

7) Is the property heated solely by electricity or mains gas? If no , please provide details	Yes/No
8) Type of property e.g. Flat/ Terrace House	
9a) Is the property regularly left unattended for more than 30 days at any one time? 9b) Is the property used as a holiday home? If yes to either, please provide full details	Yes/No Yes/No
10) Please provide details of tenants (Professional/Student/DSS/Asylum Seeker)	
11) Is the property on HMO? If yes , how many tenancy agreements are there?	Yes/No
12a) Has the property been flooded, or have you been informed that the property is in a potential flood area. If yes , please provide details 12b) Is the property in an area liable to flood, or within ¼ of a mile from any river, watercourse or sea. If yes , please provide details	Yes/No Yes/No
13) Has the property or any adjacent property suffered damage or shown signs of subsidence or heave or displayed any visible signs of cracking? If yes , please provide details	Yes/No
14) Details of any fire alarm in/at the property	

<p>15a) Details of any intruder alarm at the property including method of signalling (e.g. Redcare etc.)</p> <p>15b) Has the system been installed by a NACOSS/SSAIB approved installer</p> <p>15c) Is the system subject to a regular maintenance contract?</p> <p>15d) Are all doors, windows and roof lights protected as set out in the Guidance Notes in this proposal form?</p> <p>If no, please provide details</p>	<p>Yes/No</p> <p>Yes/No</p> <p>Yes/No</p>
<p>16) Please give details of any additional security at the premises (i.e CCTV).</p>	

Buildings			
	Sum Insured £		Sum Insured £
Buildings (excluding outbuildings)		Details of any out buildings including construction and sum insured	
Is Accidental Damage cover required in respect of Buildings?	Yes/No		
Contents (see Guidance Notes)			
	Sum Insured £		Sum Insured £
Contents			
18) Details of previous insurer, including policy number and renewal date			
19) Have you or any partner/director:	<p>a) Had any insurer decline a proposal, or refuse to renew a policy or terminate cover or apply an increased premium or impose special conditions?</p> <p>If yes, please provide details</p> <p>b) Been convicted of a criminal offence or received a police caution, excluding a motoring offence?</p> <p>If yes, please advise details</p> <p>c) Been declared bankrupt or insolvent?</p> <p>If yes, please advise details</p> <p>d) Had a County Court Judgement registered against them?</p> <p>If yes, please advise details</p> <p>e) Been prosecuted under the Health & Safety At Work Act</p> <p>If yes, please advise details</p>	<p>Yes/No</p> <p>Yes/No</p> <p>Date Offence Fine Sentence</p> <p>Yes/No</p> <p>Date Total Debts Declared Discharge Date</p> <p>Yes/No</p> <p>Date Amount Date Settled</p> <p>Yes/NO</p>	

Claims / Loss History

Please give details of all losses, whether insured or not or any claims made against the insured in the last 5 years. This must include any vandalism or attempted break-ins.

Date of occurrence	Brief details of incident	Cost/Any amount outstanding

Additional Information

I/We declare that the statements and particulars in this proposal are true and that I/We have not misstated or suppressed any material facts. (N.B A material fact is one likely to influence the acceptance or assessment of this proposal by the Insurer. If you are in any doubt as to what constitutes a material fact you should consult your Insurer or your insurance advisor)

I/ We understand that non-disclosure or misrepresentation of any material fact on this application will entitle the Insurer to void the insurance.

I/We undertake to inform insurers of any material alteration to these facts occurring before completion of the Contract of Insurance.

I/We understand that signing this proposal form does not bind we/us to complete this insurance but agree that should a contract of insurance be conducted, this proposal and the statements made herein shall form the basis of the contract between me/us and the Insurer.

I/We hereby consent to any information you have about me/us being processed by you for the purpose of providing insurance and claims handling which may necessitate you providing such information to third parties.

Signed:

Date:

GUIDANCE NOTES:

What is a UK Domicile

Domicile is not the same as nationality or residence. Your domicile is decided under general law, which means it must be interpreted according to previous rulings of the courts.

Questions of domicile can be complex but broadly speaking you have your domicile in the country that is your 'real' or permanent home which, if you have left, you intend to return to.

You cannot be without a domicile, and you can only have one domicile at a time

Sums Insured

The Building sum insured should represent the rebuilding cost as new

The Contents (excluding clothing & linen) sum insured should represent the replacement cost as new

Note - If you require guidance on calculating sums insured, please speak to your insurance advisor or to a professional valuer. If sums insured are insufficient in the event of a loss, claim payments may be reduced

Security

Theft insurance is only given if you have minimum security measures which must operate when the premises are unattended. The minimum requirements are listed below.

- Final exit doors must be secured as follows:-

	Security device
Timber doors	by mortice deadlocks having five or more levers conforming to BS 3621 with matching boxed striking plate
Aluminium doors	by cylinder mortice lock operating a swinging lock bolt
PVCu doors	by key operated multi-point locking devices having three or more locking points
Patio Doors	in addition to a central locking device, must be fitted internally with key operated bolts top and bottom

- All other external and internal doors leading to common areas or other premises must be secured:-
 - by the means set out in a. above or
 - by key operated security bolts fitted top and bottom or
 - by a permanent key operated locking mechanism comprising hasp, locking bar or staple and padlock. If fitted externally, the padlock must be close shackled
- All opening windows or roof lights accessible from the ground or via flat roofs, fire escapes, pipe work or other structures must be secured by key operated locking devices or screwed permanently shut