

## FAMILY LEGAL PROTECTION

Family Legal Protection

Yes

No

Legal Expenses up to £50,000

## ADDITIONAL INFORMATION

*If you have ticked any of the shaded boxes give details*

## GENERAL INFORMATION

If your answer is in a shaded box, please give full details in the space provided above (additional information) stating the question number it refers to.

1. Have you or any members of your family:

a. Ever been convicted of any offence involving arson, theft, dishonesty or damage to property?

Yes

No

b. In respect of the risks to be insured, sustained any losses or had any claims made against you in the last three years?

Yes

No

c. Ever been refused insurance or had any special terms or conditions imposed by any Insurer?

Yes

No

2. Name and policy number of existing insurer:

## PAYMENT METHOD

I enclose the following (*please tick*):

Cheque for full amount

Instalment x12 Application Form Required

Please debit my Mastercard/Visa

My number is

Expiry Date \_\_\_/\_\_\_

Security Number (*The last three numbers on the signature strip*): \_\_\_\_\_

Cardholder's Signature

Date

**You are not required to disclose convictions regarded as 'spent' by virtue of the Rehabilitation of Offenders Act, 1974**

*The facts and statements in this proposal form are true and accurate. I have given details of all material facts (A fact is material if it might influence the acceptance or assessment of this proposal by insurers). I understand that filling in this proposal does not commit me or insurers to enter into a contract of insurance, but if insurers do issue a certificate of insurance it will be on the basis of the information contained in this form. I understand that if any of the statements made in this form are incorrect or any material facts have not been given, any claim under any insurance certificate may not be paid.*

### Data Protection Act 1998 - Proposer's Consent Clause

*I/We hereby consent to any information you may have about me/us being processed by you for the purposes of providing insurance and claims handling, which may necessitate your providing such information to third parties.*

Signature of proposer

Date

**A recent photograph of the property should accompany the completed proposal form.**

**1. SECOND HOME, HOLIDAY HOME AND LET PROPERTY CLAUSE**

Whenever the home is left without an occupant for more than 72 consecutive hours, **we** will not pay for:

- the first £100 of every claim caused by malicious acts or vandalism
- for loss or damage caused by theft or attempted theft to jewellery, furs, articles of precious metals, pictures, works of art, stamps, coins, money and credit cards, valuables, televisions, satellite decoders, audio and video equipment, radios and home computers.
- for loss or damage directly caused by escape of water from and frost damage to fixed water tanks, apparatus or pipes unless the water has been turned off at the point of supply to the **buildings**.

It is a condition that the **home** will be inspected internally and externally by a duly authorised person at least weekly.

**2. THEFT LIMITATION CLAUSE**

This insurance does not cover theft or attempted theft from the **home** other than as a result of violent and forcible entry or exit.

**3. BUSINESS-USE EXTENSION CLAUSE**

In return for the payment of an extra premium section five A(i) extends to include **your** legal liability, as defined in that section, for using the **home** for the business purposes which are detailed in the **schedule**. However, **we** will not cover any liability arising out of advice given or services rendered in respect of **your** profession, occupation or business or employment.

**4. STORM CONDITION CLAUSE**

This insurance does not cover loss or damage by storm, until the roof has been repaired or fully rethatched.

**5. RENOVATION CONDITION CLAUSE**

It is a Condition of this insurance that no blow lamps or naked flame appliances are used during renovations.

**6. MINIMUM SECURITY CLAUSE**

It is a condition of this policy that cover for theft or attempted theft is excluded unless the undernoted minimum protections are fitted and fully operative whenever the property is left unattended.

SECURITY DEVICES (see below) must be fitted in the following places:

- The Main Final Exit Door  
1 or 2 or 3
- Other Single Exit Doors  
1 or 2 or 3 or 4
- Exit Doors to Garages and other Outbuildings (except Greenhouses)  
1 or 2 or 3 or 4 or 8
- Sliding Patio Doors  
1 or 3 or 5 or 6 or 7
- Double opening outside doors or windows (ie French Doors/windows)  
1 or 3 or 5
- Doors inside Garages which provide access to any part of your home.  
1 or 2 or 3 or 4
- All Ground Floor opening windows, and any on the First Floor or above that are 'readily accessible'  
3 or 8
- All panes of glass in louvre windows must be securely bonded into their brackets with an adhesive fit for this purpose

**SECURITY DEVICES**

- A lock which can be locked by a key from both the inside and outside
- A mortice deadlock with 5 or more levers or a surfacemounted rim deadlock
- A key operated multi-point locking system
- Two key operated security bolts operating horizontally and fitted internally top and bottom
- For each door or window two key operated security bolts operating vertically and fitted internally top and bottom
- For each opening door two key operated patio door locks operating horizontally and fitted top and bottom
- One key operated patio door lock plus an anti-lift device. An anti-lift device prevents the lifting of sliding patio doors from their frames
- At least one key operated locking device

**7. CHIMNEY SWEEP CONDITION**

**We** will not be liable for claims arising from the use of any open fires at the property until **we** have received written confirmation that all chimneys have been swept.

**8. ELECTRICAL INSPECTION CONDITION**

**We** will not be liable for claims arising directly or indirectly due to any defect in the electrical installation until **we** have received and approved a current electrical inspection certificate.

**9. VALUATION CLAUSE**

All items covered under section 3 specified items for which valuations have not been produced, the values stated in the schedule shall not be deemed to be admitted as the value for the items in question. In the event of loss or damage to the items it shall be for the insured to prove the value of the items at the time of the loss.

**10. FLOOD EXCLUSION CLAUSE**

Section one (**buildings**) and section two (**contents**) of this insurance do not cover loss or damage caused by flood other than directly resulting from escape of water from fixed water tanks, apparatus or pipes as shown in number 4 of sections one and two.

**11. SAFE CLAUSE**

This insurance does not cover theft of jewellery from the **home** unless the jewellery is kept in a locked safe whilst not being worn.

**12. ALARM CLAUSE**

This insurance does not cover theft unless:

- at all times the intruder alarm has been put into full and effective operation, and
- the intruder alarm is kept in good working order throughout the **period of insurance** under a maintenance contract with an NSI or SSAIB approved company

**13. CONTRACTORS EXCLUSION CLAUSE**

This insurance does not cover loss, damage or liability arising out of the activities of contractors.

**14. TREE PRUNING CLAUSE**

A tree surgeon or similar professional must carry out the following, within 60 days of inception at **your** expense and triennially thereafter;

- Inspect the trees to ensure that they do not affect the structure, drains or sewers of the **property insured**.
- Prune or pollard the trees as appropriate

Failure to comply with this condition may result in a claim in respect of the perils of Subsidence, Landslip and Heave not being covered.

**15. FLAT ROOF CLAUSE**

It is a condition of this insurance that the areas of flat roof be checked and maintained in good condition, at **your** expense, at least every 5 years.

**16. STOVE ENDORSEMENT**

**We** will not pay for any loss or damage arising in connection with any **stove** where **you** have confirmed **you** do not have a **stove** and/or **you** have not notified **us** of any **stove** and/or **you** have a **stove** which **you** notified as dormant or unused.

Furthermore, **you** must immediately, and within 48 hours, notify **us** and **your broker** of any change in the use or if **you use** any **stove** and/or if **you** acquire any **stove** during the period of insurance. When **we** receive this notice, **we** have the option to change the conditions and premium of this insurance, which will be notified to **you** in writing

**17. BLANK****18. LAGGING CLAUSE**

**We** will not be liable for loss of or damage to property as a result of burst or leaking water to exposed pipes and tanks, including those within the loft space and roof voids, unless they are suitably lagged to prevent freezing at the time of the loss or damage.

**19. CHIMNEY INSPECTION CONDITION**

It is a condition of this insurance that the chimney be professionally inspected along the entire length and any defects repaired prior to being used.

**20. UNOCCUPIED ENDORSEMENT**

The insurance provided by this policy is restricted to the following perils described in Sections 1 (**buildings**) and 2 (**contents**):

- Fire, lightning, explosion or earthquake.
  - Aircraft and other flying devices or items dropped from them
- It is a condition of this policy that:
- The insured or his representatives visit the **premises** for internal and external inspection purposes at least once every 14 days, a record log of all such inspections to be kept including any defects that are revealed by such inspections, along with remedies taken to repair or protect the property, which must be done immediately.
  - Property** must be maintained in good condition and state of repair
  - All loose material to be kept clear of the **property**
  - An excess of £300 is applicable to each and every claim.

**21. SUBSIDENCE, HEAVE OR LANDSLIP EXCLUSION CLAUSE**

Subsidence or heave of the site upon which the **buildings** stand or landslip as shown in number 9 of sections one and two is not covered by this insurance.

**22. TREE ROOT CLAUSE**

It is a condition of this insurance that the insured, must acquire a specialist contractor to carry out an inspection of the **buildings** perimeter, to ascertain if any tree roots close to the structure and foundations of the property, have or could result in structural movement to the **building**.

This is to be completed at the insured's expense within 60 days of inception and a copy of the report to be provided to **your broker** for agreement by Underwriters. Failure to comply with this clause within the timescale specified will result in the immediate withdrawal of cover in respect of Subsidence, Landslip and Heave.

**23. ELECTRICAL CERTIFICATE 5 YEAR CLAUSE**

It is a condition of this insurance that the electrical installation must be inspected and tested at least once in every five years by a contractor approved by the National Inspection Council of Electrical Installing Contracting (NICEIC), any departures found must be corrected in accordance with regulations of the Institute of Electrical Engineers. A certificate of compliance issued by the contractor is to be produced and a copy of which lodged with **your broker** after each inspection. If **you** fail to comply with clause, it may result in **your** claim not being paid and **your** policy void.

**24. CCTV CHIMNEY INSPECTION 3 YEAR CLAUSE**

It is a condition of this insurance that all chimneys which are deemed operational within **your** property must be inspected with a Closed Circuit Television (CCTV) at least once every three years by a contractor belonging to one of the following trade associations The Guild of Master Chimney Sweeps, The Association of Professional & Independent Chimney Sweeps or National Association of Chimney Sweeps and any defects found must be corrected immediately. A certificate issued by the contractor is to be produced and a copy of which lodged with **your broker** after each inspection. If you fail to comply with clause it may result in **your** claim not being paid and **your** policy void.

**25. CCTV CHIMNEY INSPECTION 5 YEAR CLAUSE**

It is a condition of this insurance that all chimneys which are deemed operational within **your** property must be inspected with a Closed Circuit Television (CCTV) at least once every five years by a contractor belonging to one of the following trade associations The Guild of Master Chimney Sweeps, The Association of Professional & Independent Chimney Sweeps or National Association of Chimney Sweeps and any defects found must be corrected immediately. A certificate issued by the contractor is to be produced and a copy of which lodged with **your broker** after each inspection. Failure to comply with clause, may result in **your** claim not being paid and **your** policy void.

**26. CENTRAL STATION ALARM CLAUSE**

It is a condition of this insurance that the property is fitted with a Central Station Alarm including Smoke and Heat Detectors by an SSAIB or NSI approved contractor. The alarm and detectors must be kept in good working order throughout the **period of insurance** under a maintenance contract with an approved company.

# HOME INSURANCE ENQUIRY / APPLICATION FORM

A copy of this form is available on written request by you or on your behalf within three months of date of completion. A specimen of the insurance certificate will be supplied on request.

## PROPOSER

Title	First Names	Surname
You		
Your Partner		

Date of birth	Occupation	Position
You		
Your Partner		

Address of premises to be insured

Post Code:	

Home telephone Number	Work Telephone Number	Email Address

Correspondence Address (if different to the address above)

Post Code:	

Date when cover is to commence  /  /

## ABOUT YOUR HOME

Is the home a: House  Bungalow  Flat  Barn conversion  other   
 Detached  Semi Detached  Terrace  Other

Please advise construction of

Main Building Walls	Roof	Garage	Roof
Outbuildings Walls	Roof	Flat Roof Area	%

What year was the property built (approximate date)?  /  /

Are the Buildings used in whole or in part for business or professional purposes? Yes  No

Are the buildings including outbuildings:

- In an area that is specially exposed to the risk of damage by storm or flood or in the vicinity of any rivers, streams or tidal waters? Yes  No
- Are the buildings free from signs of internal or external stepped or diagonal cracking? Yes  No
- Are the buildings being monitored for subsidence, heave or landslip; have they ever been monitored for subsidence, heave or landslip, or suffered any subsidence, landslip or heave? Yes  No
- Are you aware of any survey carried out on your home which mentions subsidence, settlement or movement of the buildings? If yes, please give details. Yes  No
- Are you aware that any neighbouring buildings have been the subject of an occurrence of subsidence, heave or landslip? Yes  No

# ABOUT YOUR HOME *Continued*

- 6) Are there any trees or shrubs within 7 metres (22ft) of your home (whether inside or outside your premises) which are more than 3 metres (10ft) tall? If yes, please give details including type of tree, height and distance. Yes  No
- 7) Has the property been extended within the last forty years? Yes  No
- 8) Left unoccupied for thirty consecutive days in any one period of insurance? Yes  No
- 9) Left regularly on a daily basis? Yes  No
- 10) Solely occupied by you and your family? Yes  No
- 11) Self-contained having a separate entrance under your sole control? Yes  No
- 12) A holiday home or rented out? Yes  No   
If yes please note that operative endorsements 1 and 2 will apply along with a compulsory buildings excess of £250.00 and Contents excess of £100.00. Accidental damage cover is not available.

Used for?: Holiday Let  Second Home  Prof. Let  Student Let  DSS Let  Unoccupied

Other (Specify)

- 13) In a good state of repair and will they be so maintained? Yes  No
- 14) likely to be refurbished using outside contractors within the next three years? Yes  No
- 15) are the premises heated by Central heating  Gas or electric fires  open fires

***It is recommended that you only burn seasoned wood***

Do you have an oil tank Yes  No  If yes how old is it?  /  /

If over 10 years old escape of oil is not covered unless inspected annually and confirmed in writing that the oil tank is fit for purpose.

- 16) Do you have a wood burner or multi-fuel stove? Yes  No
- (a) Are all chimneys to multifuel or woodburning stoves lined with surfaced based protection and / or vertical heat barriers? Yes  No
- (b) When were the chimneys and flues to open fires or stoves last inspected by a qualified chimney engineer or builder \_\_\_\_\_
- (c) What is the height of the chimney above the thatch \_\_\_\_\_ ***IF The premises are thatched***

***It is recommended that you insulate the flue of a chimney to reduce the risk of heat transfer – If you have a multifuel or woodburning stove the chimney must be lined for Fire cover to be included under your insurance.***

Does the property have a Stovepipe monitor fitted Yes  No

***Careful management of any solid fuel or woodburning appliance is an effective way of reducing the risk of heat transfer from the chimney to the thatch***

***It is recommended by the National Chimney Sweeps that if a spark arrestor is fitted to a chimney in regular use, the chimney should be swept every 3 months and the spark arrestor thoroughly cleaned.***

If the premises are thatched:

When was the property last rethatched?  /  /

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

Has the property been treated with a fire retardant or fitted with fire boards or a fire alarm? Yes  No

What percentage of the property is thatched?  %

## ABOUT YOUR HOME *Continued*

When was the electrical wiring last inspected by a qualified electrician?

Please note that it is a warranty of this insurance that the electrical wiring is inspected at least once every ten years

(a) What Fire Extinguisher Appliances do you keep? (ie water, dry powder or other, please state size if possible)

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(b) Where are they kept?

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(c) Please give the distance of the premises from the nearest Fire Brigade approximately.

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Is the home fitted with a smoke detector which complies with BS 5446 part 1 and which is fitted in accordance with manufacturers' instructions?

Yes  No

Have they been installed on each level

Yes  No

Do you have one fitted in the loft space

Yes  No

Do you have a central station smoke detector system

Yes  No

***It is recommended that you fit a smoke alarm on every floor of your home ideally in the hallway or landing ceilings and also in the loft space.***

Please note that is a warranty of this insurance that the home is fitted with a working smoke detector

## SECURITY

Are you a member of a police approved neighbourhood watch scheme?

Yes  No

Is the property fitted with an alarm?

Yes  No

Give the make of alarm

Is it maintained under contract?

Yes  No

Is it Bells only?  Connected to the police?  Central station?

Does it protect all area containing the insured items?

Yes  No

Does the security at the property adhere to the minimum security Condition (see back page of application form)?

Yes  No

Is a safe fitted? Yes  No  If yes please state:

Make:

Model:

## BUILDINGS

*The Sum Insured should allow for rebuilding cost plus an amount (usually 10/15%) to cover architects' and surveyors' fees and other associated costs.*

SUM INSURED BUILDINGS Excluding outbuildings

£

(Minimum Sum Insured £35,000)

OUTBUILDINGS

£

Please tick

STANDARD COVER

OR

ACCIDENTAL DAMAGE

*State the amount of the first part of each loss on your property you wish to bear in return for a reduced premium. This is in addition to the compulsory excess of £50.00 applicable to this section.*

£100

£250

£500

£1000

***If your home is mortgaged please provide the following information:***

**PLEASE COMPLETE EACH SECTION WHERE YOU REQUIRE COVER**

# BUILDINGS *Continued*

Name of lender:

Address:

Mortgage Roll No:

## CONTENTS

The Sum Insured must represent the full cost of replacing all of your contents except clothing, household linen and pedal cycles where an allowance for wear and tear should be made.

SUM INSURED £  (Minimum Sum Insured £15,000)

Please tick STANDARD COVER  OR ACCIDENTAL DAMAGE

GARDEN TOOLS £  GARDEN MOWER SUM INSURED £

Please note contents in outbuildings is limited to £500 or 3% of the contents sum insured whatever is the greater unless specified

State the amount of the first part of each loss on your property you wish to bear in return for a reduced premium. This is in addition to the compulsory excess of £50.00 applicable to this section.

£100  £250  £500  £1000

List any high risk items exceeding £2,500 or 20% of the sum insured whichever is the less and provide evidence of value.

(High risk items are jewellery, articles of gold, silver, gold or silver plate or other precious metals, furs, pictures, works of art, stamp, coin and medal collections, television, audio and video equipment).

**FROZEN FOOD COVER OF UP TO £500.00 IS INCLUDED WITHIN OUR CONTENTS COVER FREE OF CHARGE**

## PERSONAL POSSESSIONS

3a) Unspecified Personal Possessions £  Minimum sum insured £1,500 Maximum sum insured £10,000  
(Maximum single article limit £1000)

b) Unspecified Sports Equipment £  Minimum sum insured £500 Maximum sum insured £2,500  
(Maximum single article limit £1000)

c) Specified Items – Please list articles below that are not insured under section (a) above, if there is insufficient space please continue on a separate sheet of paper:

1.	_____	£	_____
2.	_____	£	_____
3.	_____	£	_____
4.	_____	£	_____
5.	_____	£	_____
6.	_____	£	_____
7.	_____	£	_____

**Please attach valuations for items that sum insured exceeds £1,000**

d) Personal Money £  Minimum sum insured £300 Maximum £750.00

e) Unspecified Pedal cycles up to £500 any one cycle, please state **number** of cycles

f) Specified Pedal cycles over £500

Make _____	Model _____	Sum Insured _____
Make _____	Model _____	Sum Insured _____

**FRAUDULENT USE OF CREDIT CARDS (MAXIMUM £500) IS INCLUDED WITHIN OUR PERSONAL POSSESSIONS COVER FREE OF CHARGE**