



RESIDENTIAL HOME Proposal Form

IMPORTANT:

We rely on the information advised by you to decide whether to provide you with this insurance and at what terms and price. This Statement of Fact contains some important information that has been provided to China Taiping Insurance (UK) Co Ltd, either by You or on Your behalf; for the purposes of effecting insurance cover with Us. This information, together with the other details similarly provided and some assumptions We have made about your risk, have been used to calculate the premium, terms and conditions of Your Policy.

It is therefore important that You carefully check all of the information contained in this Statement of Fact, to ensure that it is accurate and complete. If any of the information is inaccurate or incomplete, You should immediately tell Your insurance intermediary or Us and obtain a revised Statement of Fact.

Whilst You are not required to sign this Statement of Fact, you should read it carefully in conjunction with the Schedule, to verify that the information and details contained in both documents are correct and that the insurance provided meets Your requirements. We strongly recommend that You keep a copy of this Statement of Fact for Your records.

The following statements are a true and complete record of your Home. If any of these statements are either incorrect, or do not completely reflect the position, then you must advise us of the correct information, by utilising the boxes provided after each set of statements:

YOUR PERSONAL DETAILS

Title:	Mr / Mrs / Miss / Ms / Other
Name:	
Date of Birth:	
Your Age:	
Email Address:	
Contact Telephone Number:	
Address of the Property to Be Insured:	
Marital Status:	01 – Married 02 – Single 03 – Cohabitation 04 – Civil partnership 05 – Widow or widower 06 – Not available
Your Occupation:	01 – Standard unless listed

	02 – Car dealer, motor trader 03 – Debt collector, money lender, pawn broker 04 – Unemployed 05 – Student under 25 06 – Scrap/waste dealer/disposal 07 – Registered childminder
Cover Start Date:	

ABOUT YOU

You, or any person to be insured by this policy, has had insurance refused, cancelled or offered with terms imposed?	Yes / No
Your home will be unoccupied for more than 60 days in total per year?	Yes / No
You, or any person to be insured by this policy, have suffered any loss or damage or made any claim (whether within excess or not) to buildings, contents, personal possessions, legal expenses or personal accident in the last 5 years?	Yes / No
You, or any person to be insured by this policy, has been the subject of a County Court Judgement and/or ever been cited in any unsatisfied court judgements (or the Scottish equivalent)?	Yes / No
You or any person to be insured by this policy, has been convicted of or cautioned for (or charged but not yet tried with) any criminal offence other than motoring offences?	Yes / No
You or anyone else living at the property or linked to this policy have been declared bankrupt?	Yes / No

Deviations from above where relevant (please indicate which statement is incorrect)

SUM INSURED

Section 1 - Contents	Your schedule will show you the sum insured for contents whilst in your home or the limit of liability shown in the relevant extension of cover which is the maximum we will pay for.
Contents	£ Do you want to have Accidental Damage cover? Yes / No
Contents (Outbuilding)	£
Contents (Outdoor Items)	£
Fine Art	£
Tenants Liability	£5,000
Liability to Domestic Staff	£10,000,000
Personal Liability	£2,000,000

Section 2 - Buildings	Your schedule will show you the sum insured for buildings or the limit of liability shown in the relevant extension of cover which is the maximum we will pay for.
Buildings	£ Do you want to have Accidental Damage cover? Yes / No
Outbuildings	
Fixtures and Fittings	
Your Liability to the Public	£2,000,000

Section 3 – Personal Possessions	Your schedule will show you the sum insured for Personal Possessions. This is the maximum we will pay under this section. Your schedule will show you if you are required to pay an excess .
Personal Possessions	£
Money	£250
Pedal Cycle	£500
Valuables	£ (This means jewellery (including costume jewellery), articles of or containing gold, silver or other precious metals, binoculars, watches, furs, paintings and other works of art, collections of stamps, coins and medals.)
Portable Electronic Goods	£ (This means computer systems such as SLR and digital cameras, camcorders, mobile phones, laptops, tablet computers, MP3 or music players, handheld computer consoles, satellite navigation systems, voice recording devices, e-readers and other electronic goods designed to be portable.)

Section 4 – Family Legal Protection	Do you want to have Family Legal Protection cover? Yes / No
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Section 5 – Personal Accident	<p>You and all insured persons are eligible for this cover? Yes / No</p> <p>ELIGIBILITY CRITERIA: You must ensure you satisfy the below criteria before taking this cover out and throughout the whole period of insurance.</p> <ul style="list-style-type: none"> ➤ You and your husband/ wife/ partner are aged between 18 and 65 years old and are UK residents; ➤ Your child/ children is/ are aged between 5 and 18 years old and is/ are UK resident(s), lives/ live with you and is not/ are not married or in a civil partnership. <p>Any changes to the below must be notified to us immediately as they occur (examples could be your child reaching the age of 18 or moving out of your home, you or your partner reaching the age of 65 or a new child to be added etc.).</p> <p>Failure to provide accurate and complete information may lead to your claim being refused or not paid in full.</p>
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Have you disclosed any pre-existing condition to us ? Yes / No			
Pre-existing medical condition means:			
1) Any heart condition, breathing condition (including asthma), circulatory condition (including strokes and high blood pressure), gastrointestinal (digestive tract) conditions, bone or joint conditions, or any type of cancer, regardless of how long ago these were suffered; and			
2) Any medical condition or ailment that you or any insured person is suffering from or has suffered from in the last 12 months. This includes:			
a) You or any insured person have had or are waiting for any investigation, tests, advice or results;			
b) Treatment is or has been given;			
c) Surgery is needed or has been given;			
d) Prescribed medication has been advised.			
Insured Person	Relation to the Insured	Date of Birth	Units per Person

YOUR PROPERTY DETAILS

Type of home:		
1. Private Dwelling	Tick one from the list	
2. Flat		
3. Unoccupied		
4. Undergoing Refurbishment		
5. Holiday Home		
Year of built (estimate):		
Wall construction: Brick, Concrete, Stone	Yes / No	
If No, Please provide details:		
Roof construction: Slate, Tile, Asphalt, Concrete	Yes / No	
If No, Please provide details:		
Flat roof percentage:		
1. Flat roof <= 25%	Tick one from the list	
2. Flat roof > 25%, <= 50%		
3. Flat roof > 50%, <= 75%		
4. Flat roof > 75%, <= 100%		
Is your home a listed building?		
5. None	Tick one from the list	
6. Grade II*		
7. Grade II		
8. Grade I		
9. Category C		
10. Category B		
11. Category A		
12. Preservation Order		
Is your home used for Business use (other than office work)?		

1. No 2. Clerical Only 3. Full	Tick one from the list
The Home is of 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.	Yes / No
Is this your main / permanent home for private residential purposes only?	Yes / No
If No, Is your property sub-let (lodgers) including Air-bnb?	Yes / No
If Yes, Does your deed allow sub-letting?	Yes / No
Number of bedrooms:	
Bathrooms and shower rooms:	
Is there a garage and/ or an Outbuilding?	Yes / No
Your home is self contained with own lockable entrance door?	Yes / No
You have had continuous insurance on the property since you acquired/ rented it?	Yes / No
Front and rear doors security: 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 4. Others	Tick one from the list
Are your ground floor windows fitted with key operated security devices with removable keys?	Yes / No
Is your home in good repair and will be so maintained?	Yes / No
If your home is a flat, what is the main entrance lock type? 1. Key Operated Multi-Point Locking System 2. Rim Automatic Deadlatch 3. Keyfob (mainly flats) 4. Lever Mortice Deadlock (BS3621) 5. Others	Tick one from the list
Has the home ever suffered from subsidence, ground heave, tree root (including presence of Japanese knotweed), or landslip damage? If Yes, Please provide details:	Yes / No
Is your property within 5 metres of any shrubs or trees which are more than 3 metres tall?	Yes / No
Has the home ever suffered from flooding? If Yes, Please provide details:	Yes / No
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? If Yes, Please provide details:	Yes / No

Does your property require any repair or refurbishment to make them secure or water tight? If Yes, Please provide details:	Yes / No
You do not plan to extend or refurbish your home or your home is not currently undergoing any renovations or refurbishment.	Yes / No
Is your property sub-let (lodgers)?	Yes / No
Your home is not in the process of potentially being repossessed or has not just been repossessed within the last 3 months?	Yes / No
If you have any valuables you store these within a safe? If Yes, If you have a safe(s), please give cash rating, manufacturer and model?	Yes / No Yes / No
Will your home be unoccupied for more than 60 days in total per year?	Yes / No
Is there any smoker in your household?	Yes / No
Do you have a wood burning stove or fireplace?	Yes / No

Deviations from above where relevant (please indicate which statement is incorrect)

You must check all the information and material facts contained in this Statement of Fact and the Schedule and contact your insurance adviser immediately or us if any details are incorrect or incomplete. Failure to do so could invalidate your policy or lead to a claim not being paid or not being paid in full.

PRIVACY AND YOUR PERSONAL INFORMATION

YOUR PERSONAL INFORMATION NOTICE

Who we are

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

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 **we** use **your** personal information please see **our** full privacy notice, which is available online on **our** website 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 us at:

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