/We hereby apply for insurance for the Practitioners (named in the “Particulars of Practitioners”), and Foreign Lawyers & Singapore Lawyers named in the Declaration (Memorandum E). I/We agree to pay the premium within **sixty (60) days** of inception of the Policy Cover or as agreed between me/us and Lockton Companies (Singapore) Pte Ltd by way of GIRO instalments.

Name of Law Firm : _____

Type of Law Firm : Sole-Proprietorship Partnership

If Law Firm is formed after 1 April 2010, state date formed : _____

State whether Law Firm is PrimeLaw Certified : Yes No If PrimeLaw Certified, state date certified: _____
(please attach copy of the Certificate)

i) Total No. of Practitioners: _____ ii) Total No. of Foreign Lawyers: _____ iii) Total No. of Singapore Lawyers: _____ **Grand Total of i), ii) & iii):** _____

Excess Level (1,2 or 3): _____ Excess Amount: S\$ _____ Premium: S\$ _____ + GST (7%): S\$ _____

GIRO Payment : Yes No

GST Registration Number (if applicable) : _____

Address : _____

E-mail address : _____

Telephone/Fax : _____

Administrative Officer/Contact Person : _____

Please proceed to the next pages(s)



Insurance Application Form – 2010/2011

Name of Law Firm: _____

Particulars of Practitioners (IN ALPHABETICAL ORDER)

Names as in their Practising Certificates	Date Admitted to the Singapore Bar	Admission No.	No. of Years in Practice	Designation in this Law Firm (e.g. Sole Proprietor, Partner, Legal Assistant etc.)

Signature:	Date:
Full Name:	Stamp of Law Firm:
Designation:	

(Please use additional sheet(s) of paper, if necessary)



Memorandum D

Declaration of Foreign Offices[♦] (excluding USA & Canada)

This declaration must be signed by the sole proprietor, authorised partner or director, as appropriate.

Name of Law Firm (includes Law Corporation & Limited Liability Law Partnership): _____

Details of Foreign Offices as at 1st April of the Period of Insurance BUT for Law Firms formed subsequently, as at date when formed (For Foreign Offices registered/formed after 1st April during the Period of Insurance, please make this Declaration prior to commencement of Practice/Operation in each Office.)

Item No.	Country	Name & Address of Entity	Nature of Entity ¹	Date Registered ²	Name of Foreign Authority ³	No. of Lawyers			Date Ceased ⁷
						Practitioners ⁴	Singapore Lawyers ⁵	Foreign Lawyers ⁶	

Foot Notes – Please see next page

(Please use additional sheet(s) of paper, if necessary)

I/We declare that the particulars given above are true and correct.

Signature:	Date:
Full Name:	Stamp of Law Firm:
Designation:	



Foot Notes – Memorandum D

- ◆ The term, “Foreign Offices”, refers to Branch/Representative Offices/Service/Administration Companies/Trusts outside Singapore.
- 1. State whether Branch /Representative Office/Service/Administration Company/Trust.
- 2. State date when registered/formed as a Branch/Representative Office/Service/Administration Company/ Trust in the state or territory concerned.
- 3. State the name of the Foreign Authority, who conferred registration as Branch/Representative Office, and if applicable, the governing Foreign Authority (eg. Registrar of Companies) for Service/Administration Company/Trust.
- 4. This term refers to Lawyers with Singapore Practising Certificates employed in any of the Foreign Offices.
- 5. This term refers to Lawyers admitted as Advocates & Solicitors of the Supreme Court of Singapore, but who only practise/serve in the Law Firm’s Foreign Offices, for which practice/service, a Singapore Practising Certificate is not required under the Legal Profession Act, Cap.161 (the Act).
- 6. This term refers to Lawyers, who are duly authorised or registered to practise law in a state or territory other than Singapore. It includes such Lawyers, who are registered or are required to be registered with the Attorney-General under the Act, for practice in the Singapore Office of a Law Firm as a partner, director or employee), and also such Lawyers engaged in the Foreign Offices of a Law Firm as a partner, director or employee.
- 7. State date when any of the Foreign Offices ceased to exist.

All Practitioners, Singapore Lawyers and Foreign Lawyers, practising or serving in the Foreign Offices must (where applicable) be duly authorised or registered to practise or serve in such offices by the foreign authority of the territory or state concerned. Foreign Lawyers practising in the Law Firm’s Singapore Office, required to be registered with the Attorney-General, must be so registered under the Act.

All Foreign Offices must be wholly owned by the Law Firm (named in this Declaration) and the income from those offices must accrue to it.



Memorandum E

Declaration of all Lawyers in Foreign Offices[♦] (excluding USA & Canada)

*(Declaration to include Foreign Lawyers registered with the Attorney-General for practice in the Law Firm's/Law Corporation's/Limited Liability Law Partnership's Singapore Office)
This Declaration must be signed by the sole proprietor, authorised partner or director, as appropriate.*

Name of Law Firm (includes Law Corporation & Limited Liability Law Partnership): _____

Details of all Lawyers (including Practitioners, Singapore & Foreign Lawyers) as at 1st April of the Period of Insurance BUT for Law Firms formed subsequently, as at date when formed. (For those joining after 1st April during the Period of Insurance, please make this Declaration prior to each Lawyer commencing practice/employment in each of the Foreign Offices, and also in the Singapore Office for Foreign Lawyers.)

Item No.	Names ¹	Description & Designation of Lawyers ²	Qualification ³		Admission No. ⁴	No. of Years in Practice	Name of Office ⁵	Authorisation/Registration ⁶		Date Permitted to Practise in Singapore ⁷	Date Engaged/Posted ⁸	Date Engagement/Posting Ceased ⁹
			Date	Authority/Country				Date	Name of Foreign Authority			

Foot Notes – Please see next page

(Please use additional sheet(s) of paper, if necessary)

I/We declare that the particulars given above are true and correct.

Signature:	Date:
Full Name:	Stamp of Law Firm:
Designation:	

Foot Notes – Memorandum E

- ◆The term, “Foreign Offices”, refers to Branch/Representative Offices/Service/Administration Companies/Trusts outside Singapore.
- 1. State the names in alphabetical order and as in their NRIC/Passport/other Official Identification Documents.
- 2. State whether Practitioner, Singapore Lawyer or Foreign Lawyer, and also their designation (eg. Partner, Director, Legal Assistant etc.).
- 3. State date when admitted to practise as Lawyer and the Authority of the Country where such admission was granted (eg. 1 January 2005, Supreme Court of Singapore). If more than one country, state all the countries and applicable dates.
- 4. State Admission No. for Lawyers admitted to the Singapore Bar. Elsewhere, if applicable, such similar admission numbers (eg. Roll No. in England & Wales).
- 5. State the name of the Foreign Office, where the Lawyers named in this Declaration practise/serve. For a Foreign Lawyer practising in Singapore, state the Law Firm’s Singapore name.
- 6. State the date and the name of the Foreign Authority, who authorised or registered the Lawyers named in this Declaration to practise/serve in the Foreign Offices (as may be applicable).
- 7. State the date when the Attorney General of Singapore registered the Foreign Lawyer for practice in the Law Firm’s Singapore Office.
- 8. State, using separate sheets of paper, where necessary:
 - a) For Singapore Lawyers – date engaged in the Foreign Office(s)
 - b) For Foreign Lawyers, as appropriate
 - i) Date engaged/posted in the Foreign Office(s)
 - ii) if after having been engaged/posted in the Foreign Office(s), posted to the Singapore Office, date of posting
 - iii) date engaged/posted in the Singapore Office
 - iv) if after having been engaged/posted in the Singapore Office, posted to the Foreign Office(s)
 - c) For Practitioners – date posted to the Foreign Office(s)
- 9. State, using separate sheets of paper, where necessary:
 - a) For Singapore Lawyers – date ceased engagement/posting in the Foreign Office(s)
 - b) For Foreign Lawyers, as appropriate
 - i) dated ceased posting in the Foreign Office(s)
 - ii) date posting in the Singapore Office ceased
 - iii) date posting in the Singapore Office ceased
 - iv) date posting in the Foreign Office(s) ceased
 - c) For Practitioners – date posting in the Foreign Office(s) ceased

All Practitioners, Singapore Lawyers and Foreign Lawyers practising or serving in the Foreign Offices must (where applicable) be duly authorised or registered to practise or serve in such offices by the foreign authority of the territory or state concerned. Foreign Lawyers practising in the Law Firm’s Singapore Office, required to be registered with the Attorney General, must be so registered under the Act.