

Property Owners Insurance Proposal Form

Ref. No./Policy No.

Agency No.

Please take care to complete this form fully and correctly and to disclose all material facts which are likely to influence our acceptance and assessment of your proposal. If you are in any doubt about whether or not a fact is material, you should disclose it. Failure to do so could invalidate your policy or lead to a claim not being paid or not being paid in full. Please see more information on your Duty of Fair Representation at the end of this form.

Please complete the form in BLOCK Capitals

 Full Name of Proposer(s)

 Company Name

 Address of Property to be Insured
 Postcode Telephone –

 Communication Address if different from above
 Postcode Telephone –

 Period of Insurance From Day Month Year to Day Month Year at 23:59

 Name & Address of Interested Party (if any)

 Postcode Telephone –

 Employer Reference Number (PAYE Code)

Use of Premises to be Insured

 Commercial/Business Residential

 If for commercial use please state type of business

COVER REQUIRED

Package Cover includes Section 1 Buildings, Section 2 Loss of Rent and Section 3 Property Owners Liability. Please indicate below optional covers required, if 'YES' to any of the following optional covers please enquire for separate quotation

 Employers Liability Yes No

 Terrorism Cover Yes No

 Landlords Contents Yes No

SECTION 1 - THE BUILDINGS

Please state

1. Reinstatement Sum Insured

Note: The Sum Insured should represent the full cost of rebuilding (as new) including Fixtures & Fittings other than Landlords Contents and an allowance for architects and surveyors fees, debris removal costs and any other costs which may be incurred in complying with local authority requirements

 £

2. Do you wish to amend the standard Policy Excess of £250?

If 'Yes' please indicate the amount of excess required

 Yes No

 £

3. Year the Property was built

4. Is any part of the Premises roof flat and covered in asphalt?

If 'Yes', please give details of size and age of the flat roof

 Yes No

SECTION 2 - LOSS OF RENT

Please state

Annual Rent £

Period of Rent to be Insured

months

Sum Insured £

Note: The Sum Insured should be the annual rent expected during the insurance year multiplied by the Period to be Insured (in years or fraction of years). Your Property Owners Policy automatically includes any increase in Rent as a result of Rent Review during the Period to be indemnified up to maximum of 100% of the Sum Insured

SECTION 3 - PROPERTY OWNERS LIABILITY

Your liability as Property Owner is automatically insured up to a Limit of Indemnity of £2,000,000

Do you wish to increase the Limit of Indemnity to £5,000,000? (additional Premium will apply)

Yes

No

SUBSIDENCE COVER

Yes

No

If 'Yes' to subsidence cover, please complete the following subsidence questionnaire:-

- A. Are the Premises free from any signs of damage by Subsidence, Landslip or Heave free from any cracks to external walls and without any history of damage? Yes No
- B. Are neighbouring properties or immediate area in which your Premises are sited free from any sign of damage by Subsidence, Landslip or Heave and without any history of damage? Yes No
- C. On what type of soil is the property built?
- D. Have you known any details about the foundations? e.g. Depth, Type (whether piled or on concrete raft), any other special features.
- E. Has the property been Extended? Yes No
- F. Are there any cliffs, quarries, hills or similar features nearby? Yes No
- G. Are there or have there been any local mining operations, underground railways, wells, streams, sewers or other underground activity such as salt extraction nearby? Yes No
- H. Are there any trees growing in the vicinity of the property which could affect the foundations? Yes No
- I. Has any underwriter or insurance company ever declined or imposed any special terms on any similar insurance proposed by you? Yes No

If the answer to any of the subsidence questions is YES, please provide details.

OPTIONAL SECTION

SECTION 4 - EMPLOYERS LIABILITY

Yes

No

Your liability for injury to Employees will be insured up to a limit of £10,000,000

If 'Yes' to Employers Liability Cover please state details of Employees to be included

1. Categories of Employee	Number of Employee(s)	Estimated Total Annual Earnings
Employees engaged in Maintenance	<input type="text"/>	£ <input type="text"/>
Caretakers	<input type="text"/>	£ <input type="text"/>
Employees engaged in Security	<input type="text"/>	£ <input type="text"/>
Clerical / Managerial	<input type="text"/>	£ <input type="text"/>
Others	<input type="text"/>	£ <input type="text"/>

Note: 'Earnings' means total wages, salaries, bonuses, commissions and other earnings without deduction for Income tax, National Insurance or contributor Pensions and other amounts deducted by agreement or otherwise

2. Are any Employees engaged, or likely to be engaged in exterior maintenance work above 2 storeys in height? Yes No

OPTIONAL SECTION

SECTION 5 - LANDLORDS CONTENTS

Yes No

If 'Yes' please give details of Property to be Insured and the Sum Insured you require for each (these are contents other than Landlords Fixtures and Fittings insured under section 1)

Property to be Insured

Sum Insured

1	<input type="text"/>	£ <input type="text"/>
2	<input type="text"/>	£ <input type="text"/>
3	<input type="text"/>	£ <input type="text"/>
4	<input type="text"/>	£ <input type="text"/>
5	<input type="text"/>	£ <input type="text"/>

Note: The Sum Insured must represent the full cost of repair or replacement as new of all insured items plus an inflationary amount

ABOUT THE PREMISES (To be completed in all cases)

Are the premises (tick as applicable)

A. Occupied?

Yes No

If 'Yes' how are the premises occupied?

Professional Let

A Family

Students

Individuals

Others (Please Specify)

If No, how often are they visited?

B. Split into flats or bedsits?

Yes No

If yes, how many flats or bedsits?

C. A listed building or have any historical interest?

Yes No

If 'Yes' please give full details

D. Of standard construction?

Yes No

(e.g. brick, stone, concrete, roof with slates, tiles, concrete & asphalt)

E. In a good state of repair?

Yes No

F. In an area which is free from flooding and not in vicinity of any rivers, stream or tidal waters?

Yes No

If the answer to any questions E and F is "No" Please give details

PROTECTION OF THE PREMISES (To be completed in all cases)

1. Are all your existing doors of sound construction and fitted with good quality deadlocks which comply with BS3621 (look for the British Standard Kitemark)?

Yes No

2. Are all opening windows fitted with key operated window locks in addition to the standard fastening?

Yes No

If the answer to either 1 or 2 is "NO", Please give details

3. Burglar Alarms fitted Yes No If Yes, Connected to Central Station Bell or Infra red

If an alarm is fitted, is the installer a member of N.A.C.O.S.S?

Yes No

Is there a maintenance contract in force?

Yes No

4. Any other protections? (e.g. Safety Grills)

GENERAL QUESTIONS (To be completed in all cases)

Have you or any partner, director, principal shareholder in the business:

1 A. Ever been refused insurance or had any special terms or conditions imposed by any insurer? Yes No

If 'Yes' please give details

B. During the last five years sustained any loss or had any claim made against you, whether insured or otherwise, in connection with any of the types of insurance for which cover is required? Yes No

If 'Yes' please give details

C. Have you / your directors/ partners or any person responsible for managing your business:

• ever been convicted of or charged with any criminal offence? Yes No

• ever been disqualified under the Company Directors Disqualification Act 1986 or any subsequent legislation from holding office as a director of a company? Yes No

• ever been prosecuted for a breach of any statute relating to health or safety of employees or others? Yes No

• ever been a director or partner of a company that went into liquidation, administration, receivership, administrative receivership, or entered into a company voluntary/ compulsory arrangement, or a creditors scheme of arrangement or was dissolved? Yes No

• ever been declared bankrupt/ entered into an individual voluntary arrangement, or gone into liquidation, administration, receivership, administrative receivership, or entered into a company voluntary arrangement or creditors scheme of arrangement? Yes No

• ever been served with a Prohibition Notice under the Health and Safety at Work etc. Act 1974 and associated regulations? Yes No

• ever been prosecuted for failure to comply with any environmental protection legislation? Yes No

• ever been the subject of a recovery action by HM Revenue and Customs? Yes No

• ever been the subject of a County Court or High Court judgment? Yes No

• ever been a director of a company that has received a County Court or High Court judgment/ Scottish Decree against it? Yes No

• been the subject of an official caution for a criminal offence in the past 5 years? Yes No

• ever traded under a different name in the past 10 years? Yes No

2 Have you or any principal in the business or any company in which any of you have had an interest been declared bankrupt, the subject of bankruptcy proceedings or made any arrangement with creditors? Yes No

If 'Yes' please give details

3 Are you currently insured or have previously held insurance against any of the risks proposed? Yes No

If 'Yes' please state name of Insurer

4 Have you or any principal ever held a policy with China Taiping Insurance (UK) Co Ltd Company? Yes No

If 'Yes' please state policy number

YOUR DUTY OF FAIR REPRESENTATION

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 organization, 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 organization include information held or suspected by your business senior management, anyone internal or 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 to us in a reasonably clear and accessible manner.

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.

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

Purposes	We obtain, collect and process your Personal Data to perform your contact and in particular: <ul style="list-style-type: none">• Check if you are eligible to be insured under the product chosen• Consider acceptability of the risk you present to us• Underwrite and assess the risk in order to offer you a quotation• Process your premium payment• Evaluate the risk presented through surveys where relevant• Process your claims and/or third parties claims under your policy• Investigate claims directly or, where relevant, through appointed loss adjusters or forensic engineers• Regulatory reporting and legal obligations• To notify you about changes to the product chosen• To redistribute risk by means of reinsurance and co-insurance• 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.
Legal Basis	It is necessary to process this Personal Data in order to: <ul style="list-style-type: none">• Enter and perform our insurance contract with you as well as to allow us to process a claim accordingly• Compliance with a legal obligation to which you are subject• Where the processing of your personal data is necessary for the public interest or in the exercise of official authority of us
Recipients	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">• Credit check companies• Surveyors• Solicitors• Loss Adjusters and/ or Forensic Engineers• Fire brigade Authority or Police• Claims handling companies• Insurance intermediaries/brokers• Banks• Reinsurers and other insurance companies• Fraud, Money Laundering and Terrorist Financing prevention and detection• CUE (Claims Exchange Underwriting)• Regulatory and Government Bodies (ELTO, HMT, MID, FCA, PRA, Ombudsman etc.)• Approved repairers and garages
Retention	We will retain your Personal Data for as long as your insurance policy is valid with us and for 15 years after.
IMPORTANT	<ul style="list-style-type: none">• 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.• 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.• 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.

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 [Europe an 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:

Right to Object to Processing	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.
Right to Withdraw Consent	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.
Right of Access	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.
Right to Rectification	You have the right to request that we correct any inaccuracies in the Personal Data stored about you.
Right to Erasure	<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">• your Personal Data are no longer necessary in relation to the purposes for which they were collected or otherwise processed by us;• where you withdraw consent and no other legal ground permits the processing;• where you object to the processing and there are no overriding legitimate grounds for the processing;• your Personal Data have been unlawfully processed; or• your Personal Data must be erased for compliance with a legal obligation. <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>
Right to Restriction	<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">• 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;• where the processing is unlawful and you do not want your Personal Data be erased and request the restriction of its use instead;• 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;• 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. <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>
Right to Data Portability	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).
Right to Object to Automated Decision-Making, including profiling	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.

If you would like to exercise any of your rights detailed above, please contact 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

DECLARATION

You declare that:

1. All material facts and information contained above are correct and complete including the reasonable searches made by you and you have declared all facts or gave us enough information so as to prompt our further enquiries.
2. You have read the above and understand your duty to make a fair presentation as described above.
3. You agree to our standard policy wording, a copy of which can be provided on request.
4. You have read the Data Protection statement above and you agree to your data being used for the purposes specified including for a financial health check by a credit reference agency where deemed necessary.

Signature

Date

Position

METHOD OF PAYMENT

Customer Details






Full Name / Business Name _____
 Address _____

 _____ Postcode _____
 Telephone _____ Policy No./Ref. No _____

1. By Cheque

Cheque should be made payable to China Taiping Insurance (UK) Co Ltd **£** _____

2. By Major Credit / Debit Cards

Please debit my _____
 Please tick
 Mastercard
 Visa
 Switch
 Delta
 Solo **£** _____

Card Number Issue No

Expiry Date / Cardholder's Signature _____

3. By Direct Debit



中國太平保險(英國)有限公司
 CHINA TAIPING INSURANCE (UK) CO LTD

Originator's Identification Number

940972



INSTRUCTION TO YOUR BANK/BUILDING SOCIETY TO PAY BY DIRECT DEBIT (Please Complete in Block Capitals)

1	NAME AND FULL POSTAL ADDRESS OF YOUR BANK OR BUILDING SOCIETY	
	To: The Manager	_____ Bank / Building Society
	Address	_____
		_____ Postcode _____
2	NAME(S) OF ACCOUNT HOLDER(S)	

3	BRANCH SORT CODE (FROM THE TOP RIGHT HAND CORNER OF YOUR CHEQUE)	
	<input type="text"/>	— <input type="text"/> <input type="text"/> — <input type="text"/> <input type="text"/>
4	BANK/BUILDING SOCIETY ACCOUNT NUMBER	
	<input type="text"/>	<input type="text"/>
5	INSTRUCTION TO YOUR BANK/BUILDING SOCIETY	
	Please pay China Taiping Insurance Direct Debits from the account detailed on this instruction subject to the safeguards assured by The Direct Debit Guarantee. I understand that this instruction may remain with China Taiping Insurance and, if so, details will be passed electronically to my Bank/Building Society.	
	Signature(s) _____	
	Date	<input type="text"/> / <input type="text"/> / <input type="text"/>
	CHINA TAIPING INSURANCE POLICY NUMBER (IF KNOWN)	

Banks and Building Societies may not accept Direct Debit Instructions for some types of account

THIS GUARANTEE SHOULD BE RETAINED BY THE PAYER

The Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits period.
- If there are any changes to the amount, date or frequency of your Direct Debit, China Taiping Insurance (UK) Co Ltd will notify you 14 working days in advance of your account being debited or as otherwise agreed. If you request China Taiping Insurance (UK) Co Ltd to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit by China Taiping Insurance (UK) Co Ltd or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society.
- If you receive a refund you are not entitled to, you must pay it back upon China Taiping Insurance (UK) Co Ltd's request.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.



Rules to the Scheme

To join the scheme, you must satisfy the following requirements:-

1. You must be at least 18 years old and have a bank or building society current account in the U.K.
2. If any adjustments to the annual premium becomes necessary during the period of insurance it will be dealt with automatically by a recalculation of the remaining instalments period.
3. Claims will be settled by China Taiping insurance in the usual way. You, for your part, must continue with the instalment payments, throughout the period of insurance
4. If proves impossible for us to collect an instalment from your bank and we are unable to do so within 14 days of the scheduled date, we shall request from you the full premium for the remainder of the period of insurance. If this amount is not paid within 14 days we shall cease cover and cancel the policy.
5. You must ensure to have sufficient cleared balance in your account for our Direct Debit collection. China Taiping Insurance will not be liable for the bank charges levy on you due to insufficient amount in your bank.
6. Any delay in registering your Direct Debit mandate to us may result in an one off instalment collection of more than one month's worth of payment.
7. Please send this advice to China Taiping Insurance agent or direct to China Taiping Insurance (UK) Co Ltd, 2 Finch Lane, London EC3V 3NA.
Tel. 020 7839 1888 Fax: 020-7621 1202



中國太平保險(英國)有限公司
CHINA TAIPING INSURANCE (UK) CO LTD

2 Finch Lane, London EC3V 3NA