



# APPLICATION FORM THATCH OWNERS HOME INSURANCE



## Optional extensions

For a small additional premium you are able to extend the cover provided to include legal expenses up to a maximum of £50,000 for each event. A copy of the policy wording is available on request.

Please ask your insurance advisor for further details.

## Discounts

To ensure that your premium is as competitive as possible, Thatch Owners offers a range of discounts which are based on your individual circumstances. It is therefore important that you complete the application form correctly to ensure that you receive all the discounts you are entitled to.

### The discounts include:

- No claims discount
- Age of policyholder
- Combined buildings and contents cover
- Chimney heat sensors discount

### Voluntary excess

You are able to reduce your premium further by opting for a voluntary excess. The voluntary excesses range from £50 to £1,000 and are in addition to the following excesses:

- Standard excess of £100
- Escape of water excess of £250

The subsidence, landslip and heave excess will remain as per the policy schedule and voluntary excess will not be in addition to this.

Please ask your insurance advisor for further details.

## Security protection

Shown below are examples of the typical security devices available at the present time. Please refer to this when completing the application form.

It is important that the security devices installed at your premises are as secure as possible in order to prevent thefts from occurring. With this in mind, we would recommend that you consider installing the following security.

### Doors

- i) 5 lever mortice deadlocks or locks conforming to BS3621 on all final entrance and exit doors.
- ii) 5 lever mortice deadlocks or locks conforming to BS3621 or existing locks plus key operated security bolts at the top and bottom of other external doors.
- iii) 5 lever mortice deadlocks or locks conforming to BS3621 or existing locks plus key operated security bolts top and bottom or key operated patio door locks mounted internally on the centre rail of sliding doors.

### Windows

- i) Key operated window locks to all ground floor and accessible windows.

The above recommendations are intended as guidelines only. However, in certain parts of the country where there is an increased level of crime or for those properties where the value of contents to be insured is high, insurers may insist on additional security being installed. Your insurance advisor will inform you of any such requirements.

If you are in any doubt as to the security at your premises, Thatch Owners suggests you contact your local Crime Prevention Officer who will be able to give you detailed advice.

## How to complete the application form

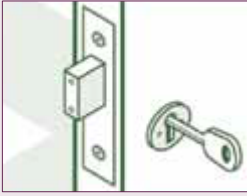
In order that we can provide you with the most competitive premium possible it is important that you complete the application form correctly.

Please ensure that you provide full details of your occupation/s, including spouse's/partner's, and any part time occupations. Please ensure that full details of the protections are provided.

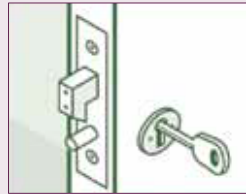
Sections headed optional extensions are voluntary dependant on the cover that is required by yourself. Only complete those sections where you require this additional cover.

If you have ticked any shaded boxes please provide full details in the space provided.

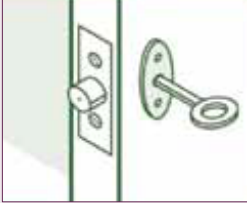
Where you have opted to insure jewellery, gold, silver or pictures please ensure that the application is supported by an up to date valuation for all items over £5,000.



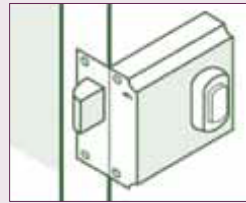
MORTICE DEADLOCK



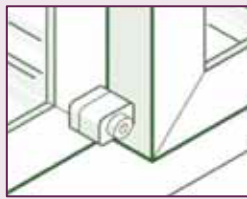
MORTICE HOOK BOLT LOCK



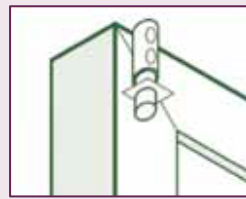
MORTICE SECURITY BOLT



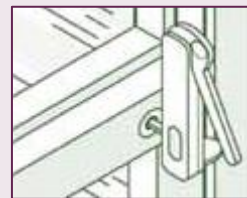
RIM DEADLOCK



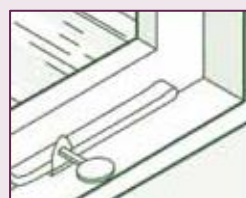
PATIO DOOR LOCK



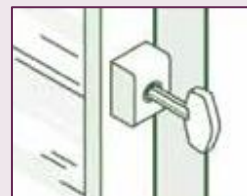
SECURITY BOLT



WINDOW LOCK (METAL FRAME)



KEY OPERATED WINDOW LOCK (WOODEN FRAME)



KEY OPERATED WINDOW LOCK (WOODEN FRAME)

## 2. Chimney Condition

All chimneys serving solid fuel stoves, boilers and open fires must be:

- Kept in a good state of repair throughout the period of insurance and
- Professionally cleaned along the entire length at least twice during the period of insurance being:-
- At least once between 1st July and 31st October prior to winter use; and
- At least once between 1st January and 31st March unless alternative dates have been agreed by us in writing, by a member of any of the following professional bodies unless an alternative has been agreed by us:
  - National Association of Chimney Sweepers (NACS)
  - Guild of Master Chimney Sweeps
  - Association of Professional and Independent Chimney Sweeps
- Professionally inspected by a qualified Chimney Engineer at least once every 5 years and any requirements or recommendations complied within 60 days of that inspection. A copy of the chimney inspection report/certificate is to be lodged with your broker.

## 3. Spark Arrester Condition

Spark arresters are removed and thoroughly cleaned each time the chimney is cleaned.

## 4. Naked Flame Condition

No naked flames or tools producing naked flames are to be used within 5 meters of the thatch roofing.

## 5. Fire Protections Conditions

At least one fire extinguisher is kept on each floor of your home; and a fire blanket conforming to BS EN 1869 is kept in the kitchen. All fire protections must be checked and maintained as per the manufacturer's instructions.

## 6. Thatch Condition

All thatch roofing is inspected by a suitable qualified Thatcher at least once every five years. Any recommendations must be complied within 60 days of the inspection unless a longer period is agreed by us.

## 7. Smoke Detector Condition

Each floor within the home if fitted with a minimum of one smoke detector complying with BS EN 15604:2005

## 8. Electrical Condition

All electrical wiring is inspected by a member of the National Inspection Council for Electrical Installation Contracting, Electrical Contractors Association or an alternative recognised body agreed by us, at least once every 10 years or sooner where stated on the current electrical certificate.

## 9. Wood Storage Condition

All wood burnt on open fires or wood burners must be seasoned and stored outside where it is sheltered from excessive rain, but exposed to wind and sunlight.

## 10. Electrical Lighting Condition

Every recessed light fitting located on the upper floor of the buildings must be fitted with a fire protection cover compliant with the standard of BS476:PT23.

No external electrical lighting is to be located within 50cm of the thatch roof covering.

If you fail to comply with the above thatch conditions this insurance may become invalid in respect of loss or damage caused by fire, smoke, storm or weight of snow.

In the event of loss by fire, smoke, storm or weight of snow you may be required to provide proof of inspections.

All other terms, conditions, exclusions and limitations remain unaltered.

## Thatch insurance and you

Insuring a thatched property is somewhat different to other properties. Whilst basic cover is the same some unique conditions apply. These conditions are listed below for reference.

### Thatch Clause

It is a condition of this insurance that:

#### 1. Fire Conditions

Where it is within your control you do not allow:

- Any bonfires/incinerators to be within 100 meters of the home;
- Old thatch and thatching to be burnt within 100 metres of the home;
- Barbeques, fire-pits or chimneys to be burnt within 5 meters of the home.

# Application Form

## The proposer and details of premises

Full name of proposer 1 (Mr/Mrs/Miss/Ms)		
Correspondence address		
Contact telephone nos.	Email	Precise occupation (inc. part time)
Type of business	Date of birth DD/MM/YYYY	
Full name of proposer 2 (Mr/Mrs/Miss/Ms)		
Contact telephone nos.	Email	Precise occupation (inc. part time)
Type of business	Date of birth DD/MM/YYYY	
Address of premises to which this insurance is to apply (if different from above)		
Postcode		

Type of property to be insured Detached  Semi-Detached  Terrace  Other

From when do you want the insurance to start? (cover cannot be backdated)

DD/MM/YYYY

If you tick any shaded boxes please give full details in the space headed "Further details" at the back of the form

### About the premises:

Are the premises occupied by anyone who is not a permanent member of your family?  Yes  No

Are the premises used for any business or professional purposes?  Yes  No

Are the premises your main place of residence which is in daily use other than for holidays under 30 consecutive days within the insurance year?  Yes  No

Has the property to be insured flooded at any time in the last 25 years?  Yes  No

Is the property to be insured located within 250 metres of a river, stream, tidal water or other water course?  Yes  No

Is the property in a good state of repair and will be so maintained?  Yes  No

### About the main dwelling house

If you tick any shaded boxes please give full details in the space headed "Further details" at the back of the form

Are the buildings free from signs of internal or external stepped diagonal cracking?  Yes  No

Are the buildings currently being monitored for subsidence, landslip or heave?  Yes  No

Have the buildings been monitored for subsidence, landslip or heave or suffered any subsidence, landslip or heave in the last 25 years?  Yes  No

Are you aware of any survey carried out in the last 25 years which mentioned subsidence, settlement or movement of the buildings?  Yes  No

Are you aware of any property within 50 metres of the buildings that has been the subject of an occurrence of subsidence, landslip or heave in the last 25 years?  Yes  No

When was the building constructed (approx)? YYYY

When was the roof of the property last rethatched? DD/MM/YYYY

When was the roof last inspected by a master thatcher? DD/MM/YYYY

What conditions is it in now?

When was the electrical wiring last inspected by a NICEIC/ECA qualified electrician? DD/MM/YYYY

DD/MM/YYYY

Please note that it is a condition of this insurance that all electrical wiring is inspected by a NICEIC/ECA qualified electrician at least every 10 years and that all recommendations are complied with. Please therefore provide a copy of an electrical certificate when submitting this application.

What fire extinguishing appliances do you keep?

Is the property equipped with thatch batts/fire boards beneath the roof? Yes  No

What fire alarm is installed? Bells Only Fire Alarm  No fire alarm  Central Station Monitored Alarm

Has a professional fire safety check been carried out within the last 5 years? Yes  No

Is the dwelling undergoing any extensions, renovations or structural work, either now or within the next 12 months? Yes  No

Roof type: Straw  Devon Reed  Water Reed/Norfolk Reed

Thatch Fibre  Other

What proportion of the roof is thatch? %

Has the thatch been sprayed with fire retardant spray? Yes  No

Construction of walls:

Brick/Stone/Concrete/Flint  Timber  Cob  Wattle & Daub

Other

Position of chimney: Central  End  Other

What is the depth of the thatch? METRES

How long have you lived in a thatched property?

Are any adjoining properties also of thatch construction? Yes  No

What type of heating do you use? Non solid fuel  Open fire

Solid fuel or wood burning stove with capacity below 7kw

Solid fuel or wood burning stove with capacity above 7kw

How many chimneys does your property have?

Are all chimneys serving solid fuel stoves / boilers / open fires fitted with heat sensors? Yes  No

If heat sensors installed, who are they installed and annually maintained by?

What type of chimney is installed at your property?

Gas Flue Block Chimney Systems  Concrete Lined

Stainless Steel Twin-Skin Flexible Lined  Unlined

Stainless Steel Single-Skin Flexible Lined  Other

When were all the chimneys last inspected by a qualified chimney engineer? DD/MM/YYYY

What is the height of the chimney pot/top above the thatch roof? METRES

If the chimney passes through a slate or tile roof extension, what is the distance from the nearest thatch? METRES

Are the chimneys fitted with spark arrestors? Yes  No

Is there an external water tap fitted at the home and enough hose to reach all thatch surface areas? Yes  No

Is there any recessed lighting in the ceilings of the upper floors? Yes  No

Is there any external lighting within 50cm of the thatch covering? Yes  No

About any outbuildings	1	2	3
Description	e.g. garage		
Construction of roof	tile		
Construction of walls	brick		
State of repair	good		
Distance from main dwelling house	50m		

### About the premises:

#### A. If the property to be insured is unoccupied please advise whether it is:-

Furnished  Unfurnished  Pending sale  Undergoing renovation

Other

#### B. If the property to be insured is let, please advise:

Whether it is let to a family, couple, single person, etc.

The length and type of lease

The tenant's occupation

#### Protection of the premises:

Are all the final entrance and exit doors fitted with five lever mortice deadlocks? Yes  No

If no, please give details

Are all the ground floor and accessible windows fitted with key-operated locks? Yes  No

If no, please give details

Are you a member of a neighbourhood watch scheme approved by the police? Yes  No

Are smoke alarms fitted on all floors of the property? Yes  No

Is a smoke alarm fitted within the attic space of the property? Yes  No

Do you have a burglar alarm approved by NSI or NACOSS? Yes  No

If yes, please give details including the exact make and model

Is there a maintenance contract in force?  
*If so forward a copy with the application* Yes  No

Do you have a safe? Yes  No

If yes, please give details including make and model/cash rating

#### Sums to be insured

It is important that the values you give below reflect the complete rebuilding cost of the property being insured as under insurance may reduce the amount paid in the event of a claim.

#### Buildings

Do you wish to insure the BUILDINGS? Yes  No

Do you require Buildings accidental damage cover at extra cost? Yes  No

You should insure for the **full cost of rebuilding your home in the same form, style and condition as new** (not market value) including domestic outbuildings and garages, fixtures and fittings, attached to the home, tennis courts, swimming pools, drives, paths, patios and terraces, walls, gates and fences and fixed fuel tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences, solar panels which are permanently attached to the main private dwelling, all owned by you or for which you are legally responsible and within the property which you wish to insure, plus an amount for architects', surveyors, consulting engineers and legal fees, debris removal costs and other costs to comply with government or local authority requirements.

Value of buildings to be insured

Please provide the name and address of any part whose interests are to be noted (e.g. mortgage lender)

Mortgage ref no.

#### Contents

Do you wish to insure the CONTENTS? Yes  No

Do you require Contents accidental damage cover at extra cost? Yes  No

You should insure the full replacement costs as new, of the contents of your home and its outbuildings and garages.

Value of contents to be insured

Contents automatically includes cover for items of gold, silver, gold and silver plate up to a value of £7,000 with a single article limit of £2,500 WITHIN THE HOME. Additional cover should be requested below.

Is it important that the values given are adequate as under insurance may reduce the amount paid in the event of a claim.

Value	Description
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

### Optional extensions (only available where contents are insured)

#### Valuables and personal effects

Cover under Contents is limited to within the home. This section extends the cover to OUTSIDE THE HOME to include physical loss or damage anywhere in the world whilst temporarily removed. Items that are likely to be taken out of the home, including luggage, clothing, sporting equipment, musical instruments, photographic equipment, jewellery, watches, furs, prams, pushchairs and car seats should be insured under this section.

Unspecified valuables and personal effects to be insured   
Maximum any one item £2,500

Specified valuables and personal effects to be insured   
over £2,500

Please provide full details below for items over £2,500 supported by an up to date valuation.

Value	Description
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

#### Portable computer equipment/mobile phones

Cover throughout the world against loss or damage to portable computer equipment/mobile phones. Valuables and personal effects automatically includes cover for mobile phones and pagers up to £250 and portable computer equipment up to £1,500. Should you require cover for items exceeding these limits then please specify below with the full value.

Value	Description
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

#### Frozen foods

Cover for the contents of your freezer against deterioration as a result of an electrical failure of breakdown

Value to be insured?

#### Pedal cycles

Cover for theft and accidental loss or damage occurring anywhere in the United Kingdom, and up to 60 days elsewhere in the world during a temporary visit.

Value of each cycle to be insured?

#### Personal money and credits cards (only available if personal effects cover included)

Cover in the UK against loss of money and negotiable documents and fraudulent use of credit cards. Please note, the maximum sum insured for this section is £500.

Amount to be insured?

#### Legal expenses

Do you require cover for legal expenses for up to £50,000 Yes  No

#### Policy excess

Cover is subject to a compulsory excess of £100. This means that in the event of a claim being submitted you will be liable to pay the first £100 of the loss or damage sustained unless otherwise stated in the schedule. The excess for water excess is £250 for each and every claim unless otherwise stated in the schedule. The excess for Subsidence, Landslip or Heave is £1,000 for each and every claim or as shown in the schedule whichever is greater.

#### Voluntary excess

If you are prepared to increase the compulsory excess in exchange for a premium reduction please indicate the amount you are prepared to increase this by:

Buildings:  Contents:

An increased discount may be negotiated for a higher voluntary excess. The increased excess will apply to Buildings and Contents only, with a discount being applied to those sections.

The excess in respect of Subsidence, Landslip or Heave will remain as per the policy wording or as shown in the schedule whichever is greater. Please note higher excesses may be automatically imposed either for all claims or for certain insured events such as Subsidence, Flood or Theft for which you will not be entitled to a discount. You will be advised by your insurance broker if this will apply to your policy.

**Previous history**

If you tick any shaded boxes please give full details in the space headed "further details" below

**Without FULL answers to all of the following questions we will be unable to offer any cover.**

**A**

i) Name of previous Insurers?

ii) Date of expiry of policy?

iii) Policy number?

iv) If none, is this your first insurance policy? Yes  No

**B**

Has any insurer declined to accept, cancelled, refused to continue or agreed to continue only on special terms an insurance for you or any other person to whom this insurance would apply? If yes, please provide details below.

Yes  No

**C**

Have you or any other person whose property is to be insured hereunder, sustained any loss or damage during the last 5 years that would have been covered by this type of insurance had it been in force? If yes, please give details below:

i) approximate date and costs of each damage or loss

DD/MM/YYYY	DD/MM/YYYY	DD/MM/YYYY
£	£	£

ii) circumstances thereof

iii) with whom the property was insured

iv) the address at which the loss occurred

v) which sections of cover did the loss or damage fall under?  
Buildings  Contents  Valuables and Personal Effects  Liability

**D**

i) Have you or any person residing with you, ever been declared bankrupt? Yes  No

ii) Have you or any person residing with you ever been convicted of ANY offence, other than motoring offences, or are there any pending convictions? Yes  No

You are not required to disclose convictions regarded as 'spent' by virtue of the Rehabilitation of Offenders Act 1974. If yes, please give full details below

**Notice**

The information you supply to us may be held on computer and passed to other insurers for underwriting and claims purposes.

**Declaration**

I/we declare that the information disclosed on this application, whether in my/our own hand or not, is to the best of my/our knowledge and belief both accurate and complete. I/we have taken all reasonable care not to make any misrepresentation in the disclosure of this information and understand that all information provided is material to the acceptance and assessment of this insurance. I/we must notify insurers immediately of any change to the information provided and understand that the terms of this insurance may be altered or cover withdrawn as a consequence. I/we understand that my/ our failure to advise insurers of any amendments to this information could be considered as misrepresentation and may entitle insurers to refuse a claim and/ or void this insurance.

I/we consent to the information on this form and on any claim I/we make being supplied to Thatch Owners so that it can be made available to other Insurers. I/ we also agree that, in response to any searches you make in connection with this application or any claim, Thatch Owners may supply information it has received from other Insurers about any other claims I/we have made.

I/we understand that the signing of this application does not bind me/us to complete, or the Underwriters to accept the insurance but agree that, should a contract of insurance be concluded, this application contains statements upon which Underwriters have relied on in deciding to accept this insurance and the amount of premium payable.

Signature of proposer 1

Signature of proposer 2

Date

Thatch Owners is underwritten by Legal & General Insurance Limited and ERGO Versicherung AG The details, including your e-mail address/mobile number, may be used to keep you informed about our future products, services and events. If you do not want to receive such information please tick the box.

**Further details**

Use the space below for any further details, if you have ticked any shaded boxes on the application form.

**Insurance advisor**

**Scheme administrator**

Pen Underwriting  
St. Mark's Court  
North Street  
Horsham  
West Sussex  
RH12 1RZ

01403 321 007  
UK.NSHome@penunderwriting.com

## Important protection for you

### Applicable Law

The parties are free to choose the law applicable to this insurance contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law.

### Selling of General Insurance

Thatch Owners is arranged through Pen Underwriting Limited a Managing General Agent of the insurers. This Thatch Owners Home Insurance Policy is underwritten by a consortium of leading insurers:

Legal & General Insurance Limited (Registered number: 00423930) is registered in England and Wales at One Coleman Street, London EC2R 5AA

ERGO Versicherung AG (Registered number: BR016401) is registered in England and Wales at Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ

Both insurers are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. You can check these details at [www.fca.org.uk](http://www.fca.org.uk) or by calling 0800 111 6768.

Legal & General Insurance Limited (Register number 202050) and ERGO Versicherung AG (Register number 602490).

Details of each insurer's proportionate liability will be provided upon request.

### Data Protection

Pen Underwriting Limited are the data controller of any personal information you provide to us or personal information that has been provided to us by a third party. We collect and process information about you in order to arrange insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with third parties such as insurers, brokers, reinsurers, claims handlers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators, police and government agencies or fraud prevention agencies.

We may record telephone calls to help us monitor and improve the service we provide. For further information on how your information is used and your rights in relation to your information please see our Privacy Policy - <https://www.penunderwriting.co.uk/Privacy-and-Cookies>. If you are providing personal data of another individual to us, you must tell them you are providing their information to us and show them a copy of this notice.

### Cancellation of the insurance

#### Your statutory right to cancel this insurance within 14 days

We believe that Thatch Owners offers an excellent level of protection for your most valuable asset and belongings. However, if you are not entirely satisfied with the level of cover provided, you do have the right to cancel this insurance back to the date of inception without giving any reason, providing your instructions to cancel are submitted within 14 days of either:

- receiving the policy documentation; or
- the start of the insurance whichever is the later.

In this event, please contact your broker or Pen Underwriting Limited, St. Mark's Court, North Street, Horsham, West Sussex, RH12 1RZ, telephone 01403 321 007 and a refund of any premiums paid will be returned in full subject to no incidents having occurred which could give rise to a claim.

#### Cancellation of this insurance after 14 days

Once the 14 day cooling-off period has expired, you may cancel cover at any time by contacting your broker or Pen Underwriting Limited, St. Mark's Court, North Street, Horsham, West Sussex, RH12 1RZ, telephone 01403 321 007, and providing no incidents have occurred which could give rise to a claim, a refund of any premiums paid will be calculated from receipt of this notice. Insurers can retain an amount of the premium reflecting the period for which the insurer is on risk, plus an amount to cover administration costs, so long as that amount is reasonable.

Your Thatch Owners policy may also be cancelled by insurers issuing you 30 days notice in writing, which will be sent to the address shown in the schedule. Providing that no incidents have occurred, which could give rise to a claim, a refund of any premiums paid will be calculated from receipt of this notice. Insurers can retain an amount of the premium reflecting the period for which the insurer is on risk, plus an amount to cover administration costs, so long as that amount is reasonable.

#### Financial Services Compensation Scheme (FSCS)

Insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if they are unable to meet their obligations to you under this contract. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of the contract. Further information about the Scheme is available from the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, telephoning 0800 678 1100 or 020 7741 4100 or visiting their website [www.fscs.org.uk](http://www.fscs.org.uk).

Should you remain dissatisfied with the handling of the matter and wish to make a complaint, you should refer to:

#### Policy Enquiries

Complaints Officer  
55 Blythswood Street  
Glasgow  
G2 7AT  
Tel: 0141 285 3539  
Email: [pencomplaints@penunderwriting.com](mailto:pencomplaints@penunderwriting.com)

Complaints that cannot be resolved may be referred to the Financial Ombudsman Service. They can be contacted at the following address, The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR.

Tel: 0800 023 4567 or 0300 123 9123.

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Your right to take legal action against us is not affected by referral to either the Customer Relations Team or the Financial Ombudsman Service.



**Pen**  
underwriting