

ULTRA PORTFOLIO Proposal Form



Please complete this form using **BLACK INK** and in **BLOCK LETTERS** ensuring that all sections are accurately and fully completed. To obtain a quotation and/or to arrange cover immediately, if possible, telephone Home and Legacy on: **0844 893 8360**

If it is not possible to telephone, the completed proposal form can be faxed to: **0844 893 8386**, emailed to: newbusiness@homeandlegacy.co.uk or sent by post to Home and Legacy at 500 Avebury Boulevard, Milton Keynes, MK9 2LA

NOTE: Signing this Proposal Form does not bind you or the insurers to effect insurance. On receipt of the Proposal Form Home and Legacy and/or the insurer is only obliged to decide whether to offer insurance, and if so at what terms.

For Agent Use Only

Agency Name _____ Agency Ref. _____ Quote Ref. _____

Section 1 – Proposer Details

Name of Proposer Title Mr/Mrs/Miss/Other _____

Daytime Telephone Number _____

Postal Address _____

Town / City _____ Postcode _____

Address of property to be insured if different from above address _____

Town / City _____ Postcode _____

Period of insurance required from: _____ / _____ / _____ at 12.01am local standard time

Occupations (*the term Company Director is not sufficient*) _____

Date of Birth _____ / _____ / _____ Is the proposer retired? YES NO

Is the home is permanently occupied during the day? YES NO

Name and Address of Mortgagee _____

Town / City _____ Postcode _____

Previous Insurers (*if none, please give reason*) _____

Section 2 – The Property and Security

Is the Property Listed? YES NO *If YES, please state grade* _____

Are there any scheduled or planned building works at the property? YES NO

Approximate year the property was built _____

Details of alarm (*If applicable*)

Type of signalling (*delete as applicable*) Bells / Digicom / Redcare / Other _____

Was the alarm installed by NACOSS / SSAIB approved installer? YES NO

Is it regularly maintained? YES NO

Details and make of safe (*If applicable*) _____

Section 3 – Required Sums Insured

The sums insured for Part A Buildings must represent the full rebuilding cost of the property and for Parts B Contents, C Fine Art and D Personal Possessions the cost to replace items at current prices.

| | | Sums Insured/Limits |
|---|--|---------------------|
| A) Buildings as stated at the above address | (i) Main Residence: | £ _____ |
| | (ii) Outbuildings: | £ _____ |
| | (iii) Statues, garden ornaments and outdoor items: | £ _____ |
| | (iv) Other items (<i>please give details</i>): | £ _____ |
| Legal liability automatically included with Buildings insurance | Liability as a property owner and under the Defective Premises Act | £5,000,000 |

Section 3 – Required Sums Insured

Continued

| | Sums Insured/Limits |
|--|---|
| B) Contents Legal liability automatically included with Contents insurance | £ _____ |
| | Liability as occupier and liability to others: £5,000,000 |
| | Liability to your domestic employees: £10,000,000 |
| C) Fine Art, gold and silver articles All items with a replacement cost in excess of £25,000 must be listed separately. Please use the space provided overleaf or use a separate piece of paper if necessary | (i) Fine Art & Antiques, including paintings, drawings, antique furniture, books and manuscripts, statues and sculptures, stamps and coin collections, porcelain, glass, pottery, clocks, barometers, mechanical art, musical instruments and antique guns: £ _____ |
| | (ii) Items of gold, silver, gold or silver plate and other precious metals: £ _____ |
| | (iii) Other items (please give details): £ _____ _____ |
| | (iv) Any items (i.e. in addition to (i)–(iii) above) kept in a bank vault/depository and only removed for up to 30 days during the period of insurance: £ _____ Name and address of bank vault/depository _____ _____ Postcode _____ |
| D) Personal Possessions All items with a replacement cost in excess of £10,000 must be listed separately. Please use the space provided on the next page or use a separate piece of paper if necessary. | (i) Personal possessions including jewellery, pearls, gemstones, watches, furs, guns, pedal cycles, tack, saddles and rugs: £ _____ <i>Included within D (i) above is jewellery and watches totalling:</i> £ _____ |
| | (ii) Any items (i.e. in addition to (i) above) kept in the bank vault/depository named above in Part C (iv) and only removed for up to 30 days during the period of insurance: £ _____ |
| | (iii) Money (maximum sum insured £5,000): £ _____ |
| | (iv) Credit cards (maximum sum insured £30,000): £ _____ |
| | (v) Other items (please give details): £ _____ |
| | (vi) Any items (i.e. in addition to (i) and (ii) above) PERMANENTLY kept in a locked safe situated within the Home: £ _____ <i>(What is the total value of all jewellery, pearls, gemstones, and watches included in (i) and (vi) above?)</i> £ _____ |
| E) Emergency Property Assistance and Identity Fraud | Family Legal Protection £100,000 Identity Fraud £50,000 Emergency Property Assistance £500 |
| F) Multi-Trip Annual Travel Insurance | Worldwide travel cover is automatically included, please tick box if you would like to extend this cover to include Winter Sports (Up to 17 days) <input type="checkbox"/> |

Section 4 – Required Deductibles

Please indicate which deductible you require (Tick box):

£100 £250 £500 £1,000

Not applicable to losses arising from subsidence, ground heave or landslip where a £1,000 deductible will always apply.

Section 5 – Important Statements

Please read the following important statements and ensure you understand them and how they apply to you. Please provide full details in the space provided below (or on a separate piece of paper if there is insufficient space) if you are unable to confirm or comply with any of the statements.

I, the proposer confirm the following:

- (i) The property is of standard construction, built of brick, stone or concrete and is in good state of repair.
- (ii) The property is in an area free from flooding and not within 250 metres of a watercourse.
- (iii) The property is free from subsidence, heave, landslide or coastal river erosion.

The property is free from signs of damage due to subsidence, heave or landslide (such as internal or external cracks). The property has not been monitored, (and is not being monitored), for subsidence, heave or landslide. The property has not been the subject of a survey which mentions settlement or movement of buildings. **(If you cannot confirm this please provide full details below and enclose a copy of the survey with this proposal form)**

The property is not used in connection with any business or profession and is not let out, and is not left regularly unattended throughout the day or night.

- (iv) All external doors are fitted with 5 lever mortice deadlocks, and all ground floor and accessible windows, fanlights, skylights and patio doors have key operated locks.
- (v) Where the total Contents, Fine Art and Antiques exceeds £75,000, in total value, there is an alarm system in operation which is regularly used and that an alarm maintenance agreement is in force.
- (vi) Where total jewellery, pearls, watches etc., exceeds £25,000 in total value, there is a premises safe or strongroom in use.
- (vii) All insured items of Contents, Fine Art, gold, silver, gold and silver plate with a single item value in excess of £25,000 have been listed separately **and a full description and value is given for each item**. I understand that in some cases, an independent valuation or appraisal may be required.
- (viii) All insured items of Personal Possessions with a single item value in excess of £10,000 have been listed separately **and a full description and value is given for each item**. I understand that in some cases, an independent valuation or appraisal may be required.
- (ix) The Sums Insured requested under Part A Buildings represent the current full rebuilding cost of the property.
- (x) The Sums Insured requested under Part B Contents represent the replacement cost of the Contents.
- (xi) Neither I, nor any member of my family living with me has been refused insurance or had any special terms and conditions imposed; been convicted of, or has prosecutions pending for any criminal acts (other than motor offences).
- (xii) Neither I, nor any person whose property is to be insured, has sustained any loss, damage, liability whether insured or not or made, or intend to make, a claim (including travel baggage losses) within the last 5 years.

I/We confirm I/We have read, understood and can confirm the accuracy (other than as noted below) of the Statements numbered i) to xii) above

YES NO

If you are unable to confirm any of the above statements, please provide full details here: (or on a separate piece of paper if there is insufficient space).

Please check that you have enclosed all relevant supporting documentation as detailed below, before returning the completed claim form to: New Business, Home and Legacy Insurance Services Limited, 500 Avebury Boulevard, Lower Ground Floor, Milton Keynes, Buckinghamshire, MK9 2LA, or by fax to: 0844 893 8386 or by email to newbusiness@homeandlegacy.co.uk

Important Information

Claims and Underwriting Exchange

Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDS Ltd). The aim is to check information provided and also to prevent fraudulent claims.

When we deal with your request for insurance, we may search the register. When you tell us about an incident (such as fire, water damage or theft) which may or may not give rise to a claim, we will pass information relating to it to the registers. You can ask for more information about this. You should show this notice to anyone who has an interest in the property to be insured under the policy.

Choice of Law

The parties are free to choose the law applicable to this insurance contract. Unless specifically agreed to the contrary this insurance shall be subject to the law of England and Wales.

Copy Proposal and/or Policy on request

You should keep a record of all information supplied to us. A copy of the policy and your completed proposal form will be provided to you on request.

Data Protection

The data supplied in this proposal form will only be used for the purposes of processing your policy of insurance, including underwriting, administration and handling any claim which may arise. The data supplied may be shared with other parties involved in the provision of the policy, and the handling of claims, including insurance companies, claims adjusters, fraud detection and prevention services, reinsurance companies, and insurance regulatory authorities. Your data may also be sent, in confidence, for processing to other companies including those located outside the European Economic Area. The information provided will be treated in confidence and in compliance with the Data Protection

Act 1998. You may have the right to apply for details of the information we hold (for which we may charge a small fee). By signing this form you consent to such use of your personal data.

Disclosure

If you have not given full and true answers to all questions asked on this proposal your insurance cover may not protect you in the event of a claim. If you wish to disclose something that has not been disclosed elsewhere on this proposal please do so in the space provided above (or on a separate piece of paper if there is insufficient space).

Declaration

I/We have received, read and understood the Key Facts Policy Summary.

I/We have read understood and can confirm the accuracy (other than as noted above) of the Statements numbered i) to xii) above.

I/We declare that the information given in this proposal form, is to the best of my/our knowledge and belief, correct and complete and that I/we have read the Important Information above.

I/we understand that the signing of this proposal form does not bind me/us to complete the insurance and that the insurance will not be in force until this proposal has been accepted by Insurers except to the extent of any official cover note or schedule which may have been issued.

In order to help check the information provided and prevent fraudulent claims, I/We understand that you may pass the information on this form and about any incident I/We may give details of to the Claims and Underwriting Exchange Register run by Insurance Database Services Limited,

(IDS Ltd). I/We understand that they can make this information available to other insurers and that, in response to searches made in connection with this application or data provided, IDS Ltd may pass you information it has received from other insurers about other incidents involving anyone insured under the policy.

The quotation is subject to satisfactorily completed proposal form and compliance with any risk requirements (if applicable).

In assessing claims made, insurers may also undertake checks against publicly available information as necessary such as electoral roll, county court judgments, bankruptcy orders or repossessions.

Signature of proposer(s)

Date _____ / _____ / _____