

Coral Home Proposal Form



ALL QUESTIONS MUST BE ANSWERED IN FULL WHERE APPROPRIATE. PLEASE COMPLETE ALL DETAILS IN BLOCK CAPITALS AND INITIAL ANY ALTERATIONS. IT IS ESSENTIAL THAT YOU PROVIDE US WITH ALL MATERIAL FACTS. A MATERIAL FACT IS ONE THAT WOULD BE LIKELY TO INFLUENCE OUR ASSESSMENT AND/OR ACCEPTANCE OF YOUR PROPOSAL. IF YOU ARE IN ANY DOUBT AS TO WHETHER A PARTICULAR ITEM OF INFORMATION IS MATERIAL YOU SHOULD DISCLOSE IT. **FAILURE TO DISCLOSE ALL MATERIAL FACTS MAY INVALIDATE YOUR INSURANCE OR MAY RESULT IN THE INSURANCE NOT OPERATING FULLY.**

YOU SHOULD KEEP A RECORD OF ALL INFORMATION SUPPLIED TO US (INCLUDING COPIES OF LETTERS). A COPY OF THE PROPOSAL WILL BE SUPPLIED TO YOU IF REQUESTED WITHIN THREE MONTHS OF ITS COMPLETION. **WE RESERVE THE RIGHT TO DECLINE ANY PROPOSAL. NO COVER IS IN FORCE UNTIL ACCEPTANCE IS CONFIRMED BY US.** UNLESS WE HAVE AGREED OTHERWISE WITH YOU, THIS INSURANCE IS GOVERNED BY ENGLISH LAW.

YOU THE PROPOSER

Proposer's full name(s) (Mr/Mrs/Ms/Miss/Other)

Your spouse's, civil or business partner(s) full name(s) (Mr/Mrs/Ms/Miss/Other)

Correspondence address

Postcode

Daytime telephone number Evening telephone number

Address of property to be insured

Postcode

Please fully describe our occupation(s) and type of work including any part-time work, eg "Sales Manager of an Advertising Firm" not just "Manager"
 You

Your spouse's, civil or business partner

Your date of birth Your spouse's, civil or business partner

Insurance to commence from for 12 months

ABOUT YOUR INSURANCE HISTORY

1. Have you or anyone who normally lives with you:

	YES	NO
a) had any insurance declined, cancelled, declared "void" or had any terms or conditions imposed?	<input type="checkbox"/>	<input type="checkbox"/>
b) been convicted, charged or received a police caution for any offence or have any prosecution pending (other than a motoring offence)?	<input type="checkbox"/>	<input type="checkbox"/>
c) had any County Court judgements made against you (or have any outstanding) or been declared bankrupt?	<input type="checkbox"/>	<input type="checkbox"/>
d) held any previous insurance of this type?	<input type="checkbox"/>	<input type="checkbox"/>

If YES, please give details below, including expiry date. If NO (or if there has been a break in cover of more than 3 months), please provide an explanation below.

e) had any loss or claim in the past five years, even if you were not insured at the time? If you have suffered any loss or damage by theft in the past five years, please give full details below of all additional security or precautions undertaken to prevent similar losses in the future.

ABOUT THE PROPERTY TO BE INSURED

<p>1. Is the home a:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;"></th> <th style="width: 10%; text-align: center;">YES</th> <th style="width: 10%; text-align: center;">NO</th> </tr> </thead> <tbody> <tr><td>a) house?</td><td style="text-align: center;"><input type="checkbox"/></td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>b) bungalow?</td><td style="text-align: center;"><input type="checkbox"/></td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>c) maisonette?</td><td style="text-align: center;"><input type="checkbox"/></td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>d) flat?</td><td style="text-align: center;"><input type="checkbox"/></td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>d) other?</td><td style="text-align: center;"><input type="checkbox"/></td><td style="text-align: center;"><input type="checkbox"/></td></tr> </tbody> </table> <p>2. 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If the home to be insured is a flat or maisonette, is it:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr><td>a) in a purpose-built block?</td><td style="text-align: center;"><input type="checkbox"/></td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>b) in a converted building?</td><td style="text-align: center;"><input type="checkbox"/></td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>c) ground floor or basement?</td><td style="text-align: center;"><input type="checkbox"/></td><td style="text-align: center;"><input type="checkbox"/></td></tr> </tbody> </table> <p>4. In what year approximately was your home built? <input style="width: 100px;" type="text"/></p> <p>5. How many bedrooms are there in the home? 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/></p>		YES	NO	a) house?	<input type="checkbox"/>	<input type="checkbox"/>	b) bungalow?	<input type="checkbox"/>	<input type="checkbox"/>	c) maisonette?	<input type="checkbox"/>	<input type="checkbox"/>	d) flat?	<input type="checkbox"/>	<input type="checkbox"/>	d) other?	<input type="checkbox"/>	<input type="checkbox"/>	a) detached?	<input type="checkbox"/>	<input type="checkbox"/>	b) semi-detached?	<input type="checkbox"/>	<input type="checkbox"/>	c) terraced?	<input type="checkbox"/>	<input type="checkbox"/>	a) in a purpose-built block?	<input type="checkbox"/>	<input type="checkbox"/>	b) in a converted building?	<input type="checkbox"/>	<input type="checkbox"/>	c) ground floor or basement?	<input type="checkbox"/>	<input type="checkbox"/>	<p>6. 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Are you aware of any history of subsidence, landslip, heave or flooding at the home or within 50 metres of the home? <input style="width: 100px;" type="text"/></p> <p>11. Is the home within 200 metres of a river, a watercourse, the sea, a cliff, lake, reservoir, quarry or other excavation? <input style="width: 100px;" type="text"/></p>		YES	NO	7. Is the home built entirely of brick, stone or concrete (but not pre-fabricated walls or panels)?	<input type="checkbox"/>	<input type="checkbox"/>	8. 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BUILDINGS – THIS POLICY COVERS BUILDINGS UP TO £400,000 (Complete this section if you wish to insure your Buildings)

<p>1. Is £400,000 sufficient to cover the full rebuilding cost in the present form of your buildings including garage and all outbuildings plus an amount for demolition costs, architects' and surveyors' fees?</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;"></th> <th style="width: 10%; text-align: center;">YES</th> <th style="width: 10%; text-align: center;">NO</th> </tr> </thead> <tbody> <tr> <td></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </tbody> </table> <p>If NO this policy is not suitable for your requirements and you should speak to your Insurance Advisor.</p> <p>2. Do you wish to include Accidental Damage cover? <input style="width: 100px;" type="text"/> This is not available if you let the property out. (An increased premium and a £75 excess will apply.)</p> <p>3. Do you wish to increase the £50 standard excess? <input style="width: 100px;" type="text"/> (This will be in addition to the standard policy excess)</p> <p>4. Does anyone else have a financial interest in this building, such as a bank or building society? <input style="width: 100px;" type="text"/> If YES, please give details, including the address, mortgage account or roll number.</p> <p>5. Please tick if a duplicate schedule is required for the lender. <input style="width: 100px;" type="text"/></p>		YES	NO		<input type="checkbox"/>	<input type="checkbox"/>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 80%;"></th> <th style="width: 10%; text-align: center;">YES</th> <th style="width: 10%; text-align: center;">NO</th> </tr> </thead> <tbody> <tr> <td>6. Is the property a 'listed building'? (If YES, please confirm grading.)</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td>7. Have the buildings been underpinned or provided with other means of structural support?</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td>8. Have the buildings been monitored or are they currently being monitored for subsidence, heave or landslip?</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td>9. Have the buildings been the subject of a valuation or survey which mentions settlement, movement or structural defect? (If YES, please send a copy with this form.)</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td>10. Have you previously been refused or had terms applied for insurance against subsidence, heave or landslip?</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td>11. Are there or have there been any diagonal cracks or bulges in the internal or external walls of the buildings?</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </tbody> </table>		YES	NO	6. Is the property a 'listed building'? (If YES, please confirm grading.)	<input type="checkbox"/>	<input type="checkbox"/>	7. Have the buildings been underpinned or provided with other means of structural support?	<input type="checkbox"/>	<input type="checkbox"/>	8. Have the buildings been monitored or are they currently being monitored for subsidence, heave or landslip?	<input type="checkbox"/>	<input type="checkbox"/>	9. Have the buildings been the subject of a valuation or survey which mentions settlement, movement or structural defect? (If YES, please send a copy with this form.)	<input type="checkbox"/>	<input type="checkbox"/>	10. Have you previously been refused or had terms applied for insurance against subsidence, heave or landslip?	<input type="checkbox"/>	<input type="checkbox"/>	11. Are there or have there been any diagonal cracks or bulges in the internal or external walls of the buildings?	<input type="checkbox"/>	<input type="checkbox"/>
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CONTENTS – THIS POLICY COVERS CONTENTS UP TO £40,000 (Complete this section and the Home Protection Questions if you wish to insure your Contents)

1. Is **£40,000** sufficient to replace all of your household contents as new with the exception of clothing, household linen and pedal cycles where a deduction should be made for wear and tear?
 YES NO
 If **NO** this policy is not suitable for your requirements and you should speak to your Insurance Advisor.

2. Do you wish to include Accidental Damage cover?
 (An increased premium and a £75 excess will apply.)
 YES NO

3. Do you wish to increase the £50 standard excess?
 (This will be in addition to the standard policy excess)
 YES NO
 Amount £

4. Does the total amount of all valuables* exceed the amount specified for number of bedrooms, shown below.
 If **YES**, please advise the estimated value.
 Estimated values amount
 Up to £5,000 in total if your home has one bedroom
 Up to £6,500 in total if your home has two bedrooms.
 Up to £7,500 in total if your home has three bedrooms.
 Up to £8,500 in total if your home has four bedrooms.
 Up to £11,000 in total if your home has five bedrooms
 £

5. Does any single item of valuables* (including pairs or sets) exceed £1,500?
 YES NO
 If **YES**, please list the items and their value below.
 *see the definition of valuables at the bottom of this page

HOME PROTECTION QUESTIONS (These MUST be answered if Contents insurance has been requested)

If you have any doubt as to the nature of the locks on your doors and windows, please refer to your insurance adviser or a locksmith.

1. Are all the external doors to the home secured by 5-lever mortise deadlocks that conform to British Standard 3621
 YES NO

2. Do all the external doors except the door you normally leave by have key-operated security bolts at the top and bottom of each opening leaf, as well as the locks referred to Q1 above?
 YES NO

3. Are all of the ground and basement windows and other easily accessible* windows secured by key-operated window locks or screwed permanently shut? (*without the use of a ladder)
 YES NO

a) Was the system installed by a registered member of the National Security Inspectorate (NSI) such as NACOSS, Integrity 200 or AISC?
 YES NO

b) Is the system currently maintained under an annual? maintenance contract with a member of NACOSS,
 YES NO

c) Is the alarm bells only?
 YES NO

d) Is the alarm monitored by a central station?
 YES NO

e) Is there a safe installed in the home?
 YES NO
 If YES please supply the make, model & type (i.e. wall or underfloor) and the cash rating.

PERSONAL ITEMS (This is only available if Contents insurance has been chosen)

This section will provide cover for items while outside your home. Please state the amount to be insured in the appropriate box(es) which should represent the maximum amount taken out of the home at any one time. Any item over £1,000 should be specified. *see definition of Valuables.

- Unspecified valuables*, clothing and personal belongings (Minimum amount £2,500.) Maximum value any item £1,000.
- Pedal Cycles (maximum any one cycle £750) (Please provide the serial numbers of all cycles over £250)

Make	Model	Serial Number	Value £

3. Specified Items.

Any item over £3,000 MUST be supported by a recent purchase receipt or a valuation not more than 3 years old. NO COVER WILL BE IN FORCE unless such supporting documents are provided. Continue on a separate sheet if necessary

Item description	Value £
1.	
2.	
3.	

* Valuables – this refers to jewellery, gem stones, pearls, gold, silver or other precious metals, furs, watches, portable televisions, audio, video and computer equipment, telescopes, binoculars, photographic equipment, musical instruments, sporting and camping equipment and guns

MONEY AND CREDIT CARDS (This is only available if Contents insurance has been chosen)

1. Do you require this cover?
 YES NO

Please tick the number of units you require

Tick	Units	Money	Credit Cards	Season Tickets
	1	£250	£1,000	£1,000
	2	£500	£2,000	£2,000
	3	£750	£3,000	£3,000

DATA PROTECTION

The details you have provided will be used by Equity Red Star Services Limited to process your request in accordance with the Data Protection Act 1998 and other applicable laws. We share data with approved organisations for underwriting and fraud prevention purposes. Your data may also be processed outside the European Economic Area. In all instances, we take steps to ensure an adequate level of protection is given to your information. In order to assess the terms of an insurance contract or administer claims that arise, we may need to collect data that the Data Protection Act 1998 defines as sensitive (such as medical data or criminal convictions). In order to process your information for the purposes of providing insurance and claims handling, it may be necessary to pass your information to carefully selected third parties and other Group companies. By proceeding with this application, you signify your consent to such information being processed in this way.

If you have any queries, please contact: The Company Secretariat, Equity Insurance Group Limited, Library House, New Road, Brentwood, Essex CM14 4GD.

DECLARATION

DECLARATION I/We declare that to the best of my/our knowledge and belief all the information given on this Proposal is true and complete and that nothing which might influence the Underwriters in accepting or assessing the Proposal has been withheld. I/We also declare that if any details or answers on this form have been computer-generated or written by another person, that person has acted as my/our agent.

PROPOSER'S SIGNATURE(S) DATE

SPOUSE/CO-PROPOSER/
PARTNER'S SIGNATURE(S) DATE

If you have ticked ANY of the shaded boxes, please provide full details in the space below or on a separate sheet of paper. If providing details of losses or claims and previous insurance, please ensure you include the names of the insurer(s) and full details of the losses or claims, including the date, circumstances and amount of each loss or claim.

Use a separate sheet if necessary.