



Property Owners' Proposal Form

QUOTE/POLICY REF: NFUM

PLEASE USE BLOCK LETTERS THROUGHOUT AND TICK APPROPRIATE BOXES, PLEASE INITIAL ANY ALTERATIONS

Name of Proposer (Full Christian + Surname)	
Trading as	

Directors/Partners full names where not shown above
1.
2.
3.
4.
5.
6.

Postal Address
Post Code
Tel:
Fax:
Website address:
Email address:

Addresses of the Premises to be insured (including Post Code)
1
occupied as
2
occupied as
3
occupied as

Business / Activities in full
Also, please indicate if the Proposer named above is
A Management Company Yes/No or A Tenants or Residents Association Yes/No
and if the Premises to be insured are occupied:-
Wholly for domestic/residential purposes Yes/No or Wholly or partly for business purposes Yes/No

Period of Insurance From : / / To : / /

General

1. Are the premises (including out buildings) 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? <u>If No give details of construction:-</u>	Yes/No
b) in the course of construction, structural alteration, renovation or repair? <u>If Yes give details:-</u>	Yes/No
c) In good repair & will be so maintained being inspected at least annually? <u>If No give details why:-</u>	Yes/No
d) Specially exposed to damage by storm or flood, or in an area which has a history of such damage? <u>If Yes give details:-</u>	Yes/No
e) Currently untenanted, vacant, expected to become so in the near future? <u>If Yes give details?</u>	Yes/No
2. Does the security of the premises comply with the NFU Mutual's Security Warranty? See page __ for requirements of the warranty.	Yes/No
3. Is there a managing agent who looks after administration and maintenance of the Premises? <u>If YES, please supply: full name, address and contact details:-</u>	Yes/No
4. Is there a system of sprinklers installed at the premises?	Yes/No
5. Are there any additional interests such as Bank, Mortgages, Freeholder or Lessor to be endorsed on the policy? <u>If 'Yes' give details:-</u>	Yes/No
6. How long have you been in business? a) At these premises? b) Elsewhere?	
7. a) Have you, any director or partner (whether under a current or previous trading name or interest) or ANY PERSON who to your knowledge in your employment been convicted of any offence involving dishonesty of any kind e.g. fraud, robbery, theft, handling of stolen goods or is any such prosecution pending? <u>If 'Yes' give details:-</u>	Yes/No
b) Have you or has any director or partner or employee in the last 5 years traded in another Name? <u>If 'Yes' give details:-</u>	Yes/No
c) Ever been declared bankrupt, or been the subject of bankruptcy proceedings or court judgements, or made arrangements with creditors? <u>If 'Yes' give details:-</u>	Yes/No

Insurance History

1. Have you or has any director or partner (whether under a current or previous trading name or interest) held insurance in the last 5 years for any risks against which you wish to insure? <u>If 'Yes' state name of previous insurer(s) & policy number(s):-</u>	Yes/No
2. Has any such previous insurer declined a proposal, refused to renew a policy or imposed special terms or conditions for any of the risks against which you wish to insure? <u>If 'yes' give details:-</u>	Yes/No

Claims Details

1. Have you suffered any accidents, loss, destruction or damage or made a claim in the last 5 years, occurring in the course of the business?	Yes/No
2. Have you had any claim made against you by any employees or other parties?	Yes/No

If you have answered 'Yes' to any question give details below:-

Date	Cost (paid or estimate)	Brief Details of the incident

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 Standard (Residential premises only)
	<u>If you require a higher sum to be insured for Contents state the amount here -</u>	£
	Estimated Gross Income Standard Amount: up to 20% of the Buildings Sum Insured over 24 months – please note a higher sum insured and/or different Indemnity Period if required	£
	Book Debts (if more than £250,000 required)	£

Notes:

- The building sum insured should represent the full rebuilding cost plus an allowance for inflation and professional fees, removal of debris and/or local authority costs.
- For all other property which you own or for which you are responsible the sum insured should represent the full replacement value.
- 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).
- Gross Income is the money received from tenants for accommodation, services and service charges.
- 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.
- 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.

Money & Malicious Attack

Please confirm if you require this cover?

YES/NO

Money **means** cash, bank currency notes, uncrossed cheques and postal orders, luncheon vouchers, unused postage stamps, trading and National Insurance stamps not fixed to cards, National Savings stamps, unexpired units in franking machines and gift vouchers, lottery and other prize scratch cards, utility vouchers, top-up cards and mobile phone vouchers belonging to YOU or for which YOU are responsible in connection with YOUR BUSINESS.

Monetary documents **means** crossed cheques and postal orders and bankers' drafts, National Insurance stamps fixed to cards, National Savings certificates, premium bonds, credit card sales vouchers or receipts, VAT purchase invoices and any other money instruments which are non-negotiable belonging to YOU or for which YOU are responsible in connection with YOUR BUSINESS.

Our Property Owners' Insurance provides cover for the following:

Money:

In transit or in a bank night safe	£5,000
In your premises during business hours	£5,000
In a locked safe in your premises outside business hours	£5,000
In gaming, amusement or vending machines	£1,000
In other circumstances	£1,000

Monetary documents	£250,000
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Malicious Attack:

Death	£10,000
Loss of limbs, sight, speech or hearing	£10,000
Permanent total disablement	£10,000
Temporary total disablement – per week for a maximum of 104 weeks	£ 100
Temporary partial disablement – per week for a maximum of 104 weeks	£ 50
Damage to personal effects	£ 250

If cover is required please answer the following questions -

a) Are the cover limits shown above adequate? If No please state limits required:	YES/NO
b) What is your estimate of the total amount of "money" carried annually (ie money paid into the bank and money drawn from the bank and other expenses if paid directly out of takings)?	£
c) Please give details of all safes and/or strong rooms where money is kept (ie make, model and serial number)	
d) Is money is carried by a security company?	YES/NO

Liability

a) What limit of indemnity do you require for **Property Owners' Liability** Standard Amount £5,000,000
Please state Alternative Amount (if required) £

b) Do you require **Employers Liability** insurance Yes/No

c) Please state the maximum number of persons & wages/drawings for the next 12 months:

	Proprietors & Partners (if not a limited company)	Direct Employees & Trainees	Working Directors	Total Wages & Drawings/Salaries
Persons engaged in <i>clerical and managerial work</i>				
Persons engaged in <i>all other work</i> (please describe)				

Long Term Commitment

A discount may be allowed by entering into a commitment to continue the policy with NFUM for a period of three or five consecutive years.

Do you wish to be considered for this discount? YES/NO

If 'Yes', please indicate the term of the Long Term Commitment you wish to be considered for. **3 years / 5 years**

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.
In consideration of NFU Mutual accepting my proposal:-

- I/we undertake and agree with NFU Mutual and the NFU Mutual Charitable Trust ("the Trust") to assign, pay or transfer to the trustees of the Trust all and any rights to which I/we may become entitled at any time by reason or in respect of my/our membership of NFU Mutual by reference to the policy proposed for, on, or in connection with, any transfer of part or all of NFU Mutual's business to any other person, firm or company or any change in the corporate status of NFU Mutual or any distribution out of the funds of NFU Mutual other than
 - the declaration of any customary annual, reversionary or terminal bonus attaching to a policy of life, annuity or capital redemption assurance or
 - any other benefit which the Board of NFU Mutual determines shall not be subject to my/our agreement to assign, pay or transfer;
- I/we undertake to execute and deliver any transfer, deed and/or other documents together with any certificates of title or valuable consideration received by me/us as NFU Mutual or the Trust shall require in compliance with my/our undertaking and agreement set out above; and
- I/we hereby irrevocably severally appoint NFU Mutual and the Trust and any officer of NFU Mutual or the Trust to act as my/our agent to execute on my/our behalf any assignment, transfer form, receipt or other document as may be required in order to effect the above assignment, payment or transfer and I/we hereby authorise and approve each and every act or thing which may be done or effected by NFU Mutual, the Trust or any officer of NFU Mutual or the Trust, as the case may be, in exercise of any of its or his powers and/or authorities given by me/us hereunder.

Signature of Proposer:

Position:

Date

(FOR AND ON BEHALF OF:

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.miic.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) This contract and the relationship between NFU MUTUAL and YOU shall be governed by, and interpreted in accordance with the appropriate law as set out below unless WE and NFU MUTUAL agree with YOU otherwise:
 - a) The law applying in that part of the United Kingdom, Channel Islands or Isle of Man in which YOU normally live or (if applicable) the first named policyholder normally lives or
 - b) In the case of a business or organisation, the law applying in that part of the United Kingdom, Channel Islands or Isle of Man where YOU have YOUR principal place of business or
 - c) Should neither of the above be applicable, the law of England and Wales.



NFU Mutual

Our Commitment to Mutuality

We are fully committed to the concept of mutuality believing that this is the best way of providing sustainable value for money to our customers.

As a mutual we have no shareholders and do not therefore pay dividends. As a result we have one of the lowest expense ratios in the insurance industry. We are committed to ensuring that the combined benefits of our mutuality and a low expense ratio are passed on to our General Insurance customers via keen prices, wide cover and good service and our Financial Services customers through low charges, quality investment returns and personalised service.

In order that current and future generations of customers continue to enjoy the benefits of mutuality all new policies issued by NFU Mutual contain a windfall assignment clause. Effectively this means that in the unlikely event of demutualisation any windfall payment arising from the policy you are taking out would be paid to NFU Mutual Charitable Trust rather than the policyholder.

In consideration of NFU Mutual accepting my proposal: -

1. I/we undertake and agree with NFU Mutual and the NFU Mutual Charitable Trust (“the Trust”) to assign, pay or transfer to the trustees of the Trust all and any rights to which I/we may become entitled at any time by reason or in respect of my/our membership of NFU Mutual by reference to the policy proposed for, on, or in connection with, any transfer of part or all of NFU Mutual’s business to any other person, firm or company or any change in the corporate status of NFU Mutual or any distribution out of the funds of NFU Mutual other than
 - a) the declaration of any customary annual, reversionary or terminal bonus attaching to a policy of life, annuity or capital redemption assurance or
 - b) any other benefit which the Board of NFU Mutual determines shall not be subject to my/our agreement to assign, pay or transfer;
2. I/we undertake to execute and deliver any transfer, deed and/or other documents together with any certificates of title or valuable consideration received by me/us as NFU Mutual or the Trust shall require in compliance with my/our undertaking and agreement set out above; and
3. I/we hereby irrevocably severally appoint NFU Mutual and the Trust and any officer of NFU Mutual or the Trust to act as my/our agent to execute on my/our behalf any assignment, transfer form, receipt or other document as may be required in order to effect the above assignment, payment or transfer and I/we hereby authorise and approve each and every act or thing which may be done or effected by NFU Mutual, the Trust or any officer of NFU Mutual or the Trust, as the case may be, in exercise of any of its or his powers and/or authorities given by me/us hereunder.

NAMES (BLOCK CAPITALS):

SIGNED:	DATE
(FOR AND ON BEHALF OF:	



NFU Mutual

