

Unoccupied Property 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):			
Type of premises:	Residential	Shop	Industrial
Risk address:			Postcode:
			Council Tax Band:
Postal address (if different from above):			
Period of Insurance:	from		to:

THE PREMISES

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. | Is any part of the Premises occupied? | Yes | No |
| 3. | Are the Premises: | | |
| | a) Built of brick, stone or concrete and roofed with slates, tiles, asphalt, metal or concrete? | Yes | No |
| | b) In a good state of repair and will be so maintained? | 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) Constructed with a flat roof (other than concrete) and covered with felt? | Yes | No |
| | If YES, please state percentage of total roof area: up to 25% up to 50% up to 75% up to 100% | | |
| 4. | Approximate age of the building: | Pre 1599 | 1600-1699 1700-1799 1800-1899 1900+ |
| 5. | Have you or do you intend to use, provide or store any type of portable heater(s) on the premises? | Yes | No |
| 6. | Are the adjacent premises occupied? | Yes | No |
| | If yes what are they occupied as? <i>(If insufficient space provide details in Additional Information section on page 4)</i> | | |

7. Is the building in an area 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 river, watercourse or the sea? Yes No
10. Have you been informed that the buildings are in a potential flood risk area? Yes No
- Security protections**
11. Do the premises have the following levels of physical security that are in use:
- a) 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 level and windows that are readily accessible are 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 professional company accredited with SSAIB or NSI? Yes No
- d) Are all windows that are at ground floor and basement level and windows that are readily accessible professionally boarded up? Yes No
12. Is there a security presence at the premises? Yes No
 If YES tick applicable box
 full time Caretaker employed at the Premises a 24 hour Security Guard other (please describe in Additional Information)
- General**
13. How long have the Premises been unoccupied?
14. How long is it anticipated that the Premises will remain unoccupied?
15. Have the buildings been:
- a) designed for use as a place of worship? Yes No
- b) within the last five years, operated as an entertainment venue and/or a licensed premises? Yes No
16. Are the Premises to undergo any building works, renovation, refurbishment, redecoration or demolition during the period of insurance? Yes No
 If YES, has the relevant planning permission been obtained? Yes No
17. What is the intended future use of the Premises?
 Is any part of the Premises to be used for Residential purposes? Yes No
 If YES tick the boxes applicable to all type(s) of tenant to occupy the Premises:
 Persons in full time employment, retired and not claiming benefits Student Referrals from DSS
 Asylum Seeker Other (describe)
18. Are all gas supplies to the buildings to be kept disconnected? Yes No
19. Are all water pipes and tanks in the buildings to be drained and kept disconnected from the mains water supply (except those supplies required to maintain sprinkler installations)? Yes No
20. In the buildings is a sprinkler system installed which is operational and maintained by a professional company? Yes No
21. Are all electricity mains supplies in the buildings to be kept disconnected other than to keep security alarms and security lighting operational? Yes No
22. Will all waste and refuse be cleared from the buildings and removed from the premises at least once a week? Yes No
23. Will all loose or moveable combustible items or materials other than fixtures and fittings been cleared from the buildings and removed from the Premises during the currency of this insurance ? Yes No
24. Have all letter boxes been sealed? Yes No

- | | | |
|---|-----|----|
| 25. Have all tanks containing fuel or other flammable liquids been drained and purged? | Yes | No |
| 26. Are the buildings inspected at least once every 7 days, both internally and externally and a record kept of such inspections? | Yes | No |
| 27. Is Subsidence, heave and landslip cover required? | Yes | No |
| If YES, please complete the following questions: | | |
| a) Has the property had any occurrence of subsidence, heave and landslip? | Yes | No |
| b) Are you aware of any signs of damage which may be attributable to subsidence, heave and landslip? | Yes | No |
| c) Is the property being, or has it ever been monitored for subsidence, heave and landslip? | Yes | No |
| d) Are you aware of any neighbouring property having been damaged by subsidence, heave and landslip? | Yes | No |
| e) Has any survey mentioned settlement or movement of the buildings? | Yes | No |
| f) Has the premises been subject to any river or coastal erosion? | Yes | No |

HISTORY

You must take care and ensure the following questions are answered accurately in respect of the parties described below (you must 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 cover you now require? | Yes | No |
| | If YES, please state insurer's name: | | |
| b) | Ever had insurance cover refused or cancelled or special terms imposed? | Yes | No |
| c) | 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 |
| d) | Ever been convicted of, cautioned or have a prosecution pending for any criminal offence other than motoring offences? | Yes | No |
| e) | Been prosecuted under the Health & Safety at Work Act? | Yes | No |
| f) | Been declared bankrupt, or been a director of any company that went into liquidation? | Yes | No |
| g) | Incurred a County Court judgment(s) or entered into any schemes of arrangement with creditors? | Yes | No |
| h) | Commenced legal proceedings in the last 12 months against a previous or existing tenant in relation to the terms of their tenancy/occupancy of the property or for their non-payment of rent? | Yes | No |

OWNERSHIP OF 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
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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.

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	
Please select cover required	
Standard Cover – Perils defined as fire, lightning, explosion, aircraft only	
Extended Cover & Options (subject to underwriters acceptance) tick if required	
Extension 1 Perils defined as 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, earthquake, storm, flood, impact by any road vehicle or animal, falling trees, branches and falling aerials	
Extension 2 Perils defined as 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, 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:	£
Landlords Contents, Contents of common parts, furniture, furnishings, fitted carpets, domestic appliances and fixtures and fittings	£
Glass: Please state limit required	£
Section 2 Rental Income	
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	
Limit of indemnity required £1m £2m £5m	
Section 4 Employers Liability	
Limit of indemnity £5m	
Clerical Wages	£
Caretaker, Internal Cleaners and Gardeners Wages	£
General Maintenance, Repair and Security 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.
- 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: