

Property Owners Insurance Proposal Form

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

If you do not answer any questions honestly, accurately or withhold information we may refuse to pay your claim, pay only part of your claim, and/or void your policy.

If you are in any doubt as to the meaning of or how to answer a question you should ask your insurance broker or seller of the insurance.

If you wish to cover multiple properties please attach a schedule of each property to be covered.

You must ensure that your answers to the questions in this proposal form are correct for each of the properties. If this is not the case complete a separate proposal form for each property.

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.

- | | | |
|--|-----------|------------|
| 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?

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. Are the premises within 400 metres of any watercourse, river or the sea?

Yes

No

9. Have the premises been flooded in the last ten years?

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 which part(s) of the premises are unoccupied in Additional Information on page 4.

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?

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: *(tick all that apply)*
 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

PERSONAL HISTORY

You must take care and ensure the following questions are answered accurately in respect of the parties described below (you should make enquiries with the applicable parties):

- Have (i) You and insured family members
 (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 insured entity (other than professional letting agents)
- 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 that would be covered under the insurance now being applied for ? 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) that remains unsatisfied or entered into any schemes 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.

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

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.

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	£
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Landlords Contents, fixtures and fittings sum insured including contents of common parts, furniture, furnishings, fitted carpets and domestic appliances	Sum Insured	£
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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)	£
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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	£
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General Maintenance, Repair and Security Wages	£
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Caretaker, Internal Cleaners and Gardeners Wages	£
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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.
- 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: