

Resilets Insurance 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 THE 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 YOUR INSURANCE NOT OPERATING FULLY. 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

Full Name(s) Mr/Mrs/Ms/Miss/Other eg. Company Name

Correspondence Address

Postcode Daytime Telephone No.

Address of the property to be let Evening Telephone No.

Postcode

Please fully describe your occupation(s) and type of work including any part-time work e.g. "Sales Manager of an Advertising Firm" not just "Manager"

Your occupation(s)

Your spouse's, civil or business partner(s) occupation(s) [if applicable]

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

Insurance to commence from for 12 months.

ABOUT THE PROPERTY TO BE INSURED

1. In what year was the property built?

2. Is it listed? If YES, please tick which Grade. YES NO

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Grade I	Grade II	Grade II*	Grade 3		

3. Does anyone else have an interest in the property, such as a building society? If YES, please supply details, including the address, mortgage account or roll number. Please state if a duplicate schedule is required. YES NO

4. Is the property to be insured:

a) a house? YES NO

b) a bungalow? YES NO

If either of these, is it:

i) detached? YES NO

ii) semi-detached? YES NO

iii) terraced? YES NO

c) a flat? YES NO

d) a maisonette? YES NO

If either of these, is it:

i) in a purpose built block? YES NO

ii) in a converted building? YES NO

iii) ground floor? YES NO

iv) basement? YES NO

v) other? YES NO

5. Is the property to be insured:

	YES	NO
a) built entirely of brick, stone or concrete (but not pre-fabricated walls or panels)?	<input type="checkbox"/>	<input type="checkbox"/>
b) (i) roofed entirely with slates or tiles?	<input type="checkbox"/>	<input type="checkbox"/>
(ii) Is more than 30% of the total roof area flat and covered with felt?	<input type="checkbox"/>	<input type="checkbox"/>
c) in a good state of repair and will be properly maintained?	<input type="checkbox"/>	<input type="checkbox"/>
d) self-contained?	<input type="checkbox"/>	<input type="checkbox"/>
e) used in any part for business, trade or profession?	<input type="checkbox"/>	<input type="checkbox"/>
f) ever left unoccupied for more than 30 consecutive days?	<input type="checkbox"/>	<input type="checkbox"/>
g) currently being converted, extended, or renovated?	<input type="checkbox"/>	<input type="checkbox"/>
6. a) Are you aware of any history of flooding at the property or within 50 metres of the property?	<input type="checkbox"/>	<input type="checkbox"/>
b) Is the property within 200 metres of a river, a watercourse or the sea?	<input type="checkbox"/>	<input type="checkbox"/>
7. a) Are you aware of any history of subsidence, heave or landslip at the property to be insured?	<input type="checkbox"/>	<input type="checkbox"/>
b) Have the buildings been the subject of a survey or valuation which mentions settlement, movement or structural defect? (If YES please send a copy with this form).	<input type="checkbox"/>	<input type="checkbox"/>
c) Are there any diagonal cracks or bulges in the internal or external walls of the buildings?	<input type="checkbox"/>	<input type="checkbox"/>
d) Have the buildings ever been underpinned or provided with other means of structural support?	<input type="checkbox"/>	<input type="checkbox"/>
e) Have the buildings been monitored or are they currently being monitored for subsidence, heave or landslip?	<input type="checkbox"/>	<input type="checkbox"/>
f) Have you previously been refused or had terms applied for insurance against subsidence, heave or landslip?	<input type="checkbox"/>	<input type="checkbox"/>

ABOUT THE OCCUPANCY OF THE PROPERTY

8. Is the property let to:

a) people who are in full- or part-time employment, self-employed, retired or unemployed because of disability? YES

b) students? YES

c) people on benefits- living permanently in the UK? YES

d) asylum seekers or refugees? YES

e) occupants who are all related to each other? YES

f) other? - (please supply details) YES

9. How many people normally occupy the property?

ABOUT YOUR INSURANCE HISTORY

10. Has any proposer:

	YES	NO
a) had any insurance declined, cancelled, refused, declared "void" or had any terms or conditions imposed?	<input type="checkbox"/>	<input type="checkbox"/>
b) been convicted of, charged with 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 loss or claim in the last five years even if you were not insured at the time?	<input type="checkbox"/>	<input type="checkbox"/>

If you have suffered any loss or damage by theft in the past five years, please supply full details of all additional security or precautions that you have undertaken to prevent similar losses in the future.

d) held any previous insurance of this type? If 'Yes', please supply full details including the expiry date of your current policy.	<input type="checkbox"/>	<input type="checkbox"/>
e) ever been involved in a tenancy dispute?	<input type="checkbox"/>	<input type="checkbox"/>
f) been declared bankrupt, or have a bankruptcy hearing pending?	<input type="checkbox"/>	<input type="checkbox"/>

If you have ticked any of the shaded boxes, please supply full details on the following page. 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.

BUILDINGS - MINIMUM SUM INSURED £40,000 (Complete this section if cover is required for Buildings)Please enter the amount to be insured £

This amount should represent the full cost of reconstruction (including any garages and outbuildings) in their present form, plus an amount for demolition costs, architects' and surveyors' fees.

Accidental damage If this cover extension is available, do you want to include it? YES NODo you wish to increase the standard excess? YES NO(Please ask your insurance advisor for available options) £ **CONTENTS - MINIMUM SUM INSURED £5,000 (Complete this section if cover is required for Contents)****N.B.** Cover is only available if the property is solely occupied by people who are in full- or part-time employment, self-employed, retired or unemployed because of disability.Please enter the amount to be insured £

This amount should represent the full cost of replacing the household furniture, carpets and curtains which belong to you or for which you are legally responsible.

Accidental damage If this cover extension is available, do you want to include it? YES NODo you wish to increase the standard excess? YES NO(Please ask your insurance advisor for available options) £ **Security questions**

These questions MUST be answered if cover is required for contents.

If you are unsure about the type of locks on your doors and windows, please refer to your insurance advisor or a qualified locksmith.

1. Are all external doors to the property secured by 5-lever mortise deadlocks that conform to British Standard 3621? YES NO
2. Do all the external doors, except the final exit door, have key-operated security bolts fitted at the top and bottom of each opening leaf, as well as the locks referred to in Question 1 above? YES NO
3. Are all of the ground floor, basement and other accessible windows*, secured by key-operated window locks or screwed permanently shut? YES NO
- * reached without the use of a ladder

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) (ALL MUST SIGN)**DATE****PLEASE USE THE SPACE BELOW, TO SUPPLY FULL DETAILS WHERE YOU HAVE TICKED ANY OF THE SHADED BOXES.**

Use a separate sheet if necessary.