

Property Owners Insurance Proposal Form

*This proposal form is **NOT** for use by Consumer Customers*

It is essential you provide us with ALL MATERIAL FACTS. Failure to disclose any material facts may invalidate your insurance or may result in the insurance not operating fully. (N.B. A material fact is one likely to influence acceptance or assessment of this proposal by Underwriters.)

If you are in any doubt as to whether a fact is material or not you must disclose it under Additional Information.

GENERAL QUESTIONS *(please answer all questions accurately and in full)*

Proposer's name(s):			
Risk address:			Postcode:
			Council Tax Band:
Postal address (if different from above):			

How are the premises occupied? *(Include all trades and use additional information section on page 4 if required)*

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Cover required. 12 Months from:		<i>(No cover is in force until underwriters written confirmation has been issued)</i>
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THE PREMISES AND BUILDINGS

If you tick any of the shaded boxes (with a red 'Yes' or red 'No'), please provide details under the Additional Information section on page 4.

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|--|-----------|------------|
| 1. Do you occupy any part of the Premises? | Yes | No |
| 2. Are the buildings: | | |
| a) Built of brick, stone or concrete and roofed with slates, tiles, concrete, metal or asbestos? | Yes | No |
| b) In a good state of repair and maintained to keep it in good condition? | Yes | No |
| c) Grade I, II* or II or Category A, B or C Listed? | Yes | No |
| d) Heated solely by electricity or mains gas? | Yes | No |
| e) Entirely self-contained with its own means of access? | Yes | No |
| f) Constructed with a flat roof (other than concrete) and covered with felt? | Yes | No |
| If YES what percentage of total roof area is flat: | up to 25% | up to 50% |
| | up to 75% | up to 100% |
| g) Heated with a system linked to a frost-stat to maintain a minimum temperature of 4°C between 31st October and 31st March? | Yes | No |
| h) Pipes lagged to prevent freezing? | Yes | No |
| 3. Have you or do you intend to use, provide or store any type of portable heater(s) on the premises? | Yes | No |

4. Approximate age of the oldest part of the buildings:
- Pre 1900 1900-1919 1920-1945 1946-1979 1980+
- a) Are the buildings detached from neighbouring properties? Yes No
- If NO what are the adjacent premises occupied as? *(If insufficient space provide details in Additional Information section on page 4)*
5. Safety Regulations
- a) Are the premises compliant with gas safety regulations and do you maintain inspection records as required by law? Yes No
- b) Are the premises compliant with all safety regulations required to let the premises to tenants? Yes No
- c) Has the whole of the electrical installation at the premises been inspected every three years by
a NAPIT, NICEIC, ELECSA or ECA registered Contractor? Yes No
- If YES has an electrical certificate been issued by the registered contractor within the last three years and have
any C1 or C2 defects been rectified by the registered contractor? Yes No
6. Is burning of waste carried out at the premises? Yes No
7. Is the building in an area unduly exposed to storm or impact damage? Yes No
8. Have the premises been flooded in the last ten years? Yes No
9. Are the premises within 400 metres of any watercourse, river or the sea? Yes No
10. Have you been informed that the premises are in a potential flood risk area? Yes No
11. Security protections:
- a) Do the premises have the following levels of physical security that are in use:
- All external entry/exit doors are fitted with at least 5 lever mortice deadlocks complying to BS3621 Yes No
- All windows at ground floor and basement levels and windows that are readily accessible either
barred, grilled or fitted with key operated window locks? Yes No
- b) Are the premises protected by an intruder alarm? Yes No
- If YES, please advise type of alarm:
- Bell only Digital Communicator Central Station Red Care/Dualcom
- c) Do you have an alarm maintenance contract in force with a security company accredited by the SSAIB or NSI? Yes No
12. Are any part of the premises unoccupied (when the Premises are closed for trade,
untenanted or not resided at for a period in excess of seven consecutive days)? Yes No
- If YES complete the following questions:
- a) Describe in Additional Information on page 4 which part(s) of the premises are unoccupied.
- b) Cover will be limited, state which of the following cover you require:
Fire, lightning, aircraft & explosion ONLY
Standard Defined Perils (see definition under cover and sums to be insured) EXCLUDING theft,
overflowing or leaking of any sprinkler apparatus or escape of water from any tank, apparatus or pipe
- c) How long have the premises been unoccupied?
- d) How long is it anticipated that the premises will remain unoccupied?
- e) Are the premises to undergo any building works, refurbishment and/or redecoration, or demolition? Yes No
- f) What is the intended future use of the premises?

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|-----|---|------------------|---------------|
| 13. | Is any part of the Premises used for Residential purposes? | Yes | No |
| | If YES confirm the type of tenant(s) who will occupy the premises: <i>(tick all that apply)</i> | | |
| | Persons in full time employment, retired and not claiming benefits | Students | DSS referrals |
| | Asylum Seekers | Other (describe) | |
| 14. | Is Subsidence, ground heave and landslip cover requested? | Yes | No |
| | If YES please complete the following questions: | | |
| | a) Have the buildings had any occurrence of subsidence, ground heave or landslip? | Yes | No |
| | b) Are you aware of any signs of damage to the buildings which may be attributable to subsidence, ground heave or landslip? | Yes | No |
| | c) Are the buildings being, or have they ever been monitored for subsidence, ground heave or landslip? | Yes | No |
| | d) Are you aware of any neighbouring property having been damaged by subsidence, ground heave or landslip? | Yes | No |
| | e) Has any survey or inspection mentioned settlement or movement of the buildings? | Yes | No |
| | f) Has the premises been subject to any river or coastal erosion? | Yes | No |

FINANCIAL CLAIMS AND PERSONAL HISTORY

You must take care and ensure the following questions are answered accurately in respect of the applicable parties (you should make enquires with the applicable parties prior to completing this form) described below.

If you are a Limited Company or Limited Liability Partnership you are required to answer the questions a –g below in relation to the following parties:

- Have
- (i) The Proposer, Directors and Partners
 - (ii) Any person (s) with a beneficial interest of 25% or more in the business (other than mortgagees)
 - (iii) Any person with overall management control of the business

If you are not a Limited Company or Limited Liability Partnership you are required to answer the questions a-g below in relation to the following parties:

- Have
- (i) You and family members with an interest in the insured property
 - (ii) Any person (s) with a beneficial interest of 25% or more in the insured property (other than mortgagees)
 - (iii) Any person with overall management control of the insured property (other than letting agents)

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|----|---|-----|----|
| a) | Had any previous insurance for the insurance cover you now require? | Yes | No |
| | If YES, please state insurer's name: | | |
| b) | During the last five years made a claim (excepting claims made under a personal insurance policy), incurred a loss or liability whether insured or not at these premises or any other premises owned or occupied? | Yes | No |
| c) | Ever been convicted of, cautioned or have a prosecution pending for any criminal offence other than motoring offences? | Yes | No |
| d) | Been prosecuted under the Health & Safety at Work Act? | Yes | No |
| e) | Been declared bankrupt, or been a director of any company that went into liquidation? | Yes | No |
| f) | Incurred a County Court judgment(s) which remains unsatisfied or entered into any scheme(s) of arrangement with creditors ? | Yes | No |
| g) | Ever had insurance cover refused, cancelled or special terms imposed? | Yes | No |

MORTGAGES OR CHARGES AGAINST THE PROPERTY TO BE INSURED

Is there a mortgage or other charge against the property to be insured which should be noted on the policy?

Yes

No

Name and address of interested parties

ADDITIONAL INFORMATION

Please use this area if you need more space to provide information to the questions where you have ticked a shaded box or you need more space to answer a certain question.

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COVER REQUIRED AND SUMS TO BE INSURED

It is important that you should ensure the Sum(s) Insured given below are adequate on a full reinstatement basis as under-insurance may reduce the amount of recovery in the event of a claim.

Section 1 Buildings & Landlords Contents				
<p>Standard Cover – Defined Perils are fire, lightning, explosion, aircraft or other aerial devices or articles dropped therefrom, riot, civil commotion, strikers, locked-out workers, persons taking part in labour disturbances, malicious persons, theft, earthquake, storm, flood, overflowing or leaking of any sprinkler apparatus, escape of water from any tank, apparatus or pipe, or impact by any road vehicle or animal, falling trees, branches and falling aerials.</p>				
Accidental damage is cover required?		Yes	No	
Subsidence, heave & landslip is cover required?		Yes	No	
Acts of Terrorism is cover required?		Yes	No	
Buildings (including outbuildings) representing full cost of reconstruction in their present form and debris removal and professional fees:	Sum Insured	£		
Landlords Contents, fixtures and fittings sum insured including contents of common parts, furniture, furnishings, fitted carpets and domestic appliances	Sum Insured	£		
Accidental Damage to Glass (cover automatically provided up to £2,000)				
Please state if higher limit required: £3,000 £4,000 £5,000				
Book Debts (cover automatically provided up to £25,000)				
Please state if higher limit required: £50,000 £100,000				
Section 2 Rental Income Cover			Yes	No
Indemnity period required: 12 months 18 months 24 months 36 months				
Gross Rental Income (sum of monthly rental income x monthly indemnity period covered)			£	
Is cover required for the Acts of Terrorism?			Yes	No
Section 3 Property Owners Liability Cover			Yes	No
Limit of indemnity required £1m £2m £5m				
Section 4 Employers Liability Cover			Yes	No
Limit of indemnity £5m				
Clerical Wages			£	
General Maintenance, Repair and Security Wages			£	
Caretaker, Internal Cleaners and Gardeners Wages			£	

DECLARATION

Important Notice – Information we need to know about

The information you have provided in this form contains statements upon which Underwriters will rely when deciding whether to accept this insurance and the terms on which it may be offered, including the amount of premium payable. Should a contract be entered into this proposal will form the basis of the insurance.

If you are in any doubt at all regarding any of the answers you have given, you should ask your insurance broker or the seller of this insurance.

During the period of the insurance you must tell your insurance broker or seller of the insurance as soon as practicable if you become aware that the answers and information you have provided in this proposal form and or in any further declaration(s) has changed.

I/We declare that:

- I. the answers and information given are true and accurate and all material facts have been disclosed.
- II. if any answer has been written by any other person, such person shall for that purpose be regarded as my/our agent and not the agent of the Underwriters.

Proposer's Name:

Proposer's Signature:

Date: