



# PROPERTY PROTECTION RESIDENTIAL PROPOSAL

ANDREW COPELAND INSURANCE

PLEASE ANSWER ALL QUESTIONS IN FULL AND IN BLOCK CAPITALS

You must take care in answering all the following questions which are relevant to us in providing this insurance and setting the terms and the premium. Please contact us if you do not understand the question or the nature of the information required or please seek guidance from your broker. Failure to provide information or the provision of incomplete or inaccurate information may result in the loss of cover or other remedies.

YOU - THE PROPOSER			
<b>1<sup>st</sup> Insured:</b>			
Proposer's Full Name(s) (Mr/Mrs/Miss/Other)			
Occupation		Date of Birth:	
<b>2<sup>nd</sup> Insured:</b>			
Proposer's Full Name(s) (Mr/Mrs/Miss/Other)			
Occupation		Date of Birth:	
Correspondence Address:			
		Postcode:	
Email Address:		Day Time Telephone No:	
What date is cover required:			
THE PROPERTY TO BE INSURED			
Risk Address:			
		Postcode:	
ABOUT THE PROPERTY TO BE INSURED:			
<b>1</b>	Is the property to be insured:	<b>YES</b>	<b>NO</b>
	a) A holiday home for use by you, your family and friends?	<input type="checkbox"/>	<input type="checkbox"/>
	b) A holiday home that is let out?	<input type="checkbox"/>	<input type="checkbox"/>
	c) A second home?	<input type="checkbox"/>	<input type="checkbox"/>
	d) Let to working or retired tenants?	<input type="checkbox"/>	<input type="checkbox"/>
	e) Let to students?	<input type="checkbox"/>	<input type="checkbox"/>
	f) Let to benefit assisted tenants?	<input type="checkbox"/>	<input type="checkbox"/>
	g) Let to asylum seekers?	<input type="checkbox"/>	<input type="checkbox"/>
	h) Let to a housing association?	<input type="checkbox"/>	<input type="checkbox"/>
	i) Unoccupied?	<input type="checkbox"/>	<input type="checkbox"/>
<b>2</b>	If the property is let to benefit assisted tenants:		
	a) Is the property let to one person or family only?	<input type="checkbox"/>	<input type="checkbox"/>
	b) Is there a tenancy agreement in force between you and the tenant?	<input type="checkbox"/>	<input type="checkbox"/>
<b>3</b>	Is the property to be insured:		
	a) Built entirely - of brick, stone or concrete (but not pre fabricated walls or panels) and roofed with slates, tiles, concrete or felt?	<input type="checkbox"/>	<input type="checkbox"/>
	b) In a good state of repair and maintained as such?	<input type="checkbox"/>	<input type="checkbox"/>
	c) Used in any part for business, trade or profession or has it ever?	<input type="checkbox"/>	<input type="checkbox"/>
	d) to be demolished in whole or in part?	<input type="checkbox"/>	<input type="checkbox"/>
	e) Divided into bedsits? (cooking facilities in bedrooms)	<input type="checkbox"/>	<input type="checkbox"/>
<b>4</b>	If the property is unoccupied:		
	a) How long has the property been unoccupied to date? <input type="text"/>		
	b) Does the property have boarded windows or doors?	<input type="checkbox"/>	<input type="checkbox"/>
	c) Have you applied or intend to apply to the local authority for planning permission? If Yes, please provide details.	<input type="checkbox"/>	<input type="checkbox"/>
	d) Is the property undergoing or to undergo any refurbishment, renovation or building work? If yes, please provide details and costs of works at the form or on a separate sheet of paper	<input type="checkbox"/>	<input type="checkbox"/>
<b>5</b>	Has the property been extended in the last 25 years?	<input type="checkbox"/>	<input type="checkbox"/>
<b>6</b>	Is the property a:	<b>YES</b>	<b>NO</b>
	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"/>
	e) Other?	<input type="checkbox"/>	<input type="checkbox"/>
<b>7</b>	If the property is a house or bungalow is it:		
	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"/>
<b>8</b>	If the property is a flat/maisonette is it:		
	a) In a purpose built block?	<input type="checkbox"/>	<input type="checkbox"/>
	b) In a converted property?	<input type="checkbox"/>	<input type="checkbox"/>
<b>9</b>	Is the property listed? (If YES, please confirm the grade)?	<input type="checkbox"/>	<input type="checkbox"/>
<b>10</b>	Is more than 30% of the total roof area flat and covered in felt? (If YES, confirm %)	<input type="checkbox"/>	<input type="checkbox"/>
<b>11</b>	a) Is the property within 200 metres of a river, watercourse or the sea?	<input type="checkbox"/>	<input type="checkbox"/>
	b) Is there any history of flooding at the property?	<input type="checkbox"/>	<input type="checkbox"/>
<b>12</b>	Are you aware of any history of subsidence, landslip or heave at the property or within 50 metres of the property?	<input type="checkbox"/>	<input type="checkbox"/>
<b>13</b>	Have the buildings:		
	a) been underpinned or provided with other means of structural support?	<input type="checkbox"/>	<input type="checkbox"/>
	b) been monitored or are they currently being monitored for subsidence, heave or landslip?	<input type="checkbox"/>	<input type="checkbox"/>
	c) been the subject of a valuation or survey which mention settlement, movement or structural defect?	<input type="checkbox"/>	<input type="checkbox"/>
<b>14</b>	Are there diagonal cracks or bulges in the external walls of the building?	<input type="checkbox"/>	<input type="checkbox"/>
<b>15</b>	How many bedrooms does the property have? <input type="text"/>		
<b>If you have ticked ANY of the shaded boxes, please provide full details in additional information section at the end of the form</b>			

16 In what year approximately was the property built

17 When did you buy / inherit the property

18 What are your intentions for the property in the next 12 months

### SUMS INSURED

#### Buildings – Minimum sum insured £50,000

1 Please enter the building sum insured:

This amount should include all outbuildings and should represent the full rebuilding cost (in their current form), including demolition costs, architects and surveyor's fees

YES NO

2 Do you wish to include accidental damage cover

 

(Please note that accidental damage cover is only available if the property is private let or a holiday home for use by you, family or friends)

3 Please state any mortgage or other financial institution that requires to be named on the policy:

#### Contents:- Minimum Sum Insured £5,000

1. Please enter the contents sum insured:

This amount should represent the full replacement as new cost

YES NO

2 Do you wish to include accidental damage cover?

 

(Please note that accidental damage cover is only available if the property is private let or a holiday home for use by you, family or friends)

### PROTECTION QUESTIONS (These questions MUST be answered if contents cover has been requested)

1 Are all the external doors to the property secured by 5-level mortise deadlocks conforming to BS3621?

YES NO

 

2 Do all the external doors except the door you normally leave by have a key operated security bolts at the top and bottom of each opening leaf as well as the locks referred to in Q1 above?

YES NO

 

3 Are all opening sections of basement, ground floor and other easily accessible windows secured by key operated window locks or screwed permanently shut?

YES NO

 

4 Do you have an intruder alarm fitted to the property? IF YES:

YES NO

 

a) Was the system installed by a registered member of the National Security Inspectorate (NSI) such as NACOSS or SSIAB?

YES NO

 

b) Is the system currently maintained under an annual maintenance contract?

YES NO

 

c) Is the alarm monitored by a monitoring company?

YES NO

 

**Landlord's Legal Expenses** (Provides cover up to £50,000 for legal costs associated with repossession of the property, removal of squatters, trespass, nuisance)

YES NO

Do you wish to include landlord's legal expense cover

 

(There will be an additional premium to include this cover).

**Rent Indemnity** (Provides cover for rent owed due to non payment)

YES NO

Do you wish to include rent indemnity cover?

 

If yes, please enter the annual rent

(There will be an additional premium to include this cover)

**Home Emergency Cover** (Cover provided for heating system breakdown, plumbing and drainage and property security)

Do you wish to include home emergency cover

YES NO

 

(There will be an additional premium to include this cover).

### YOUR INSURANCE HISTORY

#### 1 Previous Insurance

Name of previous insurer

Policy expiry date

2 Have you or any person who has an interest in this insurance:

YES NO

a) had any County Court judgements made against you (or have any outstanding) or been declared bankrupt?

 

b) had any insurance declined, cancelled, declared 'void' or had any special terms imposed?

 

c) sustained any loss or damage in the last five years which would have been covered by this type of insurance had it been in force, whether or not a claim was paid? If yes, please provide full details below. Please ensure you include the name(s) of the insurer(s), full details of the losses or claims, date of loss(es) and amounts paid.

 

d) been convicted, charged or received a police caution for any offence or have any prosecution pending (other than a motoring offence)?

 

**If you have ticked ANY of the shaded boxes, please provide full details.**

Additional Information

### DECLARATION

I/we declare that the information disclosed on 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 understanding 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.

Signature:

Date:

Office Use Only

Underwritten by:

Date: