

RESIDENTIAL PROPOSAL FORM

This Proposal Form is only suitable for a private individual arranging cover for a residential property used by them or their family. Please note that in completing this Proposal Form you must answer all questions fully and honestly. Failure to do so may mean that any claim is not paid or not paid in full.

1a) Full name of the Insured (you)	
1b) Is the Insured domiciled in the UK? (see Guidance Notes)	Yes/No
1c) The address of the property you wish to insure?	
Telephone number	
Email address	
Your Date of birth	
Your Occupation	
1d) Period of insurance	From: _____ To: _____
1e) If there is a bank interest, please provide the name and address	
2a) Is the property built of brick, stone or concrete and roofed with slate, tiles or concrete? If no , please provide details	Yes/No
2b) Please advise the percentage of the total roof area that is flat and covered with felt.	%
3) Approximate age of property	
4) Is the property undergoing any renovations or are any planned? If yes , please provide details	Yes/No
5) Is the property listed? If yes , please provide details	Yes/No
6) Is the property in good state of repair? If no , please provide details	Yes/No

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	
9) Is the property occupied by you and your family as your main residence?	Yes/No
10a) Is the property used for business or professional purposes 10b) Is this just for occasional paperwork? If no , please give full details of all business activities at the property Please give brief details of any business visitors to your home including staff	Yes/No Yes/No
11) Are any rooms let? If yes , how many and please give full details of the arrangements	Yes/No
12a) Is the property regularly left unattended for more than 30 days at any one time? 12b) Is the property used as a weekend/holiday home? If yes to either, please provide full details	Yes/No Yes/No
13a) Has the property been flooded, or have you been informed that the property is in a potential flood area. If yes , please provide details 13b) 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
14) 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

15) Details of any safe in/at the property	
16) Details of any fire alarm in/at the property	
<p>17a) Details of any intruder alarm at the property including method of signalling (e.g. Redcare etc.)</p> <p>17b) Has the system been installed by a NACOSS/SSAIB approved installer</p> <p>17c) Is the system subject to a regular maintenance contract?</p> <p>17d) 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>
18) Please give details of any additional security at the premises (i.e CCTV).	

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 excluding items listed separately on this page		Jewellery kept in premises – exclude items to be taken outside the premises (see personal possessions and jewellery below)	
Jewellery kept at bank		Pictures	
Gold and silver plate at the premises		Furs Do you require cover away from the home?	Yes/No
Is Accidental Damage cover required in respect of Contents?	Yes/No		
Personal Possessions and Jewellery – Away from the Premises			
	Sum Insured £		
Total unspecified items – Single article limit £1,000			
Specified items – Please provide description and value – A valuation or invoice is required for any item, not more than 3 years old, for any item over £2,500			
19) Details of previous insurer, including policy number and renewal date			

20) Have you or any person residing with you:	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? If yes , please provide details	Yes/No
	b) Been convicted of a criminal offence or received a police caution, excluding a motoring offence? If yes , please advise details	Yes/No Date Offence Fine Sentence
	c) Been declared bankrupt or insolvent? If yes , please advise details	Yes/No Date Total Debts Declared Discharge Date
	d) Had a County Court Judgement registered against them? If yes , please advise details	Yes/No Date Amount Date Settled

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

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 information.
 I/ We understand that non-disclosure or misrepresentation of any information requested on this application will entitle the Insurer to cancel the insurance or not pay any claims in full.
 I/We undertake to inform insurers of any alteration to this information 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