

**UNOCCUPIED PROPERTY OWNERS PROPOSAL FORM (COMMERCIAL USE)**

This proposal form is not 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 disclose all material facts which may influence the acceptance or assessment of the risk. If you are in any doubt as to whether any facts are material, you should for your own protection disclose them, as failure to do so could invalidate the insurance.

1a) Full name, including trading name	
1b) Are you domiciled in the UK?	Yes/No
1c) Full risk address (inc. postcode)	
1d) Full postal address (inc. postcode)	
1e) Period of insurance	From: _____ To: _____
1f i) Previous occupation and/or use of the property  1f ii) How long has the property has been unoccupied?  1f iii) How long is it anticipated the property will remain unoccupied?  1f iv) Is any part of the property occupied? If <b>yes</b> , please provide details  1f v) 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 provide details	Yes/No
2e i) Is the property undergoing any renovations or are any planned? If <b>yes</b> , please provide details	Yes/No
2e ii) Has any relevant planning permission been obtained? If <b>no</b> , please provide details	Yes/No
2e iii) What is the intended future use of the property?	
2f i) Has the property been flooded/have you been informed that the property is a potential flood area. If <b>yes</b> , please advise	Yes/No
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
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	
2i i) Details of any intruder alarm at the property including method of signalling (e.g. Redcare etc.)	
2i ii) Has the system been installed by a NACOSS/SSAIB approved installer	Yes/No
2i iii) Is the system subject to a regular maintenance contract?	Yes/No

2i iv) Are there any additional security measures at the property such CCTV? If <b>yes</b> , please provide details	Yes/No		
2i v) Is there a caretaker or 24 hour security guard at the Property	Yes/No		
2i vi) Are all ground floor & accessible windows boarded or bricked up or fitted with locks? If <b>no</b> , please provide details	Yes/No		
2i vii) Are all external doors fitted with 5 lever mortice deadlocks conforming to BS3621 or locking bars secured by close shackle padlocks? If no, please provide details	Yes/No		
3) Please confirm that all the undernoted statements are correct	Yes		
a) All gas, water and electricity supplies are disconnected (other than during the hours builders are on site)			
b) Tanks or pipes containing water, fuel or inflammable liquids have been drained and purged			
c) Letter boxes have been sealed to prevent insertion of material			
d) All contents and loose combustible materials been removed from the property			
e) All combustible storage or waste in the open, is at least 20 feet from the property, when the site is unattended			
f) You or your agent visits the property at least once per week & carries out any work necessary to maintain security, and keeps a record of such inspections			
<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		Landlords Contents	
	Sum Insured £		Months
Rental Income		Indemnity Period	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) Has the proposer, or any partner or director:	<p>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</p> <p>b) Been convicted of a criminal offence or received a police caution, excluding a motoring offence? If <b>yes</b>, please advise details</p> <p>c) Been prosecuted under the Health &amp; Safety at Work Act? If <b>yes</b>, please provide details</p> <p>d) Been declared bankrupt or insolvent or had a County Court Judgement registered against them? If <b>yes</b>, please advise details</p>	<p>Yes/No</p> <p>Yes/No</p> <p>Yes/No</p> <p>Yes/No</p>
<b>Claims / Loss History</b>		
Please give details of all losses, whether insured or not or any claims made against the proposer		
<b>Date of occurrence</b>	<b>Brief details of incident</b>	<b>Cost/Any amount outstanding</b>
<b>Additional Information</b>		

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:**