

Residential/Mixed Use Warranty - Proposal Form

Please carefully complete this Proposal Form and return it to us. This form should be completed by a representative of the company requiring the policy (the Proposer). Should you require any assistance, please contact us.

Consumer Insurance (Disclosure and Representations) Act 2012 and the Insurance Act 2015

You as the **Developer** effecting this insurance, are required by the provisions of the above Acts to take care to supply accurate and complete answers to all the questions. It is important that **You** check **Your** records for the information **You** or anyone else on **Your** behalf provide. Failure to provide accurate and complete information to the best of **Your** knowledge may result in increased premiums, refusal of a claim or **Your** policy being cancelled and may affect **Your** ability to gain insurance from other insurers.

Terms and Conditions of Application

You understand and agree insurers may use **Agents** to administer insurance policies whom in turn may pass details of the risk proposed and **Your** contact details to 3rd party Surveyor Company(s) to undertake a review on Inspection(s) or Survey(s) required to protect the insurer. **You** also understand that insurers and their **Agents** may be able to offer a Consumer Code membership if requested, a requirement of larger high street lenders.

You understand that the insurers and their Agents will receive an electronic report summary (the Output) of the **Developer** and **Builder's** limited company and its Directors' personal credit file or, for non-limited entities, its proprietor/partners' credit file. Both the **Developer** and **Builder** are aware that the search footprint retained by credit reference agencies in respect of a credit search made will show that a credit/identity check has been performed. **You** as **Developer** give **Your** consent and can confirm you have gained **Your Builder's** consent for a search footprint to be retained by the credit reference agency in respect of a search made and will read as having been made by insurers and/or their **Agents**. Both the **Developer** and **Builder** understand that insurers and their **Agents** have a valid reason for this search, this being ascertaining the Developer's and Builder's suitability for an insurance warranty product. Both the **Developer** and **Builder** understand that the Output will be treated as confidential and will be used solely by Your broker, the insurer and their **Agents**. Both the **Developer** and **Builder** confirm that by signing below they understand and agree to these terms and conditions of application.

1. Proposer / Developer			
Name of Proposer			
Address of Proposer			
If a company, number of years established			
If a limited company, please provide Company Registration Number			
Country of Registration			
Number of year construction experience			
Relationship to development (please tick one)		<input type="checkbox"/> Owner	<input type="checkbox"/> Developer
		<input type="checkbox"/> Builder/Contractor	<input type="checkbox"/> Other
If Other, please specify			
Do you intend to sell, occupy or rent out the property at completion?			
Contact Name		Email	
Landline Number		Mobile	

2. The Premises to be Insured			
Project address			
Type of Premises (detached, semi-detached, terrace, flats, social housing)			
Number of Units		Number of bedrooms per unit (specify if various)	
Do you require the quotation to include Consumer Code? <i>Consumer Code should be required for any units which are to be sold to a consumer purchaser (for example, on the open market to a private homebuyer) upon completion.</i>			
Other interested parties (and nature of their interest)			

3. Contract Details		
Role	Name	Address
Developer		
Main Contractor		
Architect		
Building Control		
Structural Engineer		
Is this a Design and Build Contract?		
Are the Developer, Contractor, Architect and Structural Engineer all as originally appointed?		
If no, please provide full details:		
Description of Works (Please describe the works being undertaken on the project)		
Details of any outbuildings being built at the same time as the main property, included within the rebuild cost		

4. Cover Details			
Please only complete the section relevant to your project:			
If New Build		If Conversion	
Total Build Cost - £		Cost of New Works - £	
		Reinstatement Value of Retained Elements - £	
		Total Rebuild Cost - £	
If Mixed Use New Build		If Mixed Use Conversion	
Residential Works - £		Cost of Residential New Works - £	
Commercial Works - £		Cost of Commercial New Works - £	
Total Build Cost - £		Reinstatement Value of Retained Elements - £	
		Total Rebuild Cost - £	

Period of Cover Required	<input type="checkbox"/> 10 Years	<input type="checkbox"/> 12 Years
Loss of Deposit cover due to contractor insolvency required?		
If yes, value of deposits collected		
If yes, where are the deposits being kept? (Solicitor's bank account, in Escrow, being used to fund development, other - provide details)		
Would you like your indication to include a cost for building control?		

5. Duration of Works	
Commencement date of site clearance	
Commencement date of works	
Anticipated completion date of the works	
If the works have already commenced, please confirm the current stage of works	
If the works have already been completed, the practical completion date	
If the works have already commenced, please confirm why cover was not arranged prior to commencement	

6. Construction Methods	
Foundations (strip foundations, piled, raft, etc.)	
Frame (stone, concrete, wood, metal, pre-fabricated, etc.)	
Cladding (stone, concrete, walls, brick, metal, etc.)	
Roof (tiles, slates, corrugated sheets, etc.)	
Is any part of the roof flat (less than 10% fall)? <i>If yes, please provide details of the products used</i>	
The rebuild cost of flat roofing areas (It is important to include access costs once completed)	
Name of sub-contractor carrying out flat roofing area work (If not main contractor)	
Current position of the roofing area works	<input type="checkbox"/> Not started <input type="checkbox"/> Started <input type="checkbox"/> Completed
Height of building	Number of floors - Above ground
	Number of floors - Below ground
Details of any existing elements/buildings incorporated within the construction works	
Floor area (New works)	
Floor area (Existing)	
Total floor area (Including all floors)	
Details of any innovative design/materials/structural methods to be used including manufactured offsite or modular build	
Ground Conditions <i>If Other, please describe</i>	<input type="checkbox"/> Standard <input type="checkbox"/> Made up ground <input type="checkbox"/> Contaminated <input type="checkbox"/> Other

7. Plot Details

Please include all plots including any commercial elements.

If this proposal form is for more than 10 units, please continue on the next page.

Plot #	Contract Build Cost £	Estimated Sale Price £	Sq. M	Do you intend to sell, occupy or rent the property upon completion?	Type of premises, i.e. flat, shop, office, detached dwelling, semi-detached dwelling, etc.
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
Total					

7. Plot Details (Continued)

Plot #	Contract Build Cost £	Estimated Sale Price £	Sq. M	Do you intend to sell, occupy or rent the property upon completion?	Type of premises, i.e. flat, shop, office, detached dwelling, semi-detached dwelling, etc.
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					
Total					

8. Additional Information

Have you or any director or partner / any individual or organisation referenced within this form, to the best of your knowledge:

Been declined an application for the supply of Latent Defects Insurance or had membership from any Latent Defects Insurance cancelled?	<input type="checkbox"/> Yes <input type="checkbox"/> No
During the last five years, carried out repair work due to defective workmanship or materials installed previously?	<input type="checkbox"/> Yes <input type="checkbox"/> No
During the last five years, been involved in any claims relating to a Latent Defects or other Property related policy?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Ever been convicted or is there any prosecution pending for any offence involving dishonesty of any kind?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Ever been prosecuted or received notification of intended prosecution under the Health and Safety at Work Act 1974 or Consumer Protection Act 1987?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Been personally declared bankrupt, had any county court judgements issued or been involved in an Individual Voluntary Arrangement or Commercial Voluntary Arrangement in the last 10 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Been involved in a company that has been, or is due to be declared bankrupt, ceased trading or entered into any form of liquidation; or have any county court judgements issued?	<input type="checkbox"/> Yes <input type="checkbox"/> No

If Yes for any of the above, please provide details below:

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Details of any registration the Developer / Contractor has held with any warranty insurer previously	
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Please confirm how many residential units you have constructed in the last 12 months	
Please confirm how many residential units you anticipate to build in the next 12 months	

Please provide copies of site layout plans, elevations and floor plans.

For conversion projects, please provide a Structural Engineer's condition report and a full Schedule of Works in addition to the above.

If the Developer has been established for less than 2 years, or is a SPV (Special Purpose Vehicle), please provide proof of land ownership (i.e. land registry) and proof of funding for the project (i.e. copy of loan agreement).

Data Protection Notices

Definitions

Agent

Authorised Coverholder of the insurer

Developer, You, Your

The proposer effecting this insurance

We, Us, Our

The underwriter(s) identified in the contract of insurance and/or in the certificate of insurance.

Builder

Any person, sole trader, partnership or company who constructs the Residential Property on the **Developer's** behalf.

Insurer's Data Protection Notice

The Basics

We collect and use relevant information about **You** to provide **You** with **Your** insurance cover or the insurance cover that benefits **You** and to meet **Our** legal obligations. This information includes details such as **Your** name, address and contact details and any other information that **We** collect about **You** in connection with the insurance cover from which **You** benefit. This information may include more sensitive details such as information about **Your** health and any criminal convictions **You** may have. In certain circumstances, **We** may need **Your** consent to process certain categories of information about **You** (including sensitive details such as information about **Your** health and any criminal convictions **You** may have). Where **We** need **Your** consent, **We** will ask **You** for it separately. **You** do not have to give your consent and **You** may withdraw **Your** consent at any time. However, if **You** do not give **Your** consent, or **You** withdraw **Your** consent, this may affect **Our** ability to provide the insurance cover from which **You** benefit and may prevent **Us** from providing cover for **You** or handling **Your** claims.

The way insurance works means that **Your** information may be shared with, and used by, a number of third parties in the insurance sector for example, insurers, **Agents** or brokers, reinsurers, loss adjusters, sub-contractors, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases. **We** will only disclose **Your** personal information in connection with the insurance cover that **We** provide and to the extent required or permitted by law.

Other People's Details You Provide to Us

Where **You** provide **Us** or **Your** agent or broker with details about other people, **You** must provide this notice to them.

Want More Details?

For more information about how insurers use **Your** personal information **You** can view the insurer's full privacy notice(s) which is/are available on the insurer's website(s) or in other formats on request.

Contacting Us and Your Rights

You have rights in relation to the information **We** hold about **You**, including the right to access **Your** information. If **You** wish to exercise **Your** rights, discuss how **We** use **Your** information or request a copy of **Our** full privacy notice(s), please contact Building and Land Guarantees Ltd who will provide **You** with **Our** contact details.

Agent's Data Protection Notice

How Agents Use Your Information

The personal information, provided by **You**, is collected by the insurer's **Agents** and may be used by them, their employees and service providers for the purposes of insurance administration, underwriting, claims handling, for research or for statistical purposes.

Insurer's **Agents** may process **Your** information for a number of different purposes; for each purpose, the **Agents** must have a legitimate ground for such processing. When the information is classed as 'sensitive personal information', there must be a specific additional legal ground for such processing.

Generally, insurers will rely on the following legal grounds:

- It is necessary for insurers to process **Your** personal information to provide **Your** insurance policy and services. **Agents** will rely on this for activities such as assessing **Your** application, managing **Your** insurance policy, handling claims and providing other services to **You**.
- **Agents** have an appropriate business need to process **Your** personal information and such business need does not cause harm to **You**. **Agents** will rely on this for activities such as maintaining business records and developing and improving products and services.
- **Agents** have a legal or regulatory obligation to use such personal information.
- **Agents** need to use such personal information to establish, exercise or defend their legal rights.
- **You** have provided **Your** consent to use of **Your** personal information, including sensitive personal information.

How Agents Share Your Information

In order to sell, manage and provide products and services, prevent fraud and comply with legal and regulatory requirements, **Agents** may need to share **Your** information with the following third parties, including:

- Reinsurers, regulators and Authorised / Statutory Bodies
- Credit Reference Agencies
- Fraud Prevention Agencies
- Crime Prevention Agencies, including the Police
- Suppliers carrying out a service on the **Agent's**, or **Your** behalf
- Product providers where **You** have opted to buy additional cover
- Other insurers, business partners and agents
- Other companies within the **Agent's** group

Fraud Prevention and Detection

In order to prevent or detect fraud and money laundering, **Agents** will check **Your** details with various fraud prevention agencies, who may record a search. Searches may also be made against other insurers' databases. If fraud is suspected, information will be shared with those insurers. Other users of the fraud prevention agencies may use this information in their own decision making processes.

Agents may also conduct credit reference checks in certain circumstances. **You** can find further details in the insurer's full privacy policy explaining how the information held by fraud prevention agencies may be used or in which circumstances the insurer conduct credit reference checks and how these checks might affect **Your** credit rating.

Automated Decisions

The insurer may use automated tools with decision making to assess **Your** application for insurance and for claims handling processes, such as price rating tools, flood, theft and subsidence area checks and financial / credit checks.

These automated decisions will produce a result on whether the insurer is able to offer insurance, the appropriate price for **Your** policy or whether **We** can accept **Your** claim. If **You** object to an automated decision, the insurer may not be able to offer **You** an insurance quotation or renewal (if applicable).

Further Details and How to Contact Insurer's Agents

Please contact your broker to request the **Agent's** full details, privacy policy or the information held about You.

Declaration

I am authorised by the Builder's directors, Shareholders and / or affiliated companies (if applicable) to grant the credit checking to be carried out as detailed above.

I am authorised to grant the consents required above for the purposes of a quotation on behalf of the **Developer**, it's Directors, Shareholders and / or affiliated companies (if applicable).

I have read over the statements and particulars given in this proposal form (including any answer written for the **Developer** by any other person) and I declare that to the best of my knowledge and belief they are correct and that no material fact has been omitted, misrepresented or mis-stated. I am not aware of any other circumstances likely to affect the risk.

Please note that no liability is accepted by the insurers until the premium is paid in full and the Certificate of Insurance is issued.

Name:	
Company Name (if applicable):	
Signature:	
Date:	
Position*:	

*Director if Limited Company/Principal if Sole Trader/Partner if Partnership

Please return the completed Proposal Form to:

Telephone: 0116 284 7037 Email: mark.jackson@buildingandland.co.uk

Address: Building and Land Guarantees Ltd, BLG House, 86A High Street, Whetstone, Leicestershire LE8 6LQ