



RESIDENTIAL PROPERTY OWNERS 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 many years has the proposer been in the business?

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



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? Yes No

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? Yes No

Been disqualified under the 'Company Directors Disqualification Act 1986 or any subsequent legislation? Yes No

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? Yes No

Been prosecuted or received notice of intended prosecution under 'The Food Safety Act'? Yes No

Been prosecuted or received notice of intended prosecution under 'The Health and Safety Act' or any welfare or environmental prosecution legislation? Yes No

Had insurance cover restricted or cancelled, or renewal refused, or special terms imposed due to non-compliance with risk improvement requirements? Yes No

Entered into any agreement assuming liability for injury, illness and/or loss or damage for which the insurer would not have been liable in the absence of such agreement? Yes No

Suffered any claim, loss or incident whether insured or not, within the last five (5) years? Yes No

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? 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

Type of premises

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?

If the premises are a flat, is there a lift in the building? 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 undergoing or are in the course of any renovations / structural alterations / refurbishment or redecoration now or within the next 12 months? Yes No



Tenancy / Occupancy Details

What type of tenant occupies the premises?

Are the premises ever left unoccupied for more than 60 consecutive days Yes No

Is there a managing agent involved? Yes No

Are the premises regularly inspected by the proposer or managing agent? Yes No

Is there a signed tenancy agreement currently in place? Yes No

What is the length of the tenancy agreement in place?

Is the tenancy agreement between the proposer and the tenant? Yes No

Is the rent paid directly to the proposer from the tenant or the council? Yes No

Holiday Home Let / Guest House Details

How are the bookings made?

Directly with the proposer Via a managing agent By online application

If via a managing agent or online application, please provide full details below

Will the proposer occupy part of the property? Yes No

Is breakfast provided? Yes No

Are the bookings seasonal? Yes No

Are the premises ever let as Airbnb? Yes No

Are the premises checked after each use? Yes No

Does the proposer accept adult parties, e.g., hen or stag? Yes No

Is the meet and greet face to face, or is a key left in a secure PIN safe?

Security Details

Are all external doors fitted with a minimum of five (5) lever mortice deadlocks or multi point locking systems? Yes No

Are all patio doors fitted with central locking device with key operated bolts top and bottom? Yes No



Are all accessible opening windows fitted with key operated window locks? Yes No

Are the premises protected by an intruder alarm? 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 |

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

What is the current subsidence excess?

Property Covers Required

1) Buildings

- | | | | | |
|--------------------------------------|-----|----|-------------|--|
| Is buildings cover required? | Yes | No | Sum Insured | <input style="width: 200px; height: 20px;" 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 style="width: 200px; height: 20px;" type="text"/> |
| Is subsidence cover required? | Yes | No | | |
| Is flood cover required? | Yes | No | | |



3) Property Owners Liability

Is Property Owners Liability required? Yes No

If yes, what limit is required? £2,000,000 £5,000,000

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