

Commercial Property Owners

Please ensure that all information you provide is correct and that you answer all questions accurately. These details will form the basis of the insurance policy and any incorrect information could invalidate all or part of the insurance contract.

Data Protection Statement

You should understand that any information you have provided will be processed by the insurer in compliance with the provisions of the Data Protection Act 2018, for the purposes of providing insurance and handling claims or complaints, if any, which may necessitate providing such information to other parties.

Broker Details

AGENT

TELEPHONE

TOWN

EMAIL

RENEWAL DATE

CURRENT INSURER

EXPIRING PREMIUM

TARGET PREMIUM

Client Details

OWNER / COMPANY
NAME

TRADING AS
(If different from above)

COMPANY ENTITY
(Type of Ltd, LLP, PLC)

NUMBER OF YEARS
TRADING

PREVIOUS EXPERI-
ENCE IF UNDER 5
YEARS TRADING:

TRADING ADDRESS

Commercial Property Details

Please confirm property type?

Please confirm age of property?

Is there any residential accommodation within the buildings?

If YES, please provide type of tenant

Is the property fully occupied?
If the property is unoccupied please provide full details of the property's previous occupancy

Is there currently any ongoing work or any future plans to renovate, refurbish, decorate the property/unit/residential area?

If unoccupied, how long as the property/unit/residential area been unoccupied?

Please confirm the tenancy type for the occupant of the building?

What are the future plans for the unoccupied property/unit/residential area?

Restricted Perils

Unoccupied type of cover required?
Please tick

Extended Perils

Full Perils

Are there any interested parties in this property?

Full address and postcode of properties to be insured? Please supply a separate list of more than one.

When did you purchase the premises to be insured (MM/YYYY)

Clients History

Have you ever been declared bankrupt or disqualified from being a company director
If YES, please provide details

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Have you ever had any paid or outstanding County Court Judgement(s) or Sheriff Court Decree(s)
If YES, please provide details

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Have you or any other person to which this proposal relates, have never been officers of a company that has been declared insolvent, or had a receiver or liquidator appointed, or entered into arrangements with creditors in accordance with the Insolvency Act 1986 either in a personal capacity or as a business?
If YES please provide full details

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Have you ever been the subject of criminal offence (other than minor motoring convictions) or been given an official police caution, professional disciplinary proceedings or enquiries?
If YES please provide full details

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Have you ever had any prosecution, prohibition notice or improvement order placed on them under any Heath & Safety Legislation within the last five years.
If YES, please provide details

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Have you ever had any insurance proposal declined, renewal refused, had any special or increased terms applied or had insurance cancelled or avoided by Underwriters?
If YES please provide full details

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During the last five years, have you or any director, partner or officer ever had a claim or loss or had any claim made against you, whether insured or not, in respect of any of the covers required under this policy or at any other premises, past or present? If Yes, please provide full claims details including paid amounts and outstanding amounts

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Cover Required

Buildings, including landlords
fixture and fittings

Declared Value £

Landlords contents

Declared Value £

Is Terrorism cover required?

Loss of Rent

Indemnity Period

£10m Employers Liability required?

Property Owners Liability

Indemnity Limit £

Assumptions

I confirm that I have read and agree all the below and confirm that all the information given in respect of this request for insurance is accurate and complete and represents a fair presentation of the risks

Usage of Information

The information you provide will be used by the insurer to establish if it wants to take the risk and, if so, at what terms.

Fair Presentation of the Risks

You are required to disclose to the insurer information including material circumstances that fairly present the risks that would be insured should the insurer decide to take those risks.

A fair presentation of the risks means that, in addition to answering any questions asked of you, you must:

- ◆ disclose to the insurer every material circumstance which you know or ought to know or, failing that, sufficient information to alert the insurer of the need to make further enquiries, and
- ◆ make such disclosure in a reasonably clear and accessible manner, and
- ◆ ensure that, in such disclosure, any material representation as to a matter of:
 - ◆ fact is substantially correct, and
 - ◆ expectation or belief is made in good faith.

A circumstance or representation is material if it would influence the insurer's judgement (as a prudent underwriter) in determining whether to take the risk and, if so, on what terms. If you are in any doubt as to whether a circumstance or representation is material, then you should disclose it.

Change in Risk Information

The legal obligation of fair presentation applies if there is a change or variation in the risks that would be insured should the insurer decide to insure those risks and, if applicable, after you have accepted the insurer's offer of insurance including the period those risks are insured under the policy.

Disclosure & Accuracy of Information and Fair Presentation

You must take care to give accurate and complete information and make a fair presentation of the risks when applying for insurance and, if you purchase the insurance offered, when making changes to it. If the information you have given proves to be inaccurate or incomplete and/or is not a fair presentation of the risks:

Before you accept an offer of insurance, the insurer may:

- ◆ Amend the terms of the offer, or
- ◆ Withdraw the offer.

After you have accepted an offer of insurance, the insurer may:

- ◆ Amend the terms of the insurance contract (policy) which, if applicable, may be applied as if they were in place prior to any claim where that claim was impacted by the inaccurate or incomplete information, or
- ◆ If applicable, reduce the amount the insurer pays on a claim in proportion that the premium charged bears to the premium that the insurer would have charged you had the information not been inaccurate or incomplete, or
- ◆ Treat the policy if it had never existed, which means no claims will be paid under it and the premium paid will be returned to you. This will only be done if this insurance would not have been provided if the information given had not been inaccurate or incomplete.

If the insurer establishes that you deliberately or recklessly provided false or misleading information in relation to this insurance:

- ◆ Before you accept an offer of insurance, the insurer will treat the offer as if it never existed.
- ◆ After you have accepted the offer, the insurer shall treat the policy as if it never existed, which means no claims will be paid under it and the insurer will not return any premium paid.

Declaration

I/We declare and warrant that after enquiry all statements and particulars contained in this Proposal, and supplementary attachments/addenda, are true and that no information whatsoever has been withheld which might increase the risk of the Underwriters or influence the acceptance of this Proposal and should the above particulars alter in any way I/We will advise the Underwriters as soon as possible. I/We understand that failure to disclose any material facts which would be likely to influence the acceptance and assessment of this Proposal may result in Underwriters refusing to provide Indemnity voiding the Policy in every acceptance and assessment of this Proposal may result in the Underwriters refusing to provide Indemnity voiding the Policy in every respect. I/We hereby agree and accept that this Declaration shall be the basis of the contract between both parties entered into.

Client signature or name of
Broker working as agent of client

Is there any other information we should take into account when assessing this proposal or any other information you need to declare as a material fact which may prejudice the Underwriter's decision to quote?
Please provide details below