



NON-STANDARD HOUSEHOLD QUOTE PROFORMA

This form is designed and intended for use by general insurance brokers only. Please read the following questions carefully and answer them all. If more space is needed, please provide the information separately. If you have any questions, please contact us on 01622 681 243.

Proposer Details

Proposer's Name(s)

Risk Address

Risk Postcode

Is there a Mortgage interested to be noted?

Yes

No

If yes, please provide details

Correspondence Address (if different to risk address)

Correspondence Postcode

Proposer's Date of Birth

How long has the brokerage held the business?

Who is the existing insurer?

What is the target premium?

Has the proposer or any partner, director, principal shareholder or family member involved with the business either in a domestic or business capacity ever:

Been declared bankrupt or insolvent either as private individuals or in connection with any business?

Yes

No



<p>Been the subject of a county court judgement in England, Northern Ireland or Wales or a decree in Scotland in respect of debt either as private individuals or in connection with any business?</p>	Yes	No
<p>Been officers of a company that has been declared insolvent, or had a receiver or liquidator appointed, or entered into arrangements with creditors in accordance with the 'Insolvency Act 1986' or any subsequent legislation?</p>	Yes	No
<p>Been convicted of or charged with but not yet tried for a criminal offence other than a motoring offence, or those considered spent under the Rehabilitation of Offenders Act 1974?</p>	Yes	No
<p>Had insurance cover restricted or cancelled or special terms imposed due to non-compliance with risk improvement requirements?</p>	Yes	No
<p>Suffered any claim, loss or incident whether insured or not, within the last five (5) years?</p>	Yes	No
<p>Is there any additional information or detail which may assist us in assessing the nature of the risk being proposed, and which may influence our decision to accept this risk, or in setting the terms and premium?</p>	Yes	No

Examples of such information are:

- i. any special or unusual facts relating to the risk
- ii. any particular concerns which led to the proposer seeking cover
- iii. anything that would generally be understood to provide a fair description of the risk, taking account of the nature of the proposer's business and the activity undertaken at the premises or elsewhere

If yes has been answered to any of the questions above, please provide full details

Premises Details

<p>Is the property a</p>	<p>Detached house</p>	<p>Semi-detached house</p>	<p>Maisonette</p>
	<p>End terrace</p>	<p>Mid-terrace house</p>	<p>Townhouse</p>
	<p>Detached bungalow</p>	<p>Semi-detached bungalow</p>	<p>Flat</p>
	<p>Other</p>	<p>Please specify</p>	

How is the property occupied?

If the premises are let, a holiday home let or solely professional let, please complete the Residential Property Owner Quote Proforma

NELSON POLICIES AT LLOYD'S



When was the property built? How many bedrooms are there?

How long has the proposer owned the premises?

How many storeys? Is there a cellar / basement? Yes No

If the premises are a flat, how many flats are within the building?

If the premises are a flat, what floor is the flat on?

Are the premises self-contained with a separate lockable entrance under the Proposer's sole control? Yes No

Are the premises constructed of materials other than brick, stone or concrete and roofed other than with slate, tiles, asphalt, concrete or metal? Yes No

If no, please provide details

Does any part of the building have a flat roof? Yes No

If yes, what is the approximate percentage of roof area that is flat, what is it constructed of and when was it last inspected?

Are the premises subject to any preservation order or listing? Yes No

If yes, please state the relevant listing

Are the premises in a good state of repair? Yes No

Are the premises protected by an automatic fire alarm or smoke detectors providing protection for all bedrooms, kitchens and other communal rooms? Yes No

Is any part of the premises used for a business, trade or profession? Yes No

If yes, please confirm what type of business is carried out at the premises, the number of visitors per week and whether there is separate business insurance in place



Are the premises occupied solely by the proposer and their family?	Yes	No
Are the premises let, sub-let or used by lodgers?	Yes	No
Are the premises being used for short term lets without the proposer residing at the premises?	Yes	No

How are the premises heated? (e.g., fixed heating, oil, etc.)

Are portable heaters used?	Yes	No
Do the premises have any open fires, wood burners or multi fuel stoves?	Yes	No
Are the premises in the course of construction or erection or undergoing building works now or within the next 12 months?	Yes	No

If yes, please complete the "Contract Works" section of this questionnaire

Are the premises ever left unattended for more than 30 consecutive days?	Yes	No
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If yes, please confirm for how long and how often

Security Details

Are all final exit doors fitted with and secured with either: a) a mortice deadlock that has 5 or more levers and matching box striking plate which conforms to BS 3621; or b) a deadlocking rim latch conforming to BS3621 which must be keyed into the deadlock position; or c) by integral cylinder key operated mortice deadlock in respect of aluminium or UPVC framed doors	Yes	No
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Are all other external doors and internal doors giving access to any part of the building not occupied by the proposer, fitted and secured with either: a) as described in a) and c) above; or b) two key operated security bolts fitted at the top and bottom of each door	Yes	No
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Are all key operated patio doors mounted internally on the centre rail(s) or have security devices top and bottom in addition to existing locks?	Yes	No
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Are all ground floor and basement opening windows/skylights and other opening windows/skylights accessible from roof decks, balconies, fire escapes, canopies and down pipes fitted with key operated window locks or screwed permanently shut?	Yes	No
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Does the premises have an intruder alarm which is approved by British Standard BS4737 or PD6662:2004 by a company listed and approved by the National Approval Council for Security Systems (NACOSS) or the Security Systems and Alarm Inspection Board (SSAIB)?

Yes No

Is the intruder alarm subject to an annual maintenance contract?

Yes No

Do the premises have a safe which has:

- a) been installed in accordance with the manufacturer's instructions; and
- b) a cash rating sufficient enough to protect the items to be kept in it?

Yes No

If no has been answered to any of the Security Details questions, please provide full details of the type of locks or any additional security which is in place

Flood Details

a) Are the premises free from flooding and in an area which is free from flooding?

Yes No

b) Are the premises at least 400 metres away from a watercourse (river, stream or other water course or sea)?

Yes No

If no has been answered to a) or b), please provide details

c) Have the premises received any flood warnings in the last five (5) years?

Yes No

d) Are the premises within an area that is exposed or susceptible to storm damage?

Yes No

If yes has been answered to c) or d), please provide details

What is the current flood excess?



Subsidence Details

- | | | |
|--|-----|----|
| a) Do the premises have any trees or shrubs within five (5) metres of any buildings (whether inside or outside the boundaries) which are more than five (5) metres tall? | Yes | No |
| b) Have the premises previously suffered any occurrence of subsidence, landslip or heave? | Yes | No |
| c) Do the premises show any signs of cracks or other signs of damage attributable to subsidence, landslip or heave? | Yes | No |
| d) Have the premises ever been subject to a survey due to subsidence, landslip or heave? | Yes | No |
| e) Have the premises ever been (including at the current time) monitored for subsidence, landslip or heave? | Yes | No |
| f) Are the premises within 400 metres of a railway embankment or cutting, cliff, quarry, mine or other underground working or on made up ground? | Yes | No |
| g) Have the premises ever been underpinned? | Yes | No |
| h) Are the premises in an area where, as far as the proposer is aware, any neighbouring buildings have been the subject of an occurrence of subsidence, landslip or heave? | Yes | No |

If yes has been answered to a), b), c), d), e), f), g) or h) above please provide full details

What is the current subsidence excess?



Property Covers Required

1) Buildings

Is buildings cover required?	Yes	No	Sum Insured	<input type="text"/>	
Is subsidence cover required?				Yes	No
Is flood cover required?				Yes	No
Is accidental damage cover required?				Yes	No

2) Contents

Is contents cover required?	Yes	No	Sum Insured	<input type="text"/>	
Is subsidence cover required?				Yes	No
Is flood cover required?				Yes	No
Is accidental damage cover required?				Yes	No

3) Valuables and Personal Possessions

Description	Sum Insured
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

4) Pedal Cycle Cover

Description	Sum Insured
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>



Contract Works

This section only needs completing if works are being undertaken to the premises

What is the estimated cost of the works being undertaken?

What is the estimated duration for the works?

- a) Are the premises currently going through the planning permission process? Yes No
- b) Have the premises ever had planning permission declined? Yes No
- c) Is the property undergoing any structural alterations, extensions or demolition works? Yes No
- d) Are the premises undergoing any works involving the production or application of heat? Yes No

If yes has been answered to a), b), c) or d), please provide full details

- e) Do all contractors that are undertaking work at the premises have adequate insurance in place? Yes No
- f) Is the entire perimeter of the property owned by the Proposer fenced by a professional company with HSE warning signs displayed? Yes No

If no has been answered to e) or f), please provide full details

Are any of the JCT contract parties asking to be named as joint insureds? Yes No