

UNOCCUPIED PROPERTY OWNERS PROPOSAL FORM (PRIVATE USE) FORM

This proposal form is only suitable for private individuals insuring houses/flats that fall into the following situations:

- 1) The property will be your main residence
- 2) The property will be a holiday home/second home used solely by you & your family or friends (i.e no commercial lets)
- 3) The property was last used as your main residence
- 4) The property was last used as either a holiday home/second home used solely by your & your family or friends (i.e no commercial lets)
- 5) You are acting as executor/trustee for the management or disposal of a private individual's main residence
- 6) You are acting as executor/trustee for the management or disposal of a private individual's holiday home/second home that was used solely them & their family or friends (i.e no commercial lets)

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 insured (you)	
1b) Are you domiciled in the UK? (see Guidance Notes)	Yes/No
1c) Full risk address (inc. postcode) of the property	
1d) Full postal address (inc. postcode)	
1e) Period of insurance	From: _____ To: _____
1f i) What was the property originally built as?  1f ii) How were the premises last occupied?  1f iii) How long has the property has been unoccupied?  1f iv) How long is it anticipated the property will remain unoccupied?  1f v) Is any part of the property occupied?  If <b>yes</b> , please provide details  1f vi) If any part of the property is used for residential purposes, please advise the type of tenant (Professional/Student/DSS/Asylum Seeker etc)	Yes/No

1g) If there is a bank interest, please provide the name and address	
2a i) Is the property built of brick, stone or concrete and roofed with slate, tiles or concrete?  If <b>no</b> , please provide details	Yes/No
2a ii) Please advise percentage of total roof area that is flat and covered with felt	%
2b) Is the property in good state of repair?  If <b>no</b> , please provide details	Yes/No
2c ) Approximate age of property	
2d) Is the property listed?  If <b>yes</b> , please advise Grade or any other restrictions.	Yes/No
2e i) Is the property undergoing any renovations or are any planned?  If <b>yes</b> , please provide full costs and details including:-  2e ii) Has any relevant planning permission been obtained?  If <b>no</b> , please provide details  2e iii) What is the intended future use of the property?	Yes/No  Yes/No
2f i) Has the property been flooded/have you been informed that the property is a potential flood area.  2f ii) Is the property within ¼ of a mile from any river, watercourse or sea.  If <b>yes</b> to any of the above, please provide details	Yes/No  Yes/No
2g) Has the property or any adjacent property suffered damage or shown signs of subsidence or heave or displayed any visible signs of cracking?  If <b>yes</b> , please provide details	Yes/No
2h) Details of any fire alarm on the property	

<p>2i i) Details of any intruder alarm at the property including method of signalling (e.g. Redcare etc.)</p> <p>2i ii) Has the system been installed by a NACOSS/SSAIB approved installer</p> <p>2i iii) Is the system subject to a regular maintenance contract?</p> <p>2i iv) Are there any additional security measures at the property such CCTV?</p> <p>If <b>yes</b>, please provide details</p> <p>2i v) Is there a caretaker or 24 hour security guard at the Property</p> <p>2i vi) Are all ground floor &amp; accessible windows:-</p> <p style="padding-left: 20px;">a) boarded or bricked up</p> <p style="padding-left: 20px;">b) fitted with key operated window locks?</p> <p>If <b>no</b>, please provide details</p> <p>2i vii) Are all external doors fitted with 5 lever mortice deadlocks conforming to BS3621 or locking bars secured by close shackle padlocks?</p> <p>If <b>no</b>, please provide details</p>	<p>Yes/No</p> <p>Yes/No</p> <p>Yes/No</p> <p>Yes/No</p> <p>Yes/No</p> <p>Yes/No</p> <p>Yes/No</p> <p>Yes/No</p> <p>Yes/No</p> <p>Yes/No</p>
<p>3) Please confirm that you comply with the policy conditions listed below.</p> <p>a) All gas, water and electricity supplies are disconnected (other than during the hours builders are on site)</p> <p>b) Tanks or pipes containing water, fuel or inflammable liquids have been drained and purged</p> <p>c) Letter boxes have been sealed to prevent insertion of material</p> <p>d) All contents and loose combustible materials been removed from the property</p> <p>e) All combustible storage or waste in the open, is at least 20 feet from the property, when the site is unattended</p> <p>f) You or your agent visits the property at least once per week &amp; carries out any work necessary to maintain security, and keeps a record of such inspections</p>	<p>Yes/No</p> <p>Yes/No</p> <p>Yes/No</p> <p>Yes/No</p> <p>Yes/No</p> <p>Yes/No</p>

<b>Cover Required</b>				
Standard Perils – Fire, Lightning, Explosion & Aircraft	Yes/No			
Extended Perils – Standard Perils plus Riot, Impact, Storm or Tempest & Flood	Yes/No			
	Sum Insured £		Sum Insured £	
Buildings (See Guidance Notes)		Landlords Contents (see Guidance Notes)		
	Sum Insured £		Months	
Rental Income		Indemnity Period for rental income	12/ 18/ 24 / 36	
	Limit of indemnity £			
Property Owners Liability	£1,000,000	Yes/No		
	£2,000,000	Yes/No		
	£5,000,000	Yes/No		
4) Details of previous insurer, including policy number and renewal date				
5) Have you:-	a) Had any insurer decline a proposal, or refused to renew a policy or terminate cover or apply an increased premium or impose special conditions? If <b>yes</b> , please provide details	Yes/No		
	b) Been convicted of a criminal offence or received a police caution, excluding a motoring offence? If <b>yes</b> , please advise details	Yes/No		
		<b>Date</b>	<b>Offence</b>	<b>Fine</b> <b>Sentence</b>
	c) Been prosecuted under the Health & Safety at Work Act? If <b>yes</b> , please provide details	Yes/No		
	d) Been declared bankrupt or insolvent?  If <b>yes</b> , please provide details	Yes/No		
	<b>Date</b>	<b>Total Debts Declared</b>	<b>Discharge Date</b>	
e) Had a County Court Judgement registered against you?  If <b>yes</b> , please advise details	Yes/No			
	<b>Date</b>	<b>Amount</b>	<b>Date Settled</b>	

Claims / Loss History		
Please give details of all losses, whether insured or not or any claims made against the insured (you) in the last 5 years. Please include details of any vandalism, theft or attempted entry at the property.		
Date of occurrence	Brief details of incident	Cost/Any amount outstanding
<b>Additional Information</b>		
<p>I/We declare that the statements and particulars in this proposal are true and that I/We have not misstated or suppressed any information.</p> <p>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.</p> <p>I/We undertake to inform insurers of any alteration to this information occurring before completion of the Contract of Insurance.</p> <p>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.</p> <p>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.</p> <p><b>Signed:</b> _____ <b>Date</b> _____</p>		
<p><b>GUIDANCE NOTES:</b></p> <p><b>What is a UK Domicile</b>  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</p> <p><b>Contents</b>  The Contents (excluding clothing &amp; linen) sum insured should represent the replacement cost as new</p> <p><b>Buildings</b>  The Building sum insured should represent the full rebuilding cost of the premises including debris removal and architects fees.</p>		