



**中国太平**  
CHINA TAIPING



## **Residential Home Proposal Form**



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## Thank you for choosing China Taiping Insurance (UK) Company Limited

You are in good hands.

We are committed to delivering an excellent and sincere customer service so we can give you the peace of mind you deserve.

China Taiping UK strictly adheres to the principals of prudent business underwriting and we transact business with the concept of 'Diligent Management and Sincere Service' in mind.

We have expert technical underwriters that fully understand your trade and your challenges as a business owner so we are confident that we can protect your business against the insured risks and give you the peace of mind you need.

We also have an excellent professionally trained in-house claims team who understand your needs and will diligently and sincerely listen to you so as to provide you with the best solutions to get your business back on track as soon as possible after a loss.

## Your Duty of Fair Representation

Following the introduction of the Insurance Act (2015) which we fully embrace, you have the duty of fair representation which means that you have to disclose to us either every material fact that you know or ought to know by reasonable search both within your company or organisation, and externally or give us sufficient information so as to prompt our further enquiries on certain matters.

A material fact is defined as one that would influence the judgement of a prudent underwriter.

If in doubt, disclose the information to allow us to consider as appropriate.

Reasonable searches within and outside of your company or organisation include information held or suspected by your business senior management, anyone internal and external who contributes to the placement of your insurance including but not solely your insurance adviser, loss adjuster, any consultants etc. Material facts should be disclosed in a reasonably clear and accessible manner and you may want to keep records of members of your senior management and individuals responsible to arrange your insurance so that you can easily access this information and disclose their knowledge as appropriate.

In case of breach of duty of fair representation, the Insurance Act (2015) stipulated the following remedies:

- In case of a deliberate or reckless breach of duty by the policyholder: the insurer will be able to avoid the policy and keep any premiums;
- if the breach of duty is neither deliberate nor reckless but the insurer would not have entered into the contract had they known the facts: the insurer will be able to avoid the policy but must return all premiums;
- if the breach is neither deliberate nor reckless and the insurer would have entered into the contract albeit on different terms other than terms relating to premium: the insurer will treat the contract as if those different terms applied – for example, any additional conditions or exclusions that would have been imposed;
- if the breach is neither deliberate nor reckless and the insurer would have entered into the contract albeit at a higher premium: the insurer will be able to reduce the claim payment on a proportionate basis as per the difference between the premium charged and the premium that the insurer would have charged had the material facts been disclosed.

Our stance to Insurance Act (2015) is available on our website and can also be provided on request.

Average applies to some of the Sections so it is important that the sums insured are correct and regularly review.

**IMPORTANT:**

We rely on the information advised by you to decide whether to provide you with this insurance and at what terms and price. The information you provide us with is contained herewith and you confirm that you have answered any questions to the best of your knowledge and belief. If this form is not complete or accurate, please let your broker know immediately.

If the information you have provided us with is not complete or accurate, we may:

1. Void your policy and refuse to pay any claims, or
2. Reduce proportionately the amount paid or payable on any claim, the proportion for which we are liable being calculated by comparing the premium actually charged as a percentage of the premium which we would have charged had had you given us accurate and complete information, or
3. Treat the policy as if it had included such additional terms (other than those requiring payment of premium) as we would have imposed had you given us accurate and complete information.

## Your Personal Details

Name:

Address of the property to be insured:

Your address if different to the above

Date of birth:

Your age:

Marital Status:

Is this your main residence?

Email Address:

Your Occupation:

Contact Telephone Number:

Cover Start Date:

## Your Property Details

Type of home:

*E.g. House -semi detached, flat, bungalow, detached*

When was the property built (estimate)?

Number of bedrooms:

Bathrooms and shower rooms:

Construction of property:

*Walls:*

*Roof:*

Is your property of non-standard construction\* or has a thatched roof?

*\*Non standard construction:*

*Standard constructed properties consist of brick and/or block walls under a tiled pitched roof sat on concrete foundations. Non standard is anything that differs from this and could be flat or felt roofs, concrete, wood, steel framed, thatched roofs etc. If in doubt please ask your underwriter.*

Do you have a flat roof?

and % of total area

Is there a garage and/ or an Outbuilding?

Your home is self-contained with own lockable entrance door

You have had continuous insurance on the property since you acquired/ rented it

Is your home fitted with a burglar alarm, and If so it is maintained and in working order?

What type of alarm is this?  
(NASCOSS Audible, central station, digital comm, RedCare, DualComm, Packnet etc)

Are the police alerted by an Alarm Response Centre when the alarm is triggered?

Is your front and rear door fitted with:

1. British Standard 5 lever mortice deadlocks or
2. A rim automatic deadlatch of at least 5 levers or
3. A key operated multi-point locking system?

Are your ground floor windows fitted with key operated security devices with removable keys?

What type of lock is fitted to the building's / Flat's front door?

<ul style="list-style-type: none"><li>• Key operated Multi-Point Locking System</li></ul> 	<ul style="list-style-type: none"><li>• Rim Automatic Deadlatch</li></ul> 
<ul style="list-style-type: none"><li>• Keyfob (mainly flats)</li></ul> 	<ul style="list-style-type: none"><li>• 5 Lever Mortice Deadlock (BS3621)</li></ul> 

Is your home in good repair and will be so maintained?

If you have any valuables you store these within a safe as required by underwriters?

If your home is a flat, what is the main entrance lock type? (Keyfob etc)

Does the property have any French doors or patio doors that exit to the outside and if so what type of lock (same as above) is used?

If you have a safe(s), please give cash rating, manufacturer and model? Please describe

Residence use? Main/Permanent home for private residential purposes only or BUY TO LET etc.

Smokers? / There are no smokers in your household	<input type="text"/>
Occupied during the day?	<input type="text"/>
Occupied during the night?	<input type="text"/>
Is the home above a shop?	<input type="text"/>
<i>If Yes, is there direct access to the residential part from the shop?</i>	<input type="text"/>
Is part of the building used for business or trade purposes?	<input type="text"/>
Number of adults in your household?	<input type="text"/>
Number of children in your household?	<input type="text"/>
Has the home ever suffered from subsidence, heave, tree root <i>(including presence of Japanese knotweed), or landslip damage?</i>	<input type="text"/>
Has the home ever suffered from flooding?	<input type="text"/>
Is your home within 150 – 400 metres of any river bank, railway cutting or embankment, cliff, quarry, mine or other underground made up or working ground?	<input type="text"/>
Business use (other than occasional office work)?	<input type="text"/>
Does your property require any repair or refurbishment to make them secure or water tight?	<input type="text"/>
Is your property a listed building? <i>(Grade I, Grade II, Preservation Order)</i>	<input type="text"/>
Is your property used as a holiday home?	<input type="text"/>
Is your property fully let or sub-let (lodgers)?	<input type="text"/>
Is your property occupied as half way houses or bedsits?	<input type="text"/>
Your home is not being in the process of or being repossessed or has not just been repossessed within the last 3 months	<input type="text"/>
Is your home used for business other than minor office work (no storage of stock or goods)?	<input type="text"/>
You do not plan to extend or refurbish your home or your home is not currently undergoing any renovations or refurbishment.	<input type="text"/>
Do you have a wood burning stove or fireplace?	<input type="text"/>
Do you have a smoke detector in working order in proximity of the kitchen and Sleeping areas and a Carbon Monoxide detector in proximity of your boiler/ fireplace?	<input type="text"/>
Is your property within 5 metres of any shrubs or trees which are more than 3 metres tall?	<input type="text"/>
Do you carry out any childminding activities at the home?	<input type="text"/>
Is your home situated in an active Neighbourhoods / Home Watch Area?	<input type="text"/>
Is your property fitted with central heating?	<input type="text"/>

## Amounts to be insured

Main Residence Building

£

Do you require Accidental Damage on your Building?

£

Outbuildings

£

Fixtures and Fittings you are responsible for as a tenant

£

Contents (residence)

£

Contents (Outbuilding) – please describe security of outbuilding

£

Contents (Outdoor items- garden furniture etc)

£

Do you require Accidental Damage on your Contents?

£

Do you require cover for All Risks?

*If so, please specify amounts:*

- *Personal Effects (excluding jewellery, gold etc and max any one article £250)*

£

- *Miscellaneous jewellery, furs, watches, cameras, sports equipment (max any one article is £250)*

£

- *Personal Money and Credit cards (max £1,000 for both)*

£

Description/ value of each Valuable item:

Items	Description	Sum Insured
1		
2		
3		

Max amount of cash in the house (please specify if in safe or not)

What additional security is in place for the Valuable items?

If jewellery, where is this stored? (safe cabinet is often required)

If jewellery, is this always worn? If not, how often? Please describe

Any pedal cycles to be insured and value?

If so, please state security?

Any portable electrical goods to be insured and value?

If so please state security?

Voluntary Excess if required

Do you require cover for Frozen Food?

*If so please describe Make, Model and Year of Manufacture of freezer:*

## **About You (The Proposer)**

### **Claims, Convictions and Declaration**

Have you, or any person to be insured by this policy, ever had insurance refused, cancelled or offered with terms imposed?

Will your home be unoccupied for more than 60 days in total per year?

Have you, or any person to be insured by this policy, suffered any loss or damage (whether claimed for or not) to buildings, contents, personal possessions, legal expenses or personal accident in the last 5 years?

Have you, or any person to be insured by this policy, been the subject of a County Court Judgement and/or ever been cited in any unsatisfied court judgements (or the Scottish equivalent) within the last 10 years?

Have you or any person to be insured by this policy, ever been convicted of or cautioned for (or charged but not yet tried with) any criminal offence other than motoring offences in the UK or abroad?

Have you or anyone else living at the property or linked to this policy ever been declared bankrupt?



## **Declaration (please date and sign)**

You must read this and the paragraph about Misrepresentation at the beginning of this form before signing below.

I/We declare that this proposal form has been completed after proper enquiry, its contents are true, accurate and complete and reasonable care has been taken to answer all questions honestly and to the best of my/our knowledge. I agree that the statements made in this proposal form and the information provided in connection with it will be relied upon by China Taiping UK Ltd in deciding whether to accept this insurance and at what terms. I understand the consequences of providing incomplete, untruthful or inaccurate information.

Signature

Date

By signing the above you consent to our Privacy Policy and data storage outside the EU as shown below and also available on our website on: <https://uk.cntaiping.com/uk-privacy/>.

# PRIVACY AND YOUR PERSONAL INFORMATION

## 1. Personal Data Obtained and Collected

For the purposes set out in this notice, information including personal information detailed below relating to you ("**Personal Data**") will be collected and processed by China Taiping Insurance (UK) Co Limited and/or on its behalf by its third party service providers

### Personal Data

Including but not limited to: Your name, address, civil status, occupation, date of birth, contact details, credit history, criminal convictions, CCJs, details of previous bankruptcy(ies) or insolvency(ies), previous insurance claims details, bank details, current and previous employment details (including directorships), ELTO reference, health details including medical reports, our medical claims history and details of physical and psychological health or medical conditions.

Each time you visit our website, we may automatically collect Technical information including IP address.

The controller of this Personal Data is China Taiping Insurance (UK) Co Limited of 2 Finch Lane, London, EC3V 3NA ("**China Taiping Insurance**", "**CTI**", "**we**" and "**us**"). If you have any query, please contact [compliance@uk.cntaiping.com](mailto:compliance@uk.cntaiping.com).

We process your Personal Data in accordance with this Privacy Policy also available on <http://uk.cntaiping.com/uk-privacy/> and a copy of which can be provided to you on request.

## 2. How and Why We Process Your Personal Data

The following tables detail how ("**Legal Basis**") and why ("**Purposes**") we process your Personal Data. These tables also detail the third-party service providers with whom we share your Personal Data ("**Recipients**") and the period that your Personal Data will be stored ("**Retention**"). **We encourage you to read this section.**

### Legal basis for processing

<b>Purposes</b>	We obtain, collect and process your Personal Data to perform your contact and in particular: <ul style="list-style-type: none"><li>• Check if you are eligible to be insured under the product chosen</li><li>• Consider acceptability of the risk you present to us</li><li>• Underwrite and assess the risk in order to offer you a quotation</li><li>• Process your premium payment</li><li>• Evaluate the risk presented through surveys where relevant</li><li>• Process your claims and/or third parties claims under your policy</li><li>• Investigate claims directly or, where relevant, through appointed loss adjusters or forensic engineers</li><li>• Regulatory reporting and legal obligations</li><li>• To notify you about changes to the product chosen</li><li>• To redistribute risk by means of reinsurance and co-insurance</li><li>• For automated decision making (including profiling) where we need to process your Personal Data you provide us with in order to underwrite your insurance and/or process your claim.</li></ul>
<b>Legal Basis</b>	It is necessary to process this Personal Data in order to: <ul style="list-style-type: none"><li>• Enter and perform our insurance contract with you as well as to allow us to process a claim accordingly</li><li>• Compliance with a legal obligation to which you are subject</li><li>• Where the processing of your personal data is necessary for the public interest or in the exercise of official authority of us</li></ul>
<b>Recipients</b>	Personal Data will be disclosed for these purposes to our third-party service providers or regulators. These Recipients may include: <ul style="list-style-type: none"><li>• Credit check companies</li><li>• Surveyors</li><li>• Solicitors</li><li>• Loss Adjusters and/ or Forensic Engineers</li><li>• Fire brigade Authority or Police</li><li>• Claims handling companies</li><li>• Insurance intermediaries/brokers</li><li>• Banks</li><li>• Reinsurers and other insurance companies</li></ul>

	<ul style="list-style-type: none"> <li>• Fraud, Money Laundering and Terrorist Financing prevention and detection</li> <li>• CUE (Claims Exchange Underwriting)</li> <li>• Regulatory and Government Bodies (ELTO, HMT, MID, FCA, PRA, Ombudsman etc.)</li> <li>• Approved repairers and garages</li> </ul>
<b>Retention</b>	We will retain your Personal Data for as long as your insurance policy is valid with us and for 15 years after.
<b>IMPORTANT</b>	
<ul style="list-style-type: none"> <li>• We may for some of our products carry out automated decision making (including profiling) to process your personal data in order to underwrite and price your insurance online and/or process your claim. We take care to ensure our profiling is fair, transparent and limited in purpose.</li> <li>• In the event that you do not wish to provide us with your Personal Data for all of the above Purposes, we will not be able to process your application and/or offer you an insurance policy.</li> <li>• If at any point in the future we need to amend this policy, every effort will be made to make you aware and our website will always have the latest version.</li> </ul>	

### 3. Cross-Border Transfers of Your Personal Data

We, and certain Recipients (our third party service providers) who process your Personal Data on our behalf may transfer your Personal Data outside the [European Economic Area ("EEA")] to a country that does not provide an adequate level of protection to your Personal Data. Where such transfers occur, we ensure that: a) they do not occur without our prior written authority; and b) that an appropriate transfer agreement is put in place to protect your Personal Data. If you would like to find out more about any such transfers, please contact our Compliance officer.

### 4. Your Acknowledgment of this Notice and Your Rights

You have rights which allow you to address any concerns or queries with us regarding our processing of your Personal Data:

<b>Right to Object to Processing</b>	In certain circumstances, you have a right to object to our processing of your Personal Data where we process it on the legal basis of: a) our legitimate business interest, including profiling based on our legitimate business interests; or b) your consent to marketing. We may not be able to comply with such a request where we can demonstrate that there are compelling legitimate grounds for us to process your Personal Data which override your interests, rights and freedoms or where the processing of your Personal Data is required for compliance with a legal obligation or in connection with legal proceedings.
<b>Right to Withdraw Consent</b>	You have a right to withdraw your consent, at any time, to our processing of your Personal Data which is based on your consent. Where you exercise this right, our processing of your Personal Data prior to your withdrawal of consent will remain valid.
<b>Right of Access</b>	You have the right to access and obtain a copy of the Personal Data that we hold about you. We will only charge you for making such an access request where we feel your request is unjustified or excessive.
<b>Right to Rectification</b>	You have the right to request that we correct any inaccuracies in the Personal Data stored about you.
<b>Right to Erasure</b>	<p>In certain circumstances, you have the right to request that we erase your Personal Data. For example, you may exercise this right in the following circumstances:</p> <ul style="list-style-type: none"> <li>• your Personal Data are no longer necessary in relation to the purposes for which they were collected or otherwise processed by us;</li> <li>• where you withdraw consent and no other legal ground permits the processing;</li> <li>• where you object to the processing and there are no overriding legitimate grounds for the processing;</li> <li>• your Personal Data have been unlawfully processed; or</li> <li>• your Personal Data must be erased for compliance with a legal obligation.</li> </ul> <p>Where we store your Personal Data for statistical purposes, we may not be able to comply with such a request where it would likely impair such statistical purposes or where we require your Personal Data for compliance with a legal obligation or in connection with legal proceedings.</p>

<b>Right to Restriction</b>	<p>You have the right to restrict our processing of your Personal Data where any of the following circumstances apply:</p> <ul style="list-style-type: none"> <li>• where you feel that the Personal Data which we hold about you are not accurate. This restriction will be in place for a period to enable us to verify the accuracy of your Personal Data;</li> <li>• where the processing is unlawful and you do not want your Personal Data be erased and request the restriction of its use instead;</li> <li>• where we no longer need to process your Personal Data (e.g. any of the Purposes outlined above have been completed or expire), but we require it in connection with legal proceedings;</li> <li>• where you have objected to our processing of your Personal Data pending the verification of whether or not our legitimate business interests override your interests, rights and freedoms.</li> </ul> <p>Where you exercise your right to restrict our processing of your Personal Data, we will only continue to process it with your consent or in connection with legal proceedings or for the protection of the rights of other people or for reasons of important public interest.</p>
<b>Right to Data Portability</b>	<p>You have a right to receive and transfer the Personal Data that you provide to us in a structured, commonly used and machine-readable format where we process your Personal Data on the legal basis of: a) your consent; or b) where it is necessary to perform our contract with you. Where you make such a request, we will directly transfer your Personal Data on your behalf to another controller of your choice (where it is feasible for us to do so).</p>
<b>Right to Object to Automated Decision-Making, including profiling</b>	<p>You have a right not to be subjected to decisions based solely on automated decision-making, including profiling, which produce legal effects concerning you or similarly significantly affects you. We may not be able to comply with such a request where we rely on the legal basis of: a) your explicit consent; or b) where it is necessary to enter and perform our contract with you (as detailed in section 2 above). You will however be entitled to have a person from our company review the decision so that you can query it and set out your point of view and circumstances to us.</p>

If you would like to exercise any of your rights detailed above, please contact [compliance@uk.cntaiping.com](mailto:compliance@uk.cntaiping.com).

You may raise any concerns about China Taiping Insurance's processing of your Personal Data with the Information Commissioner Office on <https://ico.org.uk/>.

## 5. Changes to this Notice

We may amend this notice on occasion, in whole or part, at our sole discretion. Any changes to this notice will be effective immediately upon sending the revised notice to you by e-mail or post.

If at any time we decide to use your Personal Data in a manner significantly different from that stated in this notice, or otherwise disclosed to you at the time it was collected, we will notify you by e-mail or post and you will have a choice as to whether or not we use your information in the new manner.

If you have questions or concerns about this notice, please contact [compliance@uk.cntaiping.com](mailto:compliance@uk.cntaiping.com)

## China Taiping Insurance (UK) Co. Ltd.

Registered in England and Wales number 1766035.

Registered office: 2 Finch Lane, London, EC3V 3NA, United Kingdom.

China Taiping Insurance (UK) Co. Ltd is a member of the Association of British Insurers.

China Taiping Insurance (UK) Co. Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Financial Services Register number 202690