

Specialist Household Insurance Proposal Form

Please read and answer all questions providing additional information where required.

You must take care in answering all the following questions which are relevant in providing this insurance and setting the terms and premium.

Failure to provide information or the provision of incomplete or inaccurate information may result in the loss of cover or other remedies.

If you need any assistance please contact your insurance advisor.

Please use CAPITAL LETTERS and BLACK INK.

1. PROPOSER / INSURED DETAILS

Name(s) of Proposer(s):	
Occupation / Business:	
Nationality:	
Age / Date of Birth:	
If the Insured is a Company Name, please provide all details:	
Address for Correspondence (including Postcode):	
Contact Details of Proposer: a) E-mail address b) Telephone number:	
Insurance renewal date / Date when insurance cover required:	

2. PROPERTY TO BE INSURED

Address of Property to be insured (including Postcode):	
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Property use? (Main Home; Second Home; Holiday Home or Rental Property)	
Type of Property? (House or apartment) If an apartment, what floor level? Is it purpose built, or a conversion?	
Location? (In town or village centre; gated community or rural)	
Year built? Any significant refurbishment or extensions? Year?	
Number of Bedrooms?	
Number of Bathrooms?	
Habitable surface area (m2)? a) Main Buildings? b) Outbuildings?	
Is the property listed?	
Does the Property have a mortgage or other loan secured on it? If so, please advise details of your mortgage provider and whether they require their interest to be noted under the policy?	

3. SECURITY

a) Alarm and Physical Protections

What type of theft alarm is the property fitted with? (None; Bells only; Connected to a Central Station or key holders?)	
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Is the alarm maintained under annual contract?	
Alarm manufacturer & make?	
Security to Entry / Exit Doors, Patio Doors, French Windows: Are all doors fitted with lever mortice locks, or similar security locks? Please provide details.	
Windows: Are all windows protected by locks, bars or shutters?	

b) Other Security

Do you employ domestic staff?	
If yes, on what basis are the domestic staff employed? E.g. 1 day per week, twice weekly, resident/live-in permanently	
Is the property fitted with a Safe? Details? How is it secured? (Built in to wall; Bolted to floor)	
Is the property protected by any other means? (Gates; Surveillance Cameras etc.)	

c) Fire

What type of fire / smoke alarm is the property fitted with? (None; Bells only; Connected to a Central Station or key holders?)	
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4. BUILDING CONSTRUCTION

Are all the Buildings of 'Standard Construction'?	
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(Built of brick, stone or concrete, and roofed with slate, tile, asphalt, metal or concrete)	
Are all the Buildings in good condition and repair?	
Are all the Buildings in an area which is free from flooding and not in the vicinity of any rivers, streams or tidal waters?	
Are all the Buildings free from external cracks or other signs of damage that may be due to subsidence, landslip or heave?	

If any of the answers to the questions above is No, please provide further details below:

5. BUILDING USE

Are the Buildings rented to people other than family or friends?	Yes / No
Are the Buildings used for business or professional purposes?	Yes / No
Are the Buildings open to the public or host public events?	Yes / No

If any of the answers to the questions above is Yes, please provide further details below:

6. BUILDING AND DECORATION WORK

Do you intend to undertake any work to renovate, extend, build or demolish any part of the buildings where the estimated cost is more than EUR 40,000 / GBP 40,000?

If answer is Yes, please provide details below:

Building and Decoration work details:

7. CLAIMS HISTORY AND PREVIOUS INSURANCE DETAILS

Claims

Have you, or any of the persons residing at the insured premises, suffered any loss or damage during the last 5 years which would be covered by this type of insurance?

If answer is Yes, please provide details below, or on a separate sheet.

Date of Loss	Amount of Loss	Loss Details	Action taken to prevent recurrence (if applicable)

Previous Insurance

Name of Previous Insurers and brokers (if any):	
Date of expiry of current (or previous) policy:	

Other Information

Have you ever been declined this type of insurance?	
Have you, or any of the persons residing at the insured premises, ever been convicted of, or charged with, any offence (other than driving offences)?	
Have you, or any of the persons residing at the insured premises, ever been declared bankrupt or entered into an arrangement with creditors?	

If answer is Yes to any of these questions, please provide details at the end of this proposal form, or on a separate sheet.

8. AMOUNTS TO BE INSURED

Currency applicable to this insurance: (Delete as applicable)	EUR / GBP / Other (please specify)
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Section 1: Buildings and Tenant's Improvements

Please note the amounts insured should represent the full cost of reconstruction

Main Building	
Other buildings and structures, including permanently installed swimming pools, perimeter walls, driveways, tennis courts,	

solar panels and other permanent structures	
Fitted Fixtures & Fittings / Tenant's Improvements (Including kitchens, bathrooms, air conditioning / central heating, domotics systems, flooring and tiling; fitted carpentry (doors / wardrobes etc)	

Section 2: Contents

Please note the amounts insured should represent the full value of the items insured, based on replacement as new

General Contents (This should include all your household goods including your furniture, curtains and soft furnishings (including linen and towels); domestic appliances; TV & music systems; computers and games; clothing; DVDs, CDs and all electronic equipment	
Outdoor Items (This should include all your garden furniture, pergolas and parasols, barbeque equipment, trampolines, ornaments, statues, and other similar items that are normally left outdoors)	

Section 3: Fine Art, Antique Furniture and Other Collectables

Please note the amounts insured should represent the full value of the items insured

Fine Art – pictures, paintings, prints	
Antique Furniture	
Books	

<p>Other Collectables:</p> <ul style="list-style-type: none"> - Silver - Sculptures and Statues - Glass and Porcelain - Coins - Wine <p>Please specify as applicable</p>	
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Section 4: Jewellery and Valuables

Please note the amounts insured should represent the full value of the items insured

Jewellery and Watches – Total Value	
Jewellery and Watches – Covered at Insured Premises	
Jewellery and Watches – Covered whilst in Bank or Safe Deposit Vault (if applicable)	
Jewellery and Watches – Cover required away from insured premises (Worldwide cover)	
<p>Other Valuables –</p> <ul style="list-style-type: none"> - Gold - Guns (worldwide cover) - Furs (worldwide cover) <p>Please specify as applicable</p>	

9. EXCESSES

<p>You can elect to have a higher excess than the minimum available (usually GBP 100 / EUR 100 other than for subsidence, landslip & heave which GBP 1,000 / EUR 1,000.)</p> <p>Please specify if you want a higher excess option</p>	
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10. COMMENCEMENT DATE OF INSURANCE, IF ACCEPTED BY INSURERS

Expiry Date?

Please note no cover is in force until this proposal is accepted by the insurer and the premium is paid. If cover is subject to a satisfactory signed and dated proposal form, the insurer reserves the right to decline any insurance proposal or to offer different premium and terms from those quoted dependent on the information you have provided.

Declaration

I/we declare that the information disclosed in this proposal, is to the best of my/our knowledge and belief both accurate and complete. I/we have taken care not to make any misrepresentation in the disclosure of this information and understand that all information provided is relevant to the acceptance and assessment of this insurance, the terms on which it is accepted and the premium charged.

I/we understand that signing of this proposal does not bind me/us to complete the insurance.

Signature of Proposer(s)

Date

You should keep a record (including copies of letters) of all information you supply to us in connection with this contract of insurance.

You must tell us as soon as possible about any changes to this information you have provided to us which happens before or during any period of insurance. We will tell you if such change affects your insurance and if so, whether the change will result in revised terms and/or premium being applied to your policy. If you do not inform us about a change it may affect any claim you make or could result in your insurance being invalid.

We and you are entitled to choose the law that will govern this contract of insurance. We propose English law and this will apply unless otherwise agreed. No cover is in force until this proposal is accepted by the insurer and the premium is paid. The insurer reserves the right to decline any insurance proposal or to offer different premium and terms from those quoted dependent on the information you have provided.

UK Data Protection

Any information the proposer has provided will be dealt with by the Underwriter in compliance with the provisions of the UK Data Protection Act 1998. For the purpose of providing this insurance and the handling of any claims or complaints which may arise under it, the Underwriter may need to transfer certain information which the proposer has provided to other parties. By signing this proposal the proposer agrees that such transfer(s) may be made.

Additional space for information on any of the preceding questions – please state the question number(s) below: