

PROPERTY OWNERS
ADDITIONAL PROPERTY DECLARATION.

Insured Name _____ Email address _____

Policy Number _____ Daytime Telephone Number _____

ADDRESSES OF THE PREMISES TO BE INSURED:

1) _____

Post Code _____

Cover Effective from: _____ Occupied as: _____

2) _____

Post Code _____

Cover Effective from: _____ Occupied as: _____

GENERAL

1. Are the premises (including outbuildings)

a) brick, stone, concrete, asbestos or metal built and roofed with slates, tiles, concrete, asphalt, metal or sheets or slabs composed entirely of **incombustible** mineral ingredients? Yes/No

If No give details of construction _____

b) in the course of construction, structural alteration, renovation or repair? Yes/No

If Yes give details _____

c) In good repair & will they be so maintained being inspected at least annually? Yes/No

If No give details why _____

d) Specially exposed to damage by storm or flood, or in an area which has a history of such damage Yes/No

If Yes give details _____

e) Currently untenanted or vacant or expected to become so in the near future? Yes/No

If Yes give details _____

2. Does the security of the premises comply with the NFU Mutual's Security Warranty? Yes/No
See page __ for requirements of the warranty.

3. Is there a system of sprinklers installed at the premises? Yes/No

4. Are there any additional interests such as Bank, Mortgages, Freeholder or Lessor to be Endorsed on the policy? Yes/No
if 'Yes' give details _____

PROPERTY & BUSINESS INTERRUPTION

State the sum insured required for:	Buildings (including landlords fixtures and fittings, outbuildings, walls, gates and fences)	£
	Contents (fixtures & fittings, machinery and all other contents and equipment owned by you)	£20,000
	If you require a higher sum to be insured for Contents state the amount here -	£
	Estimated Gross Income	£
	Book Debts (if more than £250,000 required)	£

Notes:

1. The building sum insured should represent the full rebuilding cost plus an allowance for inflation and professional fees, removal of debris and States of Guernsey or local authority costs.
2. For all other property which you own or for which you are responsible the sum insured should represent the full replacement value.
3. If the maximum indemnity period exceeds 12 months the figure for Estimated Gross Income should be proportionately increased (eg if 24 months the figure should be doubled).
4. Gross Income is the money received from tenants for accommodation, services and service charges.
5. Book Debts is the amounts shown in your accounts as debited or invoiced to customers but not paid at the time of the damage adjusted to reflect any bad debts or abnormal rental conditions.
6. If you operate from more than one Business Address please provide a breakdown of the sums insured required for each premises on a separate sheet and attach it to this Proposal.

DECLARATION

I/We the undersigned, declare that to the best of my/our knowledge and belief the information given in this proposal and declaration, which I/we have read over and checked, is true and complete. I am/we are willing to accept the terms and conditions of NFU Mutual's policy, and I/we undertake to pay the premium when called upon to do so.

Signature of proposer _____

Date _____

Please take a few minutes to read the **Data Protection Notice** and the **Important Information** below.

Data Protection Notice

Islands Insurance is the data controller and will process personal information in accordance with the relevant data protection law. By submitting personal information about you (and others), you (and they) consent to it being used for the purposes described in this **Data Protection Notice** and the **Important Information** below. Some or all the personal information you supply to us in connection with your insurance may be passed to other companies, in order to administer the policy for underwriting and claims handling purposes. We may pass your personal information to credit reference agencies for the purpose of arranging payments by instalments, and we may tell them about your payment history with us. Your personal information may be passed to suppliers of goods and services, regulatory or other organisations in order to review our services and we may use it to carry out research. It may be necessary to transfer your information to other companies outside the European Economic Area for any of the above purposes and for system administration. We will take steps to ensure that your privacy rights are protected. You should show this Data Protection Notice and Important Information to anyone whose personal information you have submitted to us. If you would like to know what information we hold about you contact Islands Insurance.

Important Information

- 1) It is essential that you disclose accurately all facts which could influence acceptance of this application or the terms to be applied. Under the conditions of your policy you must tell us about any insurance related incidents whether or not they give rise to a claim. If you are in any doubt whether a claim is material you should disclose it. **FAILURE TO DO SO MAY INVALIDATE YOUR POLICY.** You are not required to disclose convictions regarded as spent under the relevant rehabilitation of offenders law.
- 2) If you insure a UK registered vehicle, your policy details will be added to the Motor Insurance Database (MID) run by the Motor Insurers' Information Centre (MIIC). MID data may be used by the DVLA and DVLNI for the purposes of Electronic Vehicle Licensing and by the Police for the purposes of establishing whether a driver's use of the vehicle is likely to be covered by a motor insurance policy and/or the preventing and detecting of crime. If you are involved in an accident (in the UK or abroad) other UK insurers, the Motor Insurers' Bureau and MIIC may search the MID to obtain relevant policy information. Persons pursuing a claim in respect of a

road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID. You can find out more about this by contacting us or at www.miiic.org.uk.

- 3) In order to detect and prevent fraud we may at any time share information about you with other organisations and public bodies including the Police. We may check and/or file your details with fraud prevention agencies and databases and if you give us false or inaccurate information and we suspect fraud we will record this. We may also search these agencies or databases to;
 - help make decisions about the provision and administration of insurance and credit and related services by you and members of your household;
 - trace debtors or beneficiaries, recover debt, prevent fraud and to manage your account and insurance policies;
 - check your identity to prevent money laundering, unless you provide us with satisfactory proof of identity;
 - undertake credit searches and additional fraud searches.
- 4) The information you provide in connection with a claim may be passed to other insurers, and their agents, to prevent fraudulent claims via the Claims and Underwriting Exchange Register, operated by Database Services Ltd and/or the Motor Insurance Anti-Fraud and Theft Register run by the Association of British Insurers (ABI). We may search the databases we have described when you apply for insurance, in the event of any incident or claim, or at the time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim. We can supply, on request, further information about the databases we access and supply to.
- 5) You are advised to keep a record of all information supplied to NFU Mutual for the purpose of this insurance. A copy of the completed application/proposal form sent to us will be supplied on request.
- 6) You consent to accept our standard form of policy. A specimen copy of the policy is available on request.
- 7) As parties to this contract both you and us are entitled to agree which law applies to it. Unless we agree to the contrary, and it is stated in an endorsement, the law which will apply will be that of the island of Guernsey.

Additional Information