

Residential Occupied Property Proposal Form

Disclosure

You are under a duty to make a fair presentation of the risk to us before the inception, renewal and alteration of your policy.

This means that you must tell us about and/or provide to us all material information or tell us and/or provide to us sufficient information to alert us of the need to make further enquiries to reveal such material information. This information needs to be provided in a clear and accessible manner.

Material facts are those which are likely to influence us in the acceptance of the terms or pricing of your policy. If you have any doubts as to whether any information is material you should provide it to us.

Failure to disclose any material fact may invalidate your policy in its entirety or may result in your policy not responding to all or part of an individual claim or class of claims.

Proposer Details

Full name or trading title:

Correspondence address:.....

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Business description (if a business) or usual occupation (if not) :

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Personal/Business History

Has the proposer or any other person to which this insurance relates:

- Any unspent criminal convictions or prosecutions pending? Yes No
- Been declared bankrupt, have any CCJs, IVAs or arrangements with creditors? Yes No
- Had any insurance declined, cancelled, or provided with special terms/conditions? Yes No
- Ever been disqualified to act as a Company Director?..... Yes No
- Been a director of a company or partner of a business that incurred a CCJ that remains unsatisfied and/or went into liquidation, administration or was subject to an insolvency process or scheme of arrangement with creditors? Yes No

The Property

Has the property to be insured suffered any loss or damage within the last 5 years, no matter whether the claim was covered or not?..... Yes No

Address of property to be insured :

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Type of property (e.g. – flat, semi-detached, terrace, etc)

Is the property in a good state of repair and to your knowledge, free from damage or defect and will you continue to maintain the property in a good state of repair?..... Yes No

Residential Occupied Property Proposal Form *continued*

If property is listed, graded or under a preservation order, please provide further details:

What year was the property built?

If built prior to 1850, please advise whether property has been totally rewired in past 20 years Yes No

What is the construction of the external walls?

What is the construction of the roof?

What percentage of the roof is flat?

Has the property been extended in last 25 years? Yes No

Do you plan on carrying out any renovations, conversions, extensions or other structural alterations to the property in the next 12 months? Yes No

If renovation works are planned, please provide full details including:

- If planning permission is required
- If planning permission has been accepted or declined
- Nature of the works
- Estimated duration of the works
- Estimated value of the works
- If any joint named contracts have been entered into
- If you will ensure all contractors have sufficient public liability cover in place

Is the property free from flooding and in an area free from flooding? Yes No

Is the property within 400 metres of any riverbank, sea front, lake, reservoir or quarry? Yes No

Is the property and surrounding areas free from any signs of subsidence, heave or landslip? Yes No

Is the property suffering from any cracks in the external or internal walls or from any bulging of the walls? Yes No

Has the property ever suffered damage, been repaired due to or is being monitored because of subsidence, heave or landslip? Yes No

Has the property ever been underpinned? If Yes, was it fully or partially underpinned? Yes No

Are there any trees or shrubs higher than 5 metres tall within 5 metres of the property to be insured, no matter if the trees are owned by you or not? Yes No

Residential Occupied Property Proposal Form *continued*

Occupancy

If the property is let, please advise:

- The tenancy/occupancy type (e.g. – professional let, student let, etc) – PLEASE NOTE WE DO NOT COVER BEDSITS OR HOLIDAY LETS

- Does the property comply with current gas safety regulations and laws and are you in possession of a current Gas Safety certificate issued by a Gas Safe registered engineer? Yes No

Do you occupy any part of the property? If Yes, please provide details Yes No

If any part of the property is used for commercial purposes:

- Is the commercial element greater than the residential element of the property? Yes No
- Does the commercial element involve any form of cooking or manufacturing? Yes No
- If you are responsible for gas installations, do you ensure annual maintenance and safety checks of the gas installations are completed by a Gas Safe engineer and are you in possession of a current Gas Safety certificate issued by a Gas Safe registered engineer? Yes No

Security Details

- Do all final exit doors benefit from 5 lever mortice deadlocks? Yes No
- Do external patio or French doors benefit from key operated security bolts at the top and bottom of each opening door? Yes No
- Are all ground floor, basement and accessible windows secured by key-operated window locks? Yes No
- Does the property benefit from an intruder alarm system? Yes No

If Yes:

- What type of signalling does your alarm system have?
- Is your alarm system maintained under a live maintenance contract with an accredited alarm company? Yes No

Claims Experience

Have you, the insured or any partner, director or officer in your business suffered any loss or incurred any liability (whether insured or not) during the past 5 years relating to the business or in a personal capacity?
Please provide full details if you have

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Residential Occupied Property Proposal Form *continued*

Insurance Cover Required

Please ensure that the sums insured provided by you are sufficient as the consequences of being underinsured can be significant

Section One – Buildings

Please advise the total cost to rebuild the property (including all related fees such as architects, surveyors, debris removal, etc) £.....

Cover for Rent is automatically provided up to a maximum of 25% of the Building sum insured. Please note that no cover for rent is available for commercially-occupied portions of the premises.

Section Two – Contents

Please advise the full cost of replacing as new any household goods within the property which you own or are legally liable for £.....

Cover Extensions

Cover provided is our standard range of perils (see policy wording for list of perils), unless specifically excluded.

Do you wish to extend cover to include Accidental Damage? Yes No

If the property is occupied as a professional let or a student let, do you wish to extend cover to include malicious damage by tenant? (note that this extension excludes illegal acts) Yes No

If the property is occupied as a professional let, do you wish to extend cover to include loss of keys? Yes No

Please advise whether you wish to include cover for accidents to domestic staff (restricted to gardeners and window cleaners only) Yes No

Section Three – Property Owners Liability

This is automatically provided with a £2,000,000 limit of indemnity any one loss. Please advise if you wish to increase this to £5,000,000..... Yes No

Any additional information relating to an answer provided on this form

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Residential Occupied Property Proposal Form *continued*

Data Policy

At Focus we are aware of the trust you place in us when you buy our products and our responsibility to protect your information. Please ensure you have read our Privacy Statement, which describes who we are, why we need to collect your information and how we will use it.

By signing the declaration below, I agree to my/our personal details and those of any persons to be insured being passed to subscribing insurers (or anyone acting on their behalf) solely for the purpose of underwriting, administration and claims handling of any policies issued following my/our completion of this proposal form.

In the absence of a specific agreement to the contrary between the parties, the law applying to this contract is English Law.

Declaration

I/We declare that:

- a. if any answer has been printed or written by any other person, he/she shall be my agent for that purpose. I also confirm that any data which I have supplied in this form about other persons is given with their knowledge and authorisation
- b. to the best of my/our knowledge and belief the information given in this form is correct and complete in every detail
- c. I/we accept and conform to the terms, conditions and exceptions of the policy (a specimen of which is available on request) in the standard form issued by the Company for the Insurance now proposed and I will pay the premiums there on.
- d. I/we consent for my appointed broker or agency to discuss my personal information with Focus on my/our behalf.

Signature on behalf of proposer:

Date:

Position Held: